

Pre-publication draft of developing report for MHPProNews on the topics as shown submitted to third-party AI for fact-evidence-analysis (FEA) checks.

JP Morgan Chase Responds. Representatives Maxine Waters and Mike Flood Manufactured Home-ROAD to Housing Communiques. Thrivent Financial MH Move Reveal. Sunday Weekly MHVille Headlines Recap

It would be mistaken to think that an individual woman or man is unable to 'make a difference' in business, culture, politics or in other aspects of our society. To illustrate that point, [left-leaning Google's artificial intelligence](#) (AI) powered overview/preview function was asked the following on 10.19.2025: "there have been several women and men of various backgrounds and creeds that have been notable in American history. provide a list of some of them who made a political, social, or professional (business) contribution that have led us to this time." The AI response is shown a bit further below. That is provided as a backdrop or framing for the headline topics. There are any number of times that an individual may reflexively believe that they are unable to impact big challenges. What is a given is that without a serious effort, changes for good or ill don't happen. JP Morgan Chase was contacted, and they responded. Congressional Representatives Maxine Waters (CA-D) and Mike Flood (NE-R) were contacted about the ROAD to Housing Act 2025. Lutheran Church linked Thrivent Financial was also contacted about that topic as well as their curious move to increase their stake in publicly traded Champion Homes (SKY). Those items will be systematically provided below in Parts I, II, and III of this Sunday Weekly MHVille Headlines in Review.

But first up in this facts-evidence-analysis (FEA) article are those examples from artificial intelligence in response to the input-inquiry above about women and men who have made an impact on some aspect of our society. The list provided included some that were expected but omitted others that will be mentioned with the gift of HI (human intelligence). Collectively, these and scores of others could be named that remind us that one person willing to act can indeed 'make a difference.'

1)



Throughout American history, individuals from diverse backgrounds have made monumental contributions to politics, society, and business. Their collective efforts have challenged injustice, driven innovation, and shaped the nation's character.

Political contributions

- George Washington (1732–1799): A founding father and the first U.S. president, he led the Continental Army to victory during the Revolutionary War. His leadership in establishing the presidency and the two-term limit set vital precedents for the new American government.*
- Abraham Lincoln (1809–1865): As the 16th U.S. president, Lincoln preserved the Union during the Civil War, issued the Emancipation Proclamation, and ultimately abolished slavery with the passage of the 13th Amendment.*
- Frances Perkins (1880–1965): The first woman to serve in a presidential cabinet, as Secretary of Labor under Franklin D. Roosevelt. She was a driving force behind the New Deal, helping to pass groundbreaking legislation like the Social Security Act and the Fair Labor Standards Act.*
- Franklin D. Roosevelt (1882–1945): The 32nd U.S. president, who led the country through the Great Depression with his New Deal programs and later guided the Allies during World War II.*
- Shirley Chisholm (1924–2005): The first African American woman elected to the U.S. Congress, serving from 1969 to 1983. In 1972, she was the first African American candidate for a major party's presidential nomination.*
- Sonia Sotomayor (b. 1954): The first Hispanic and Latina Supreme Court Justice. Appointed in 2009, her rulings have significantly impacted cases related to the Affordable Care Act and marriage equality.*

Social contributions

- Harriet Tubman (c. 1822–1913): A formerly enslaved woman who became a "conductor" on the Underground Railroad, leading dozens of people to freedom. She also served as a Union spy, nurse, and cook during the Civil War.*
- Susan B. Anthony (1820–1906): A leading figure in the women's suffrage movement, she tirelessly advocated for women's right to vote. The 19th Amendment, which granted women suffrage in 1920, is often referred to as the "Susan B. Anthony Amendment".*

- *W.E.B. Du Bois (1868–1963): A sociologist, historian, and civil rights activist. He co-founded the NAACP and was a leading intellectual voice addressing racial inequality in the 20th century.*
- *Jane Addams (1860–1935): Considered the "mother" of social work, she co-founded Hull House in Chicago, one of the first settlement houses in the U.S. for newly arrived immigrants. She was also a prominent advocate for women's suffrage and world peace.*
- *Martin Luther King, Jr. (1929–1968): A central leader of the Civil Rights Movement, he championed nonviolent protest against racial segregation and discrimination. His leadership was crucial to the passage of the Civil Rights Act and the Voting Rights Act.*
- *Cesar Chavez (1927–1993): An American labor leader and civil rights activist who co-founded the United Farm Workers union. He used nonviolent tactics, such as boycotts and hunger strikes, to improve conditions for farmworkers.*
- *Harvey Milk (1930–1978): The first openly gay person elected to public office in California, serving on the San Francisco Board of Supervisors. He was a pioneer in the gay rights movement before his assassination in 1978.*
- *Rachel Carson (1907–1964): An environmentalist whose 1962 book, Silent Spring, exposed the dangers of pesticides. Her work is credited with sparking the modern environmental movement and leading to the creation of the Environmental Protection Agency (EPA).*

Professional (business) contributions

- *Cornelius Vanderbilt (1794–1877): Known as "the Commodore," he was a prominent businessman who built his wealth in the shipping and railroad industries. His business practices and expansion of the transportation sector had a lasting impact on the American economy.*
- *John D. Rockefeller (1839–1937): A co-founder of the Standard Oil Company, he became the world's richest person through innovative, and at times controversial, business practices that revolutionized the oil industry. He later became a prominent philanthropist.*
- *Madam C.J. Walker (1867–1919): An entrepreneur and philanthropist who built a successful hair care and cosmetics empire for Black women. She became one of America's first self-made female millionaires.*

- *Henry Ford (1863–1947): The founder of the Ford Motor Company, he pioneered the modern assembly line, which revolutionized manufacturing and made automobiles affordable for the average American.*
- *Andrew Carnegie (1835–1919): A Scottish-American industrialist who led the expansion of the American steel industry. He was also a leading philanthropist who gave away most of his fortune to libraries, universities, and other causes.*
- *Oprah Winfrey (b. 1954): A media executive, talk show host, television producer, and actress. She founded her own production company and television network, becoming one of the most influential women in the world.*
- *Jeff Bezos (b. 1964): The founder of Amazon, which grew from an online bookstore into a global retail and logistics powerhouse, fundamentally disrupting the retail industry.*
- *Mary Barra (b. 1961): The first female CEO of a major U.S. car manufacturer, General Motors. Her leadership has guided the company through major transitions and into the future of electric vehicles.*

--- *MHProNews* notes that the screen captures that document the accuracy of the above are [linked here](#). ---

2) Those unfamiliar with history, or who are used to modern terminology vs. the English language as it was used decades ago, may not fully appreciate what Elizabeth Cady Stanton helped fuel.



Elizabeth Cady Stanton

Women and negroes, being seven-twelfths of the people, are a majority; and according to our republican theory, are the rightful rulers of the nation.




Elizabeth Cady Stanton (1867). "Address in favor of Universal Suffrage, for the Election of Delegates to the Constitutional Convention, etc.", p.23

Note: Negro was a common term used to describe black or African Americans well into the 1960s.

The History of Women in the Republican Party | National ...

Jul 18, 2016 - Anthony, Elizabeth Cady Stanton, and Lucy Stone, who self-identified as Republicans. Acknowledgment of women in the party's platforms ...



2) As this YouTube video reminds us, the story of "Colonel Sanders" is one of setbacks to success. Some people succeed in their youth, others find 'success' later in life.

