

Pre-publication draft for 3<sup>rd</sup> party artificial intelligence (AI) fact check for developing report on MHPProNews.

**2009-2025: Happy 16th Anniversary MHPProNews! 'Tip of the Spear.' Esther Sullivan. Past is Prologue. 'Anything that's Happened Before can Happen Again.' Forging Manufactured Housing Future-FEA**



**“It's unbelievable how much you don't know about the game you've been playing all your life.”** - [Mickey Mantle](#), opening quote from the 'based on a true story' movie [Moneyball](#). “Happy 16th Anniversary to MHPProNews! Here's a featured image designed to celebrate this milestone, incorporating your ideas of the split panel, manufactured homes, fireworks, and a prominent "16th Anniversary" message.” – Gemini. "What's past is prologue" is a quotation of William Shakespeare from his play *The Tempest*. In contemporary use, the phrase stands for the idea that **history sets the context for the present,**" according to [left](#)-leaning Wikipedia. What follows isn't just a romp through the evolution of what launched as *MHMarketingSalesManagement.com* (*MHMSM.com*) and was later rebranded as *ManufacturedHomeProNews.com* (*MHPProNews.com* or *MHPProNews*). It also looks at the experience of Professor Esther Sullivan. It considers the Bostick and Fath families. It looks at Sam Landy and UMH Properties (UMH). It will look at John Oliver's viral Mobile Homes, the Manufactured Housing Institute, and the Manufactured Housing Association for Regulatory Reform (MHARR). It will consider

remarks by Ishbel Dickens, once the **Executive Director of the Manufactured Home Owners Association of America** (MHOAA). MHPProNews provides a unique lens through which critical parts of the history of manufactured housing in the 20th and 21st century can be considered. That will come into focus in the course of this [MHVille facts-evidence-analysis](#) (FEA) report.

Many don't realize that there is a factory-built housing connection to the story of Tucker (the famous automaker). The plant he had for his firm later became the plant used by Lustron. Per Wikipedia: "**Lustron houses** are [prefabricated enameled steel](#) houses developed in the post-[World War II](#) era [United States](#) in response to the shortage of homes for returning [G.I.s](#) by **Lustron Corporation** and [Chicago](#) industrialist and inventor [Carl Strandlund](#). Considered low-maintenance and extremely durable, they were expected to attract modern families who might not have the time for, or interest in, repairing and painting conventional wood and plaster houses. Lustron production ceased in 1950 due to the company's inability to pay back the startup loans it had received from the [Reconstruction Finance Corporation](#). Over 2,000 homes were constructed during the Lustron's brief production period, and many remain in use today."

<https://youtu.be/djMYTM1p318?si=063YDaTYdW6Qho2D>

<https://youtu.be/QOHe-e-dVNo?si=RU8lsBtGc4H-maIC>

So, this is more than a celebration of 16 years of publishing *MHPProNews*. It is a reflection that can frame the headline topic of how a better and brighter future for the manufactured housing industry can be achieved. In order to understand the present, one must look back at the past and see how we got here.

[caption id="attachment\_153376" align="aligncenter" width="542"]



**"We study history in order to understand the present and to prepare for the future. Because anything that's happened before can happen again."**

*- House Majority Whip Jim Clyburn (SC-D) on 2.29.2020.*



*"We study history in order to understand the present and prepare for the future. Because anything that's happened before can happen again." That was on 2.29.2020 per a televised remark. One may or may not agree with Rep. James "Jim" Clyburn's politics. But the wisdom of this statement by Clyburn is demonstrably true. [/caption]*

To borrow from [Mickey Mantle](#) and [Moneyball](#).

A better understanding of past performance - what happened and why - is how more runs are scored, and more games are won.

Sports teams watch game film to improve their practice sessions and improve game performance.

Lessons are learned from successes and failures alike through that **review process**.

The video clip above from 'based on a true story' Tucker is every bit as important as the video clip about Lustron homes. Better understanding the trailer house and mobile home industry of the past sheds light on the manufactured housing industry of the present and potential future. From their Dick Moore Housing company website: "Founded by Richard C. Moore, an RV/MH Hall of Fame inductee, we are one of the oldest manufactured housing retailers in America and have served more than 26,000 satisfied customers. Since 1958, we've been committed to leading the industry with quality, value, and exceptional service." That means Moore dates back to the trailer house era. The cold start opening quote by Dick Moore is powerful. Why isn't it used on the MHI website? The home the video was shot in is a MHARR member Sunshine Homes product.

<https://vimeo.com/168408640>

As Part II will reveal, the manufactured home industry is at a crossroads. It will either stay a niche industry, serving mostly in rural areas and replacing older homes in communities, or it will do something significant to achieve escape velocity.



From the Wikiquotes transcript of the Preston Tucker trail speech in the video above is as follows.

### **Preston Tucker**

When I was a boy, I used to, uh, used to read all about [Edison](#) and the Wright Brothers, Mr. Ford. They were my heroes. 'Rags to Riches' - that's not just the name of a book. That's what this country was all about.