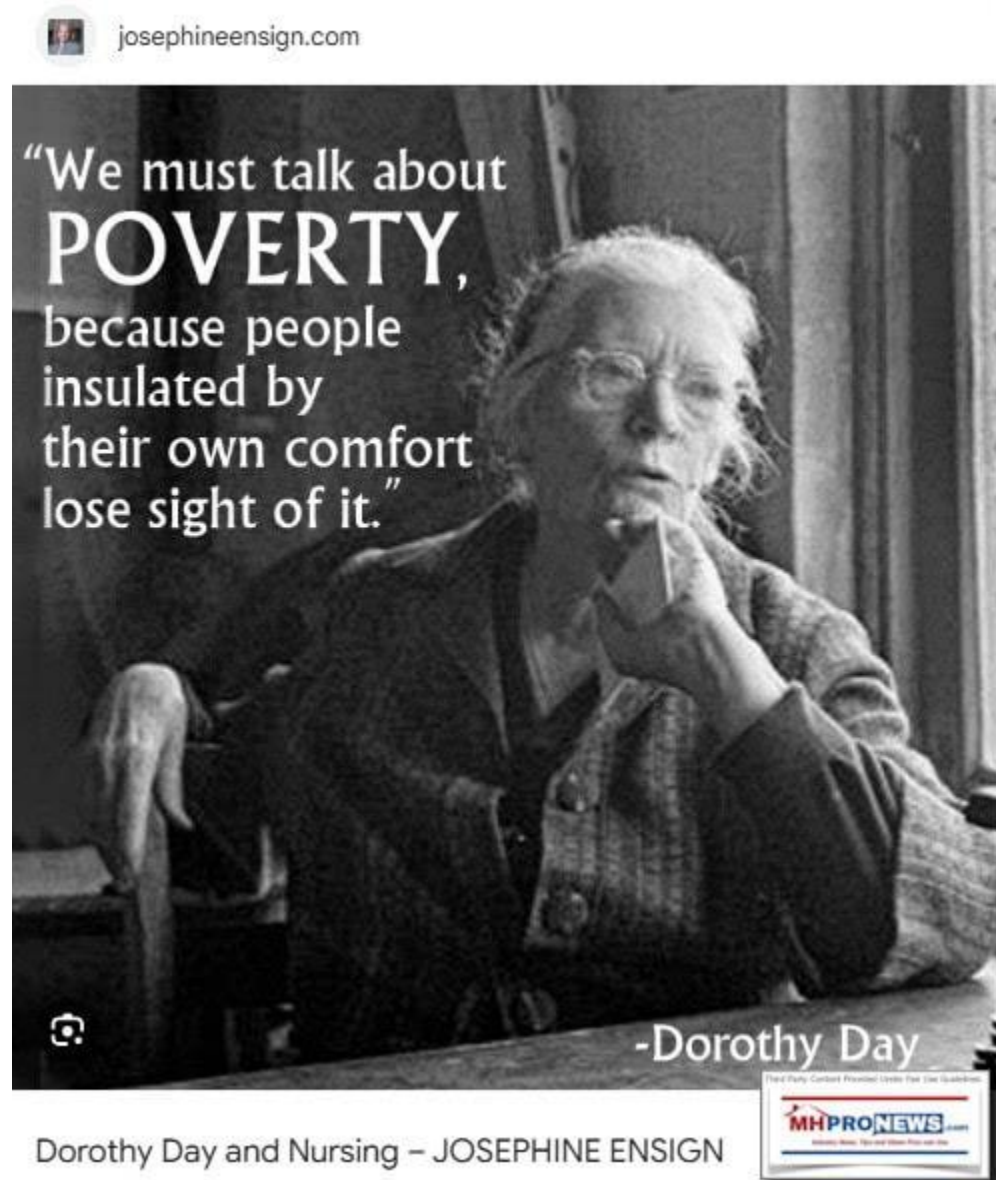
From Setback to Success at 65 - Colonel Sanders' Crazy Real-Life Story!

<https://www.youtube.com/watch?v=mx-3KlYpVQA>

3) George Washington Carver was born into slavery but went on to become a botanist and one of the most prominent scientists and inventors of his time. Find out more about his life in this short biography.

<https://www.youtube.com/watch?v=sdz8XTNttdc>

[caption id="attachment_222838" align="aligncenter" width="499"]



Day quotes and insights are [found in the document at this link here](#). [/caption]

More Dorothy

4) To be sure, manufactured housing has its pioneers too. More on them another time or check out some of the headlines for the week in review which includes in the 10.15.2025 article linked below some of those historic figures in our industry.

With that backdrop, this MHVille FEA is underway.

FEA

FACTS-EVIDENCE-
ANALYSIS

"Analytical journalism is the highest style of journalism." - Diana Dutsyk

... the personal courage of the journalist is important, he should not be afraid to go against the bosses, should not call white black. He [the analytical journalist] cannot distort the truth.



FACTS



EVIDENCE



ANALYSIS



Part I. MHPProNews documents outreach to JP Morgan Chase

1)

From: "Fusco, Michael F" @jpmchase.com

Date: October 17, 2025 at 6:36:16 PM EDT

To: "L. A. Tony Kovach" MHPProNews/MHLivingNews

Cc: "Kaur, Gurpreet X3" @jpmorgan.com>

Subject: RE: [EXTERNAL] JP Morgan Chase, Michael Fusco, Media Outreach

Thanks for reaching out. We will decline to comment.

From: "L. A. Tony Kovach" MHPProNews/MHLivingNews

Sent: Thursday, October 16, 2025 7:13 AM

To: Fusco, Michael F @jpmchase.com

Subject: [EXTERNAL]JP Morgan Chase, Michael Fusco, Media Outreach

Michael,

Your firm's website [media relations page](#) shows you as:

Investor Relations, Human Resources and Real Estate

If this message should be directed to someone else at your firm, please forward it to the proper individual(s).

MHProNews is the [documented largest and most read trade media](#) serving the manufactured home industry. The following has come to our attention.

<https://pestakeholder.org/news/jpmorgan-chase-finances-vulture-funds-assault-on-manufactured-housing-communities-and-on-affordable-housing/>

MHProNews plans a report on that topic this morning. We are hereby inviting you to respond to the allegations and evidence raised by PESF via an emailed response directly to me. There are no word limits. We prefer emailed statements so there is no question about who said what.

In your reply state who is to be credited with what comments.

Thank you.

L. A. "Tony" Kovach
Managing Member
LifeStyle Factory Homes, LLC

DBAs:

[MHLivingNews.com](#) | [MHProNews.com](#)

--- *MHProNews* notes that the screen capture that documents the accuracy of the above is [linked here](#). ---

2) *MHProNews* notes that JP Morgan Chase media relations contact Michael F. Fusco showed the professional courtesy of responding. According to their quarterly is the following.

3Q25 Earnings Press Release



JPMorganChase

<https://www.jpmorganchase.com › jpmc › 2025>

[PDF](#)

5 days ago — *JPMorganChase had \$4.6 trillion in assets and \$360 billion in stockholders' equity as of September 30, 2025.*

One never knows what might happen as a result of the mutual courtesies of inviting a response and giving even a "no comment" reply.

Part II. MHProNews documents outreaches to Multiple Members of Congress

from: L. A. Tony Kovach MHProNews/MHLivingNews

to: Kossi Anyinefa | Representative Maxine Waters (CA-D)

date: Oct 18, 2025, 3:04 AM

subject: Legislative Director Kossi Anyinefa - Urgent Media Outreach - Request for
Comment

Legislative Director Kossi Anyinefa,

Will Rep. Waters support the MHARR-advocated amendments to the ROAD to Housing Act 2025 before its advancement in the NDAA?

A detailed fact-packed analysis reveals the ROAD to Housing Act 2025 which is currently attached in the U.S. Senate to the National Defense Authorization Act (NDAA) needs fundamental changes in its language or it will undermine the most affordable kind of permanent housing built in U.S.

Homelessness is likely to grow without more affordable housing.

Taxpayer costs and other social ills are likely to grow as homelessness grows.

Pew and other third-party researchers have said that federally regulated HUD Code manufactured homes are a necessary part of the solution to the affordable housing crisis.

The independent and affordable housing consumer-focused Manufactured Housing Association for Regulatory Reform (MHARR) has been calling for a fix on the bill for months.

The apparently corporate and big business focused Manufactured Housing Institute (MHI) repeatedly declined comments on the need to fix the bill, nor do they respond to inquiries about scandals and litigation involving several corporate members and leaders, including

arguably credible antitrust violations and market manipulation fostering consolidation while posturing claims of growth that are easily disproved by data.

Will your office support Fixing the ROAD to Housing Act bill as MHARR advocates before Advancing ROAD to Housing Act 2025?

MHProNews' detailed report on this topic has been cross checked by a manufactured housing industry expert that further had it cross checked by three different third party (independently owned from our platform) AI systems which provided relevant information and sourcing.

Included in the report is the widely cited point that a lack of affordable housing in the U.S. causes a \$2 trillion-dollar annual economic drag on the economy. Lack of access to affordable homes impacts over 40 million U.S. households.

<https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority-leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea/>

Last month, MHProNews had a record 1.8 million visitors and among over 100,000 referrers for the month, there were 25 .edu extensions, mainstream and specialized media, plus Canadian and other educational institutions. We have several times more visitors in a day than MHI gets in a month, per SimilarWeb and known data. So, MHI may have the money, but we have the superior audience.

A similar outreach will be sent to other members of Congress in both major parties. Our firm's parent company management has long been politically independent.

We prefer emailed responses for precision and accuracy in publication.

We do longform FEA model reporting, so lengthy statements and attachments are welcomed. MHProNews does reporting that stands the test of time because we look for the facts, evidence, and provide sound expert and AI cross checked for accuracy analysis in reports.

<https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority-leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea/>

Rep. Maxine Waters is specifically named in the report.

Please advise by email as soon as possible.

Send a reply email to my attention at this email address. Kindly advise who to credit with remarks that are provided.

Thank you.

--- *MHProNews* notes that the screen captures that documents the accuracy of the above is found at this link [here](#). That same [document](#) includes documentation of a very similar outreach to Congressman Mike Flood (NE-R), some of the multiple outreaches to key staff at various legislators' respective offices. ---

Part III. MHProNews outreach to Thrivent Financial

1) To frame the outreach to Thrivent Financial is the following information.



Thrivent Financial has over

\$193 billion in assets under management/advisement as of the end of 2024. This figure was reported as an all-time high of approximately \$194 billion in early 2025, representing an 8% increase in 2024 due to strong inflows and market performance.

- **Total AUM:** Thrivent has over \$193 billion in assets under management/advisement as of late 2024.
- **Recent growth:** Assets grew by 8% in 2024 to an all-time high of approximately \$194 billion.

--- *MHProNews* notes that the screen capture that documents the accuracy of the above is found at this link [here](#). ---

2)

from: L. A. Tony Kovach - MHProNews/MHLivingNews

mediarelations @ thrivent.com

to: Justin Herndon @ thrivent.com

Liz Erickson @ thrivent.com

date: Oct 18, 2025, 6:37 PM

subject: Justin Herndon and Liz Erickson, media outreach

Justin Herndon and Liz Erickson,

Your organization's name came to my attention in the course of doing the 2nd report linked below.

<https://patch.com/florida/lakeland/open-letter-justin-herndon-liz-erickson-thrivent-financial-re-reputational>

<https://www.manufacturedhomepronews.com/insider-selling-champion-homes-sky-zacks-strong-sell-sky-exec-pay-ceo-tim-larson-champion-homes-fail-to-disclose-relevant-investor-info-unpacking-sky-ir-pitch-facts-evidence-analysis/>

<https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority-leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea/>

For your clarity, we are pro-manufactured housing. I've personally been involved in manufactured housing for well over 30 years. The problem isn't the industry or concepts, but specific actors within the industry.

We would welcome your follow up remarks. As you will see, we do longform journalism on MHProNews. There are no word limits. Feel free to email your reaction. No word limits.

Once your leadership understands the issues, I hope you will see that I'm trying to do you and Thrivent a favor.

Blessings,

L. A. "Tony" Kovach
Managing Member
LifeStyle Factory Homes, LLC

DBAs:

[MHLivingNews.com](#) | [MHProNews.com](#) |

--- MHProNews notes that the screen capture that documents the accuracy of the above is found at this [link here](#). ---

Be it Thrivent or the Congressional staffers, they were contacted on a Saturday. It is not necessarily surprising that they have not yet responded.

Part IV MHVille Headlines in Review

As the [MHProNews disclosure document](#) reflects, visits and pageviews in September 2025 exceeded [1.8 million visits and over 6.454 million pageviews as multiple AI confirmed](#).

There has been a sharp rise in visitors in month-to-date October over August 2025. Compared to [CNN, the New York Times, Fox News](#) or others, that's small.

In July 2025, Fox News Digital had 142.2 million monthly unique visitors, CNN.com had 90.9 million, and NYTimes.com had 67.6 million. These figures represent average monthly total digital unique visitors for each news outlet's online platforms.

But compared to the Manufactured Housing Institute (MHI), per SimilarWeb (as MHI has repeatedly declined publicly documenting their visitor and engagement data), [MHProNews has multiple times MHI's monthly visits in a fraction of a day](#). In September, per known data, [MHProNews exceed the visitors and pageviews of the retail sites in our industry](#). Why do such facts matter in this context? Because outreaches by MHProNews to \$193 billion-dollar Thrivent, or multi-trillion-dollar in assets JP Morgan Chase, or to various lawmakers is reaching a wider audience than ever before.

Who answers with what and how is potentially insightful. The fact that someone answers at all, even with a "no comment," reflects a professional - and arguably prudent on the part of the respondent's - media contact to the audience that gathers here to read reports like this one.

Manufactured housing currently has two active national professional trade groups. The Manufactured Housing Association for Regulatory Reform (MHARR) and MHI. MHI is pushing a flawed bill in Congress.

[caption id="attachment_220440" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/copilot-mhi-pushing-flawed-bill-silence-on-mharrs-critique-suggests-strategic-avoidance-or-tacit-endorsement-of-road-to-housing-act-2025-current-flaws-mharr-advocacy-update-mhville-fea/>[/caption]

Copilot offered to create an infographic to illustrate some of the differences between MHI and MHARR. MHPRONEWS accepted that offer, and the following is what Copilot produced. For whatever reasons, the minor typos are rather common when an AI produces an image with text. That noted, Copilot's infographic is a useful snapshot of why manufactured housing matters in the battle for more affordable housing in the United States of America.

[caption id="attachment_217053" align="aligncenter" width="613"]

AFFORDABLE HOUSING CRISIS AND HUD CODE MANUFACTURED HOUSING

MHARR VS. MHI POSITIONS

MHARR	MHI
ENFORCE ENHANCED FEDERAL PREEMPTION	SUPPORT HSFA, AVOID DIRECT CONFRONTATION WITH LOCAL ZONING
DEMAND GSE SUPPORT FOR PERSONAL PROPERTY LOANS	PROMOTE CROSSMOD AND REAL ESTATE-TITLED HOMES
TOTAL REPEAL DOE ENERGY	INITIALLY SUPPORTED, LATER OPPOSED UNDER PRESSURE
SUPPORT INDEPENDENT PRODUCERS AND NEW COMMUNITIES	LINKED TO CONSOLIDATORS FACING ANTITRUST SCRUTINY

LACK OF AFFORDABLE HOUSING IMPACTs

**OVER 75% OF HOMES
ARE 100 EXPENSIVE
FOR MIDDLE-INCOME
BUYERS**

(Business Insider)

**MORE THAN
770,000
EXPERIENCED
HOMELESSNESS
IN 2024**

**HOUSING
SHORTAGES COST
THE U.S. ECONOMY
\$2 TRILLION
ANNUALLY**

MANUFACTURED HOMES OFFER A PATH TO HOMEOWNERSHIP

**LIMITS ON ACCESS NEAR WHERE NEEDED HURT LOWER-
INCOME AMERICANS MOST**

**RENT HIKES AND CONSOLIDATION PRESSURE
MANUFACTURED HOME COMMUNITIES RESIDENTS
THAT LIVE IN PROPERTIES OPERATED BY
PREDATORY FIRMS THAT ARE OFTEN MHI MEMBERS**



MHProNews Note: depending on your browser or device, many images in this report and others on MHProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption]

When this platform uses AI, among the routine points stressed is that a statement be supported by facts and evidence. While imperfect, that infographic above has correctly laid out an evidence-based case for what manufactured housing matters.

But to the point of contacting Thrivent or JP Morgan Chase, or members of Congress, there is manufactured housing done correctly and manufactured housing done incorrectly. There are correct ways to invest in manufactured housing, and arguably incorrect ways to invest in this industry. Those points would be true of most every profession, not just manufactured homes.

No one that reads *MHProNews* is thinking that we or our MHLivingNews sister site follow the [AP Stylebook](#). We do not. That's not a slur against the [left](#)-leaning AP. It is simply a statement of fact. Slowly, over time, in order to better inform our steadily growing numbers of readers, this platform moved from USA today style news briefs from a dozen or more years ago, to fewer, longer, more detailed, and interconnected facts that help paint a picture. Even accurate facts can be used in a misleading faction, as several MHI linked items reflect. As or more troubling is the point that organizations that ought to know better are producing information that some of their own executives surely must know are false when they are published. Some examples are warranted.

Three different annotated screenshots that span several years illustrate that last point. The dates each of those images were fact-checked and uploaded by MHProNews for publication begin to reflect the point that MHI is at best inconsistent with their information. Yet they call themselves an "institute." *Oxford Languages* on this date defines an institute as follows: "a society or organization having a particular object or common factor, especially a scientific, educational, or social one."

[caption id="attachment_190706" align="aligncenter" width="633"]

Manufactured Housing in the United States

General Profile

21.2 Million

11% of New Single-Family Home Starts

8.2 Million manufactured homes

\$35,000 median household income

+ 34.6%* Appreciation – over 5 years median home value increased

Made in America

#1

#2

#3

#4



Manufactured Home Communities

43,000+ Land-Lease Communities

4.3 Million Estimated Homesites in Communities

6.2% Average Annual Site Rent Increase**

31% of new homes are placed in communities

Appeal of Manufactured Homes

71% Residents are satisfied with their homes.

- Top reasons to live in a manufactured home
- Affordability (61%)
 - Homeownership (47%)
 - Sense of Independence (37%)
 - Sense of Safety and Security (33%)
 - Access to Newer Features (30%)

Attainable Homeownership



American Housing Survey 2021 1-Year Estimates, U.S. Census Bureau and HUD Manufactured Housing Survey, U.S. Bureau of Labor Statistics, MHI 2022 Consumer Research, Datacomp/JTL

*LendingTree

**Nellis Market Research

** Compared with 12% for new apartment tenants and 3.0% for apartment tenants who renewed leases in 2022.



#1) In 2020 MHI's infographic used the figure "almost \$3 billion" for 96,540 homes produced. Even with inflation that figure hasn't jumped to \$31 Billion for 112,882 homes produced. MHI offers no apparent explanation for the sudden jump.