We invented the 'free enterprise' system, where anybody, no matter who he was, where he came from, what class he belonged to - if he came up with a better idea about anything, there's no limit to how far he could go.

I grew up a generation too late, I guess, because now the way the system works, the loner, the dreamer, the crackpot who comes up with some crazy idea that everybody laughs at, that later turns out to revolutionize the world - he's squashed from above before he even gets his head out of the water because the bureaucrats, they'd rather kill a new idea than let it rock the boat!

If Benjamin Franklin were alive today, he'd be thrown in jail for sailing a kite without a license! *[jury laughs]*

It's true! We're all puffed up with ourselves now 'cause we invented the bomb - dropped the - beat the daylights out of the Japanese, the Nazis.

But if big business closes the door on the little guy with a new idea, we're not only closing the door on progress, but we're sabotaging everything that we fought for!

Everything that the country stands for!!

And one day we're gonna find ourselves at the bottom of the heap instead of king of the hill, having no idea how we got there, buying our radios and our cars from our former enemies. *[A juror laughs]*

I don't believe that's gonna happen. I can't believe it because - if I ever stop believing in the plain 'ol common horse sense of the American people, be no way I could get out of bed in the morning. Thank you.

This [MHVille FEA](#) is underway.





Gemini

2.5 Flash ▾

Gemini, today marks year 16 (16th anniversary) of the launch of what is now called MHPProNews. If you could make a featured image for that? Maybe have a panel...

Happy 16th Anniversary to MHPProNews! Here's a featured image designed to celebrate this milestone, incorporating your ideas of the split panel, manufactured homes, fireworks, and a prominent "16th Anniversary" message.



# FEA

FACTS-EVIDENCE-  
ANALYSIS



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.



## Understanding 'Connecting the Dots' Analytical Journalism.



Images

Journalist Diana Dutsyk:



Diana Dutsyk | Wilson Center

*"Analytical journalism is the highest style of journalism."*

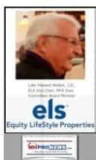
*"...the personal courage of the journalist is important, he should not be afraid to go against the bosses, should not call white black. He [the analytical journalist] cannot distort the truth."*



The Griffins' Nest  
News vs. Opinion vs. Analysis | The ...

Griffins' Nest:

*"News analysis are most often written by journalists with experience or knowledge in a specific subject, qualifying them make observations based on the facts of a story."*



Howard Walker, then Vice Chairman of Equity LifeStyle Properties (ELS) and longtime MHI Executive Committee member:

*"The emergence of Tony Kovach's group of publications has brought a new standard of professionalism to the industry. The thorough and unbiased reporting fills the vacuum that has existed for too long. It's been refreshing to have these communications serving the manufactured housing industry, and here's to their continued success!"*

AMERICANPRESS  
institute



**"There are many kinds of journalism, but at the heart of their constitutional responsibilities, journalists are in the business of monitoring and keeping a check on people and institutions in power."**

— American Press Institute.

## Part I

1) Via email to *MHProNews*.

*Dear Tony, Soheyla and Tamas,*

*Please accept my sincere congratulations on the 16th anniversary of both of your publications, MHProNews and MHLivingNews.*

*Your unique style of journalism, added to your daring investigative reporting, which produces accurate and factual news about manufactured housing industry, combined with your most innovative and eye-catching graphics bring a breath of fresh air to our hardworking industry members who are starved for accurate and factual industry news and information, which literally are non-existence from many of our industry's other news sources. I know it is not easy to be the tip of the spear of change doing what you have been doing the past sixteen years. But I also know that the rewarding aspect of your self-achievement and the corresponding self-respect makes the whole thing well worth it.*

*With my best wishes for continued success because without your presence on the scene accurate and factual reporting might become a rarity in this great industry,*

- Danny  
**Danny D. Ghorbani**

*MHProNews* notes that [Danny Ghorbani](#) is the Senior Advisor, founding [president and CEO](#) of [Manufactured Housing Association for Regulatory Reform](#) (MHARR), and former vice president for the Manufactured Housing Institute (MHI).

*MHProNews* replied to the above with a thank you message that drew the following response.

*Tony, my Dear Friend,*

*It is the truth, as it is a complement from the heart and you deserve every bit of it.*

*Please say Hello to Soheyla and Tamas from Syl and me,*

*Danny*

2) Flashback to October 2015.

“Congratulations on your upcoming milestone. I want to personally thank you for giving me one place for information to stay abreast of what is happening in the Manufactured Housing industry.

Best of continued success,



Mike"

- **Mike Bowen**  
Senior National Accounts Sales Mgr/VP  
**American Modern Insurance Group**

3) Another 2015 flashback.

I appreciate being able to get all my MH news in one place, and especially on-line on my iPad as I am away from the office so often. Our industry is lucky to have such extensive coverage and I value the thoughtful coverage on a wide range of topics that MHProNews provides its readers.