#2) For years, this piece of information was stated as being 22 million. Suddenly, and without explanation, MHI says it is 21.2 million? What explains this shift? MHI is silent. While MHI are not journalists they are an information source for the industry that purports to provide 'news' and 'research' to the industry pros and others.

The Society of Professional Journalists say that when an error is discovered it should be disclosed and publicly corrected. Why doesn't MHI do such an interview and correction publicly?

#3) MHLivingNews spotlighted the LendingTree research. MHProNews amplified that research too. Our platforms asked - why isn't MHI proclaiming this research? After months of needling on that topic, MHI finally began mentioning it, as in this infographic.

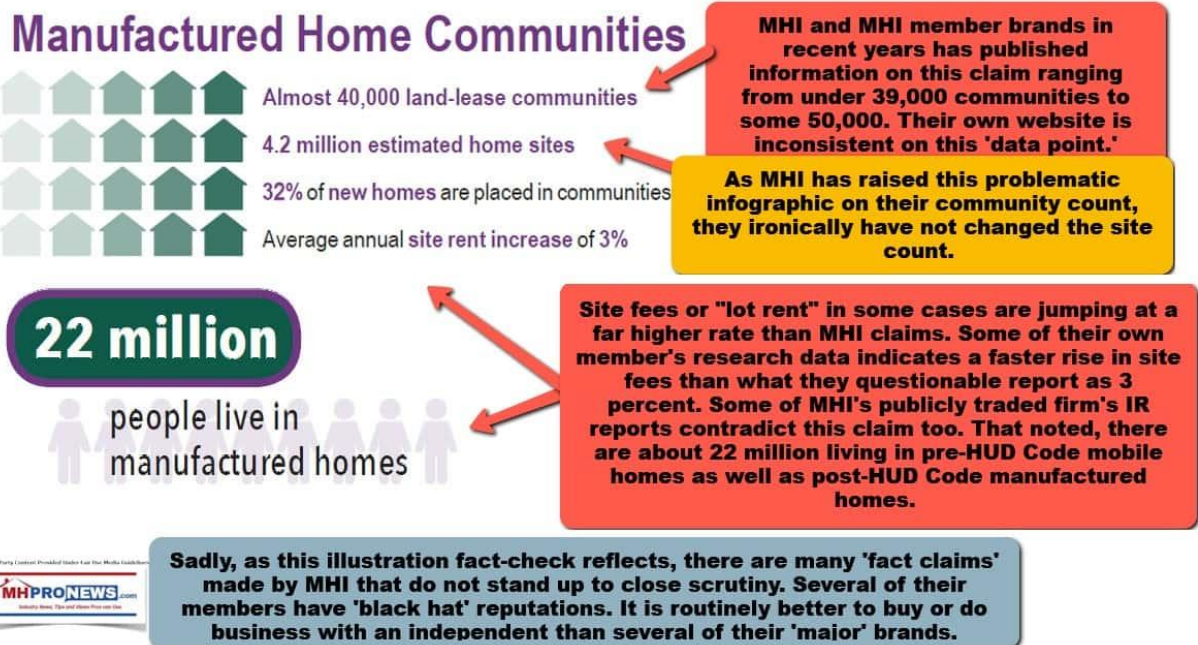
#4) MHProNews spotlighted the apparent error in this apparently errant data claim on the community count years ago as well. MHI has quietly been raising this number, suspiciously close to what ELS owned MHVillage reports. ELS apparently knows the count is over 50,000. Why is this obviously incorrect information being used?



There are other possible inconsistent and erroneous points in this report. For instance, MHI has used 31% as the figure for new homes placed in communities when their 2022 report said it was 51%. Further below, they said they used 2021 data there, why?

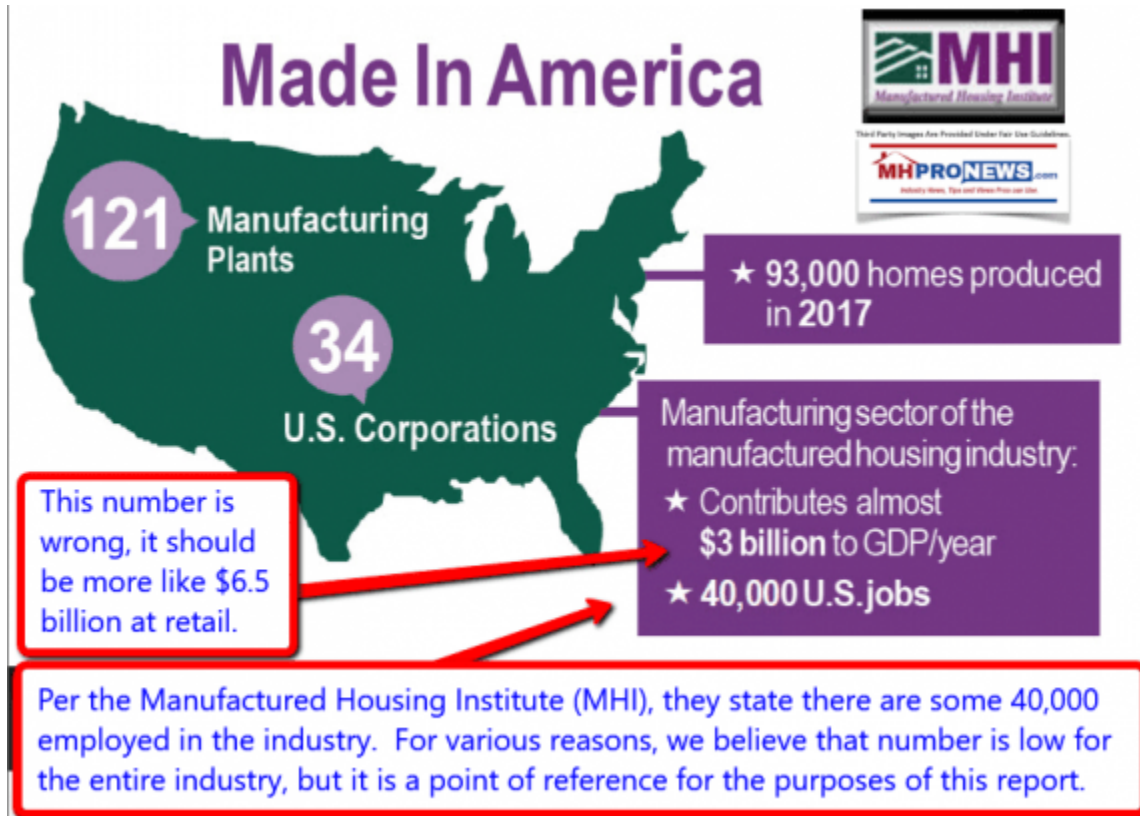
Uploaded on: July 19, 2023.

MANUFACTURED HOME PRODUCTION IN THE UNITED STATES: Plants by State



Uploaded on December 5, 2020. Several of the illustrations shown in this report can be

opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. Use your browsers back key to return to the article. [/caption] [caption id="attachment_126832" align="aligncenter" width="575"]



Uploaded to MHProNews on December 21, 2018. [/caption]

The reason *MHProNews* did each of those annotated screen captures (among hundreds of others) at those points in time was precisely to illustrate the errors in MHI's claims. How is publishing inaccurate information fulfilling the definition of "institute" as:

"a society or organization having a particular object or common factor, especially a scientific, educational, or social one."

As multiple reports in the headlines for the week in review will reflect those errors above, while vexing, are modest compared to the facts, evidence and patterns of behavior that emerge when MHI and several of their leading members are carefully examined.

[caption id="attachment_218231" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/management-by-objective-mbo-lens-road-to-housing-act-nahb-nar-plus-recent-manufactured-housing-institute-mhi-irs-form-990-v-mharr-when-inaction-or-distraction-speaks-loudly-mhville-fea/>

[caption id="attachment_218580" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/irs-complaint-subject-request-for-investigation-of-manufactured-housing-institute-mhi-is-accountability-ahead-for-mhi-leaders-accused-of-perjury-institutional-fiduciary-failures-mhville-fea/>

[caption id="attachment_196456" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housing-features-prominently-during-house-oversight-hearing-per-manufactured-housing-institute-housing-alert-what-mhi-leaders-did-didnt-say-plus-sunday-weekly/>[/caption]

MHProNews and our *MHLivingNews* sister site have been making the evidence-based case for years that **MHI does not behave in the ways that a normal trade association ought to function**. If someone takes merely a superficial look at MHI, it may seem 'normal.' But as one looks at the details, the patterns of behavior, and then one adds in the analysis by multiple AI systems that examine those facts, what emerges are insights like the one Copilot delivered in that report linked immediately above. Copilot said that MHI's email to their own members fit the definition of 'lie, false, and misleading.' Did MHI respond to that AI finding? No. More on that in the postscript.

As *MHProNews* has said, not every MHI member is problematic or corrupt. Not every firm that is a member of an [MHI linked state association](#) is problematic. By contrast, the [Manufactured Housing Association for Regulatory Reform](#) (MHARR) has not such record of problematic claims that were often demonstrably wrong at the time they were made. To learn more, dive into the headline reports for the week in review.

Don't miss today's postscript.

With no further adieu, here are the headlines for this week's recap, from 10.12 to 10.19.2025.

What's New, Recent and Select from [MHLivingNews](https://www.manufacturedhomelivingnews.com)

[caption id="attachment_222339" align="aligncenter" width="600"]



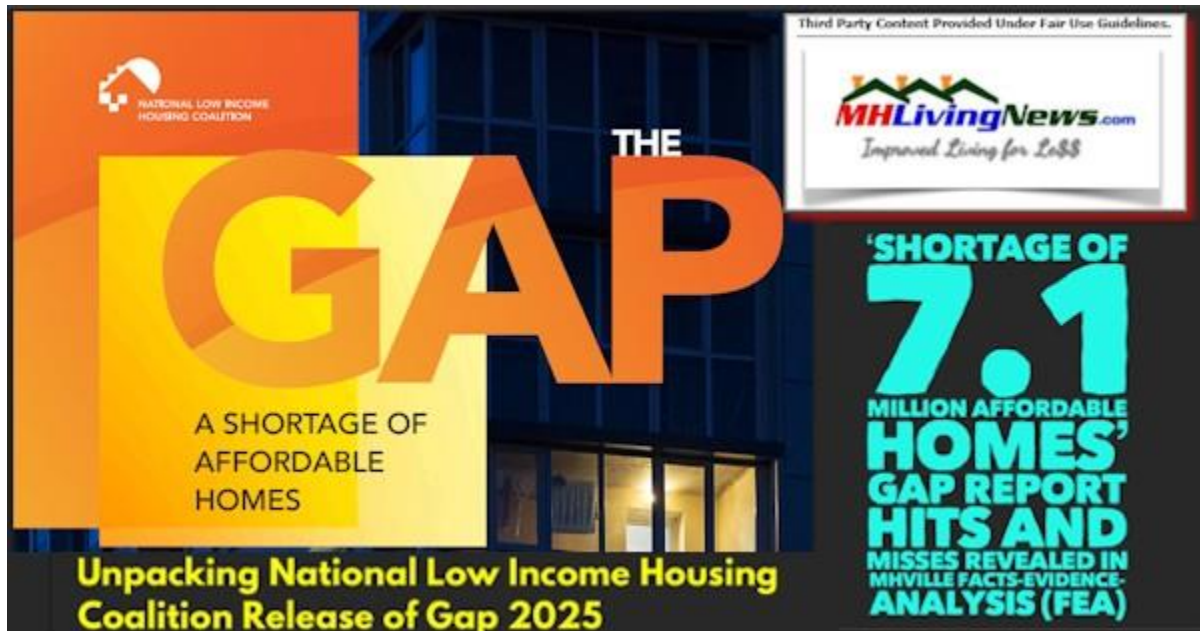
<https://www.manufacturedhomelivingnews.com/alert-why-homeowners-renters-manufactured-home-residents-must-demand-mharr-backed-changes-to-road-to-housing-act-2025-if-congress-doesnt-amend-road-act-it-should-be-removed-from-ndaa-fea/>

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<https://www.manufacturedhomelivingnews.com/in-battle-for-more-affordable-housing-ai-systems-chatgpt-copilot-xais-grok-and-gemini-are-asked-to-check-facts-evidence-analysis-fea-do-manufactured-homes-fit-in-chatgpt-case-study>[/caption]

[caption id="attachment_221189" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/unpacking-national-low-income-housing-coalition-release-of-gap-2025-shortage-of-7-1-million-affordable-homes-gap-report-hits-and-misses-revealed-in-mhville-facts-evidence-analysis-f/>[/caption]

[caption id="attachment_220373" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/manufactured-homeowner-rhp-properties-community-resident-fred-neil-dover-city-council-president-exclusive-on-new-state-law-possible-example-to-protect-residents-and-stop-fraud-by-sta/>[/caption]

[caption id="attachment_219399" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/satirical-consumer-alert-hypocrisy-housing-hijinks-in-mhville-yes-communities-ceo-steve-schaub-honored-by-rv-mh-hall-of-fame-despite-100s-of-resident-complaints-price-rigging-antitrust-suit/>[/caption]

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<https://www.manufacturedhomelivingnews.com/if-not-amended-does-road-to-housing-act-risk-less-affordable-housing-new-mharr-white-paper-critical-analysis-of-renewing-opportunity-in-the-american-dream-road-to-housing-act-2025-m/>[/caption]

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<https://www.manufacturedhomelivingnews.com/tanstaafl-socialism-big-government->

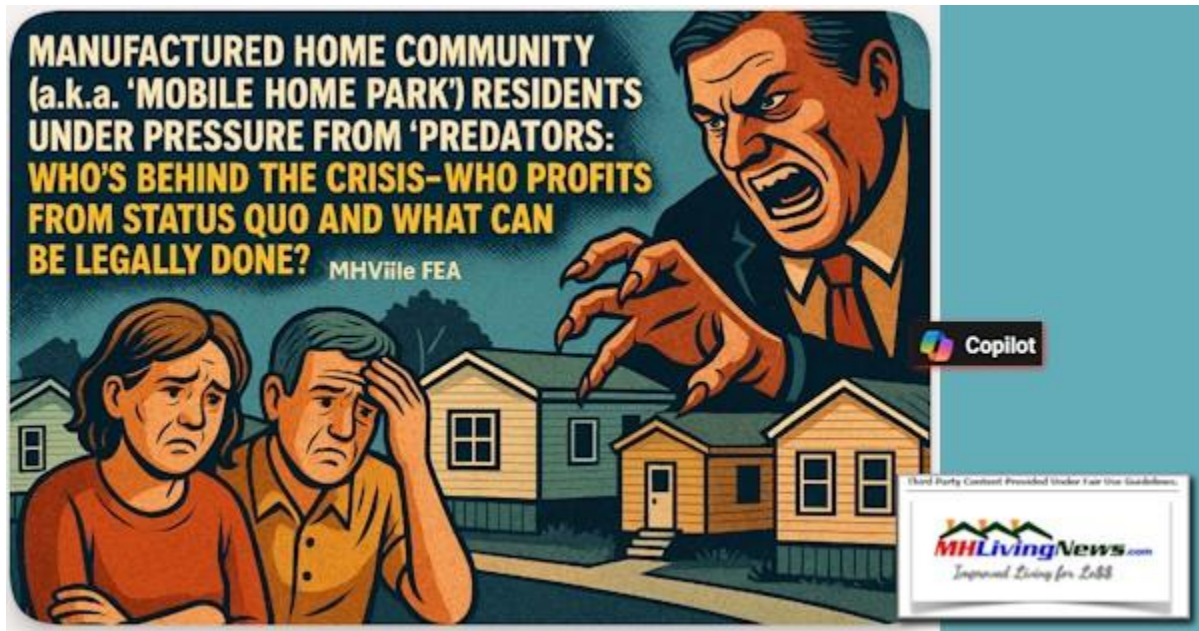
[thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhvillefea](#)[/caption]

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<https://www.manufacturedhomelivingnews.com/realtor-they-own-their-homes-so-why-are-mobile-park-residents-getting-evicted-parks-sold-rents-evictions-rise-residents-dylan-olson-fred-neil-sen-thom-tillis-bipartisan-lawmakers-mhvillefea>[/caption]

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<https://www.manufacturedhomelivingnews.com/manufactured-home-community-a-k-a-mobile-home-park-residents-pressured-by-purported-predators-whos-behind-crisis-who-profits-from-status-quo-and-what-can-be-done-legally-mhville-fea/>[/caption]

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<https://www.manufacturedhomelivingnews.com/affordable-housing-manufactured-homes-and-the-rigged-system-what-every-american-should-know-and-why-truth-seeking-hybrid-journalism-matters-eye-opening-mhville-facts-evidence-analysis-fea/>[/caption]

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<https://www.manufacturedhomelivingnews.com/artificial-intelligence-with-human-expert-is-hybrid-journalism-u-s-affordable-housing-crisis-often-misunderstood-to-clarify-issues-human-expertise-and-ai-boosted-fact-checks-of-mhi-and-mharr/>[/caption]

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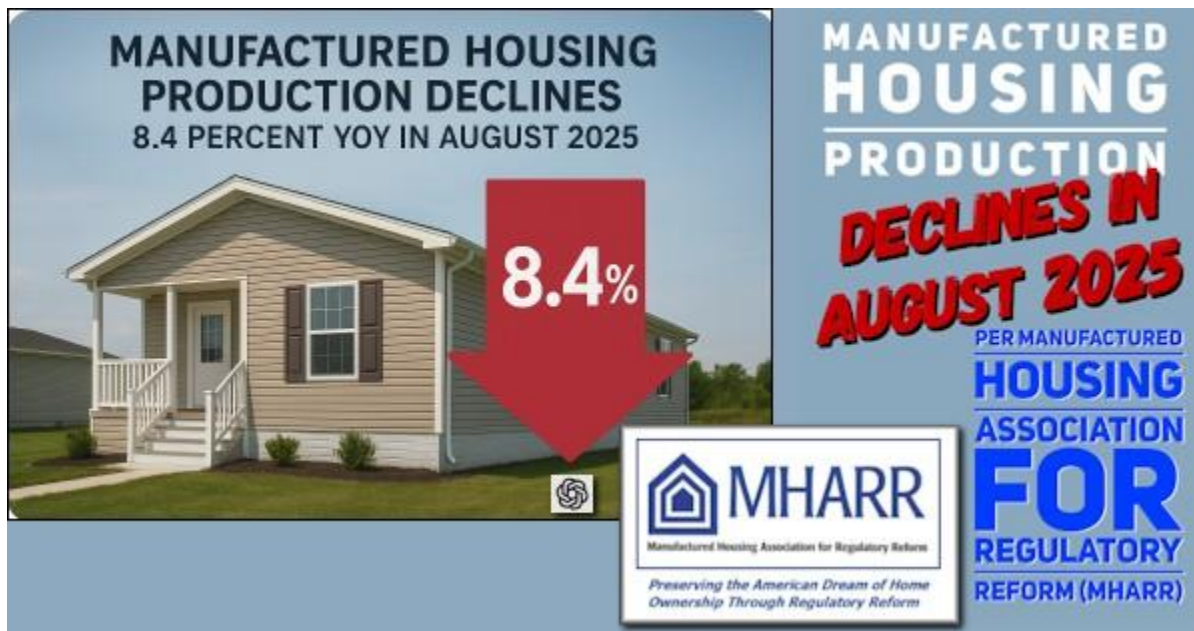


<https://www.manufacturedhomelivingnews.com/consumer-alerts-gemini-on-are-warren->

[buffett-style-moats-harming-affordable-housing-seekers-and-some-community-residents-clayton-21st-champion-sky-cavco-cvco-mhi-linked-community-owners](#)[caption]

What's New, Recent, and Select from Washington, D.C. based [MHARR](#)

[caption id="attachment_222857" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-production-declines-in-august-2025-per-manufactured-housing-association-for-regulatory-reform-mharr/> [caption][caption id="attachment_221536" align="aligncenter" width="566"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-communication-to-president-trump-seeks-elimination-of-industry-bottlenecks-as-part-of-cure-for-affordable-housing-crisis/>

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<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/>

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<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-production-rises-in-july-2025-per-manufactured-housing-association-for-regulatory-reform/>

[reform-mharr/](#)[/caption][caption id="attachment_219001" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/white-paper-analysis-of-u-s-senate-road-to-housing-act-of-2025-a-manufactured-housing-association-for-regulatory-reform-mharr-critical-review/>[/caption][caption id="attachment_219002" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-reiterates-call-for-withdrawal-of-doe-energy-standards-and-regulations-for-manufactured-homes/>
[/caption][caption id="attachment_218264" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/more-red-flags-for-the-industry-and-consumers-in-the-second-trump-administration-mark-weiss-j-d-mharr-issues-and-perspectives/>[/caption][caption id="attachment_218265" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-raises-key-manufactured-housing-industry-issues-in-meeting-with-senior-hud-officials/>[/caption][caption id="attachment_216499" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mhcc-recommends-deletion-of-chassis-requirement-for-upper-stories-of-multi-story-hud-code-manufactured-homes-manufactured-housing-association-for-regulatory-reform-weighed-in/>



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<https://manufacturedhousingassociationregulatoryreform.org/mharr-issues-proposed-modifications-to-pending-and-potential-legislation-impacting-manufactured-housing/>



<https://manufacturedhousingassociationregulatoryreform.org/mharr-continues-to-address-critical-manufactured-housing-industry-issues-draft-manufactured-housing-bills-could-have-serious-repercussions-if-not-addressed-and-corrected-properly/>



<https://manufacturedhousingassociationregulatoryreform.org/seeking-the-alignment-of-the-manufactured-housing-industry-with-president-trump-and-hud-secretary-scott-turner-vision-of-affordable-homeownership-danny-ghorbani-qa-ex-mhi-vp-ex-ceo/>[/caption][caption id="attachment_213023" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-leaders-call-on-hud-secretary-to-address-and-remedy-federal-manufactured-housing-program-mismanagement/>[/caption][caption id="attachment_142511" align="aligncenter" width="606"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-releases-study-recommending-independent-collective-representation-for-post-production-sector/>[/caption]

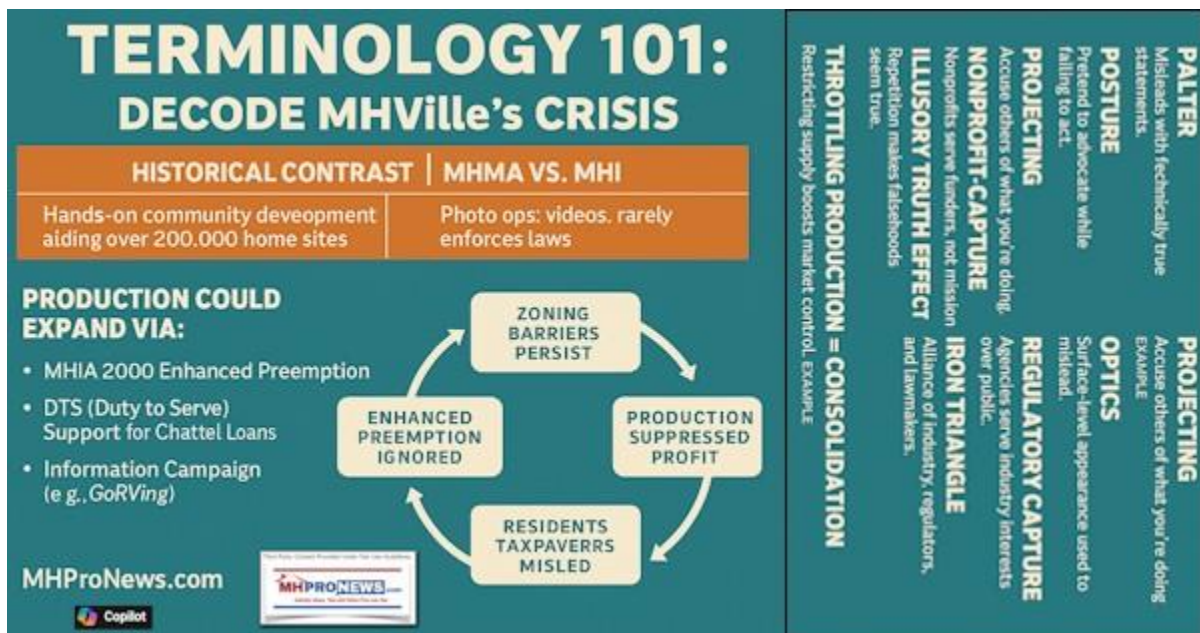
What's New, Recent and Select from the [Masthead](#)

[caption id="attachment_222350" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/taxpayers-single-or-multi-family-housing-owners-renters-honest-vs-uninformed-or-corrupt-public-officials-should-demand-changes-to-the-road-to-housing-act-2025-or-strip-it-from-ndaa-fea/>[/caption]

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<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit->

[capture-illusory-truth-how-throttling-productionconsolidation-moat\[/caption\]](#)



<https://www.manufacturedhomepronews.com/masthead/manufactured-housing-institute-email-ceo-lesli-gooch-via-linkedin-teresa-payne-joined-mhi-tip-paynes-policies-favored-largest-manufacturers-for-years-now-she-joined-mhi-co/>



<https://www.manufacturedhomepronews.com/masthead/yardi-linked-multi-housing-news-manufactured-housing-institute-ceo-lesli-gooch-interview-vs-mark-weiss-interview-responses-compared-on-key-manufactured-home-industry-issues-with-revelations/>



<https://www.manufacturedhomepronews.com/masthead/loper-brights-light-on-fhfa-fannie-mae-freddie-mac-duty-to-serve-manufactured-housing-and-a-pimple-on-an-elephants-ass-eye-opening-warren-buffett-dts-for-manufactured-homes-wit/>

Select Items from Tim Connors, CSP and his [Words of Wisdom](#)

Note: all third-party views are their own. *MHProNews* presents thought-provoking items to get the mental juices flowing. Connor's columns weave potent quotes with a unique blend of thoughtful comments and analysis, but they are his views.

[caption id="attachment_172954" align="aligncenter" width="592"]



Words of Wisdom

Do Not Be Afraid

"Nothing in life is to be feared, it is only to be understood. Now is the time to understand more, so that we may fear ..."

August 19, 2021

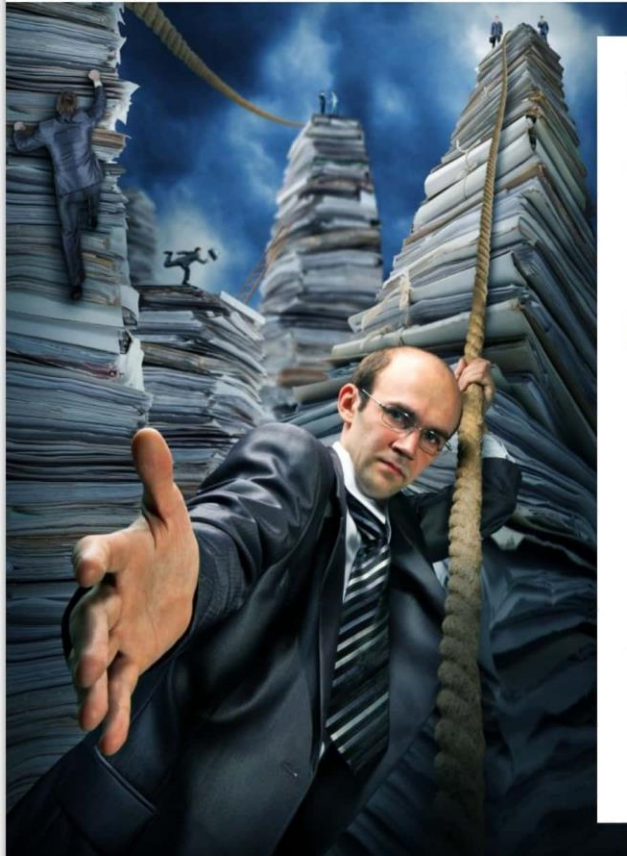
[Read More →](#)



Words of Wisdom
on MHProNews.com

<https://www.manufacturedhomepronews.com/wordsofwisdom/do-not-be-afraid/>

[/caption][caption id="attachment_172953" align="aligncenter" width="605"]



Words of Wisdom

Destiny

"Destiny is not a matter of chance. It is a matter of choice. It is not something to be waited for. It is something to ...

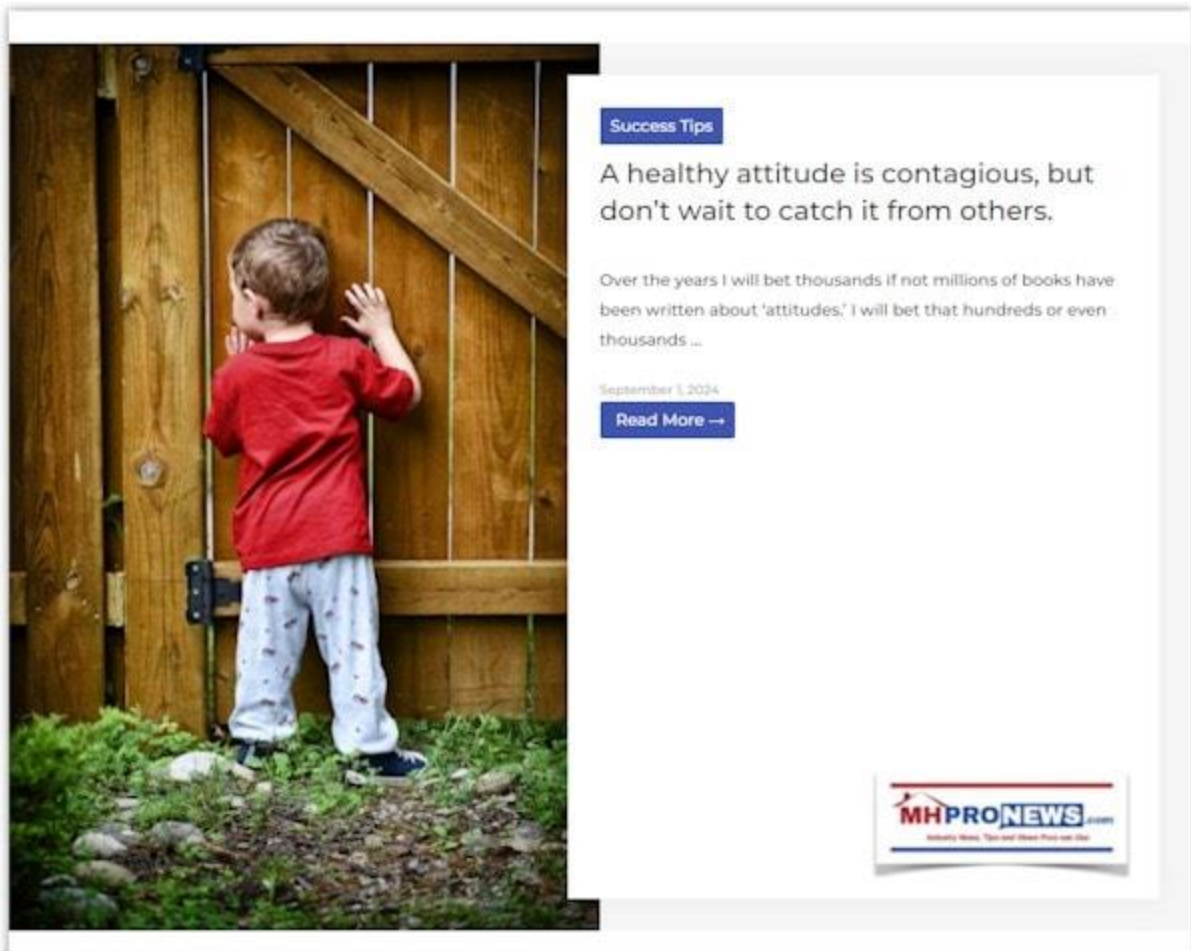
August 19, 2021

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Words of Wisdom
on MHPRONews.com

<https://www.manufacturedhomepronews.com/wordsofwisdom/destiny/>[/caption][caption id="attachment_205669" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/wordsofwisdom/a-healthy-attitude-is-contagious-but-dont-wait-to-catch-it-from-others/>[/caption]

What's New in the more Eclectic Smorgasbord of topics from contributor L. A. "Tony" Kovach in the "[Reality Check](#)" series for the mainstream [Patch](#)

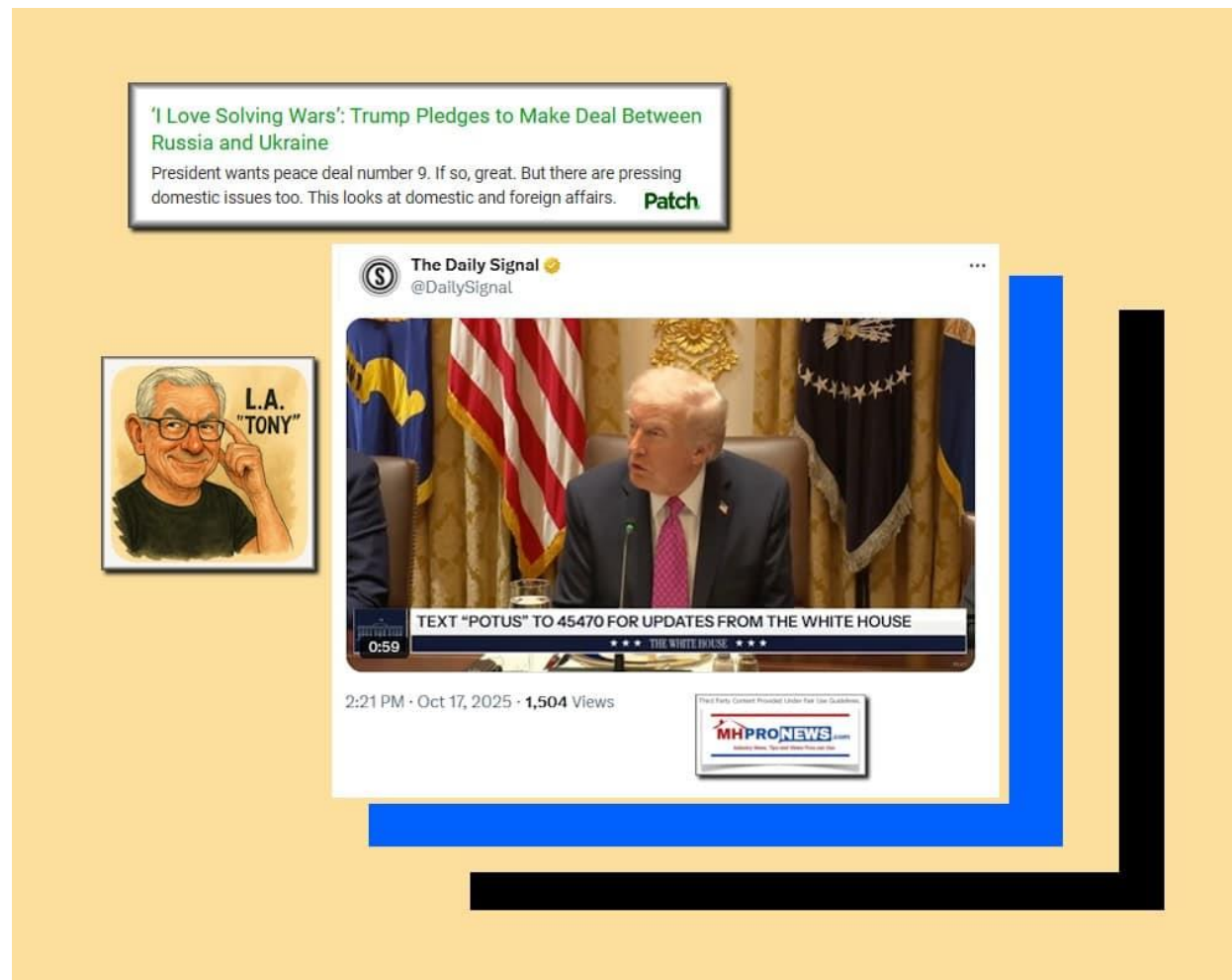
--- Articles on the Patch may have some overlap to topics on MHProNews, MHLivingNews, or MHARR. But each has unique content, even if there may be some overlap. Patch articles tend to be shorter. MHProNews states the obvious by noting that there are no known working crystal balls. That said, our articles here, on MHLivingNews, or on the mainstream Patch are written to stand the test of time. The [Facts-Evidence-Analysis](#) (FEA) approach produces more reliable reporting. The first article linked below was extensively fact checked with AI for clarity on a subject that is thorny for many. 'Non-manufactured housing' topics on the Patch may have applications for our industry too. ---

[caption id="attachment_222861" align="aligncenter" width="596"]



<https://patch.com/florida/lakeland/open-letter-justin-herndon-liz-erickson-thrivent-financial-re-reputational>[/caption]

[caption id="attachment_222863" align="aligncenter" width="618"]



<https://patch.com/florida/lakeland/i-love-solving-wars-trump-pledges-make-deal-between-russia-ukraine>[/caption][caption id="attachment_222864" align="aligncenter" width="608"]

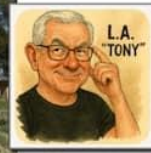
'Supreme Court asked to end Realtors' 'optional' rules'-
Possible Multi-Billion Dollar Case and SCOTUS

'Seismic Changes' Could help - or harm FSBs. 'Could set precedent for
challenging similar gatekeeping' in other parts of housing industry **Patch**

The Center Square

Competition 'evisceration': SCOTUS asked to forever end Realtors' 'optional' rules

Jonathan Bilyk | Legal Newline | Oct 15, 2025



A house with a for sale sign in the Highland neighborhood of Shreveport, La. Photo: Emma Calamelli / The Center Square



<https://patch.com/florida/lakeland/supreme-court-asked-end-realtors-optional-rules-possible-multi-billion-dollar-case>[/caption]

[caption id="attachment_222865" align="aligncenter" width="599"]



<https://patch.com/florida/lakeland/trailer-houses-mobile-homes-manufactured-homes-industry-mired-regulatory-neglect>[/caption]

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<https://patch.com/florida/lakeland/trump-winning-peace-deals-great-what-u-s-economy-poll-suggests-political-risk>[/caption]

[caption id="attachment_222868" align="aligncenter" width="610"]

'The premiums for ObamaCare are up 60% since 2010 when that bill was enacted' - Speaker Mike Johnson

'Republicans united in ending shutdown, responsibly reining in federal spendin-getting federal govt working for Americans'-Rep Andy Harris

It is hard to imagine a more stupid or more dangerous way of making decisions than by putting those decisions in the hands of people who pay no price for being wrong. Thomas Sowell

L.A. "TONY"

MHPRONEWS

imgur

<https://patch.com/florida/lakeland/premiums-obamacare-are-60-2010-when-bill-was-enacted-speaker-mike-johnson>[/caption]

[caption id="attachment_222869" align="aligncenter" width="614"]



<https://patch.com/florida/lakeland/sunday-readings-surge-religious-worship-attendance>[/caption]

What's New on the Daily Business News on MHPProNews

Saturday 10.18.2025

[caption id="attachment_222776" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/insider-selling-champion-homes-sky-zacks-strong-sell-sky-exec-pay-ceo-tim-larson-champion-homes-fail-to-disclose-relevant-investor-info-unpacking-sky-ir-pitch-facts-evidence-analysis/>[/caption]

Friday 10.17.2025

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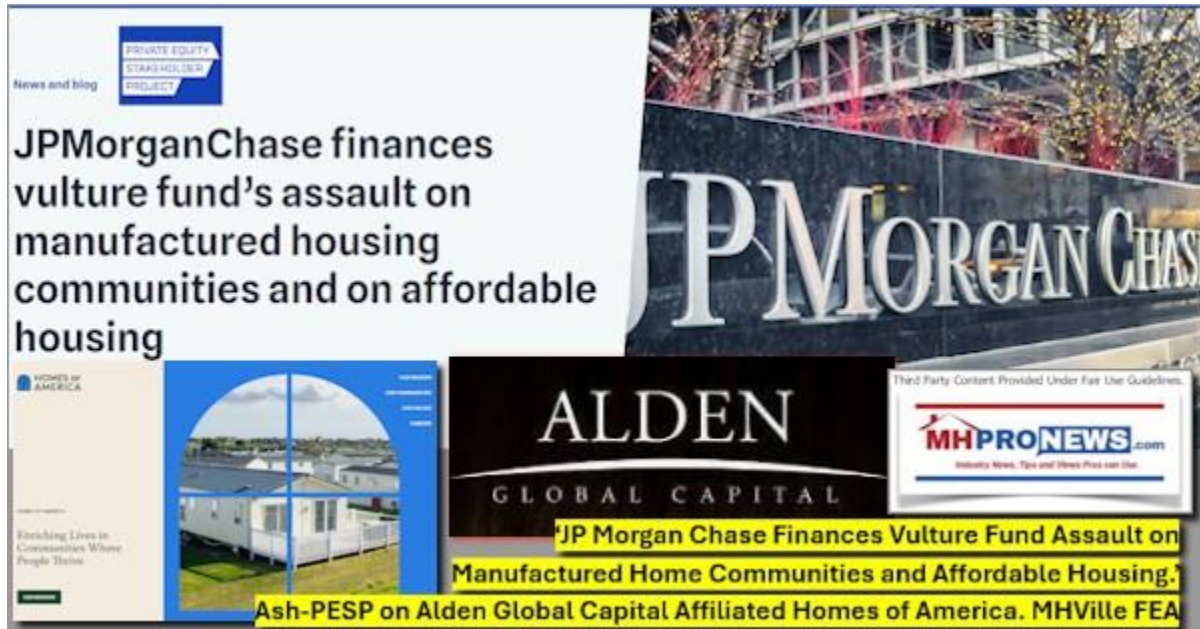


<https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority->

[leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea](#)[/caption]

Thursday 10.16.2025

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<https://www.manufacturedhomepronews.com/jpmorganchase-finance-vulture-fund-assault-on-manufactured-home-communities-and-affordable-housing-ash-pesp-on-alden-global-capital-affiliated-homes-of-america-mhville-fea>[/caption]

Wednesday 10.15.2025

[caption id="attachment_222586" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/2009-2025-happy-16th-anniversary-mhpronews-tip-of-the-spear-esther-sullivan-past-is-prologue-anything-thats-happened-before-can-happen-again-forging-manufactured-housing/>

Tuesday 10.14.2025

[caption id="attachment_222522" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/mhi-board-risk-legal-precedent-shows->

[directors-labile-for-oversights-if-negligence-is-gross-personal-liability-can-pierce-protections-like-do-insurance-civil-crimi/](#)[/caption]

Monday 10.13.2025

[caption id="attachment_222481" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/legacy-housing-legh-manufacturing-finance-leadership-transition-ken-shiple-y-at-end-of-day-we-want-legacy-homeowners-to-sleep-well-in-our-home-legacy-investors-sleep-well-owning-stock/>[/caption]

Sunday 10.12.2025

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<https://www.manufacturedhomepronews.com/bipartisan-road-to-housing-act-2025-jammed-through-senate-must-pass-national-defense-authorization-act-ndaa-what-is-isnt-in-bill-mhi-end-around-sunday/>[/caption]

Postscript

Advancing a bad bill from the perspective of the manufactured housing industry is not a success, save perhaps for those who benefit from the status quo.