- Don Glisson, Jr, CEO  
Triad Financial Services, Inc.

With [Triad Financial Services](#) (now part of [ECN Capital](#), then an independent manufactured home lender) in mind, in this flashback video to 2016 is Darrel Boyd, who was then a senior vice president with Triad. Boyd is the first interview to come on after the set up from the Louisville Show. Listen carefully to what Boyd said. If past is prologue, then the case can be made that several historic insights emerge from Boyd's remarks.

<https://vimeo.com/153266894>

4) Virtually everyone in that video above was a member of the Manufactured Housing Institute (MHI). More on that soon.

5) The next video was for [ManufacturedHomeLivingNews.com](#) ([MHLivingNews.com](#)), which launched in 2012.

As the name implies, *MHLivingNews* aimed to promote the manufactured home lifestyle, be it on privately owned land (such as 'fee simple' settings), as well as in land lease communities. Manufactured home communities (MHCs) included owned corporate, 'mom and pop' independents, and resident owned communities (ROCs). The next video was from Saddlebrook Farms near Kalamazoo, Michigan. John Caron and his team lined up multiple interviews with residents, local business professionals, and others with the goal of painting pictures from an array of perspectives that dispelled the common misconceptions about contemporary manufactured home living.

<https://vimeo.com/174025966>

Kim Capen is featured in the video made in tandem with ROC USA. Capen is a resident in an ROC, as he explains in the next video. Capen has since moved 'up the ranks,' so to speak, in the world of ROC USA.

<https://vimeo.com/141006335?fl=pl&fe=sh>

The above has clues into what was then the earlier days of so-called '[predatory](#)' manufactured home community operators, which the ROC movement was partially a response to, offering land-lease community residents a possible solution by forming a cooperative and purchasing their property.

6) Not all corporations in manufactured housing are [predatory](#). The updated *MHProNews* disclosure is linked [here](#). At the time the next video was made, *MHProNews* had no financial stake in UMH Prosperities (UMH). As the [disclosures document for MHProNews reveals](#), along with several other details, at this time the management of MHProNews has a position in UMH Properties. That noted, much of what was said in this now 10 year old video ought to be tremendously insightful for researchers, investors, and affordable housing advocates. It is a common sense set of remarks by UMH President Sam Landy explaining what happened with Dodd-Frank and why that choked off lending in the manufactured home industry. Landy told MHProNews/MHLivingNews why their successful and competitive lending program for manufactured homes had to be suspended. UMH pivoted to rentals instead. That meant people who might have become a homeowner were now instead renting a home from UMH. While profitable, it meant sales (and equity for home buyers) was effectively being denied. There is much more in what ought to be seen as literally another historic video.

<https://vimeo.com/128215775>

More on the MHI-backed [Preserving Access to Manufactured Housing Act here](#) and further below.

7) It should be recalled that 2009 was 'the bottom' of the manufactured home industry in its 21st century slide. This writer for *MHProNews* was a periodic contributor to the decade's long legacy of *Manufactured Home Merchandiser Magazine* (MH Merchandiser). It was after the *Merchandiser* folded in the late summer of 2009 that the [Kovach family huddled and decided to launch the industry's first serious ezine](#).

Table

Year	New Manufactured Home (MH) Production
1995	344,930
1996	363,345
1997	353,686
1998	373,143
1999	348,075
2000	250,366
2001	193,120
2002	165,489
2003	130,815
2004	130,748
2005	146,881
2006	117,373
2007	95,752
2008	81,457
<b>2009</b>	<b>49,683</b>

2010	50,056
2011	51,618
2012	54,881
2013	60,228
2014	64,334
2015	70,544
2016	81,136
2017	92,902
2018	96,555
2019	94,615
2020	94,390
2021	105,772
2022	112,882
2023	89,169
2024	103,314

Notice that since 2009, the industry's downward trend reversed. Perhaps that was just a coincidence. But much of what was done in those early years was a kind of cheerleading, a rally to inspire manufactured housing industry professionals to focus on the reasons to believe that better days could be ahead.



From Chris Olvera, the last editor for the *Merchandiser* were the following words of encouragement to the then nascent project.



Chris Olvera  
Editor \* Writer \* Reporter \*  
Proofreader



December 2, 2009, Chris worked  
with L. A. 'Tony' in different  
groups

Tony Kovach wrote freelance articles for me when I was with  
Manufactured Home Merchandiser and he always met deadlines  
and knew our audience. He is an excellent writer and his articles  
required very little work. He has a writing style that made you  
comfortable and at ease; like you could trust him and you can.

8) The reason Olvera said "he [Kovach] know our audience" is explained in part by the words from Al Cole at Oxford Bank, which provided manufactured home loans in their region.

[caption id="attachment\_159060" align="aligncenter" width="504"]

**"Tony "gets it" when it comes to  
manufactured housing. He has  
worked or been involved in almost  
all phases of the business."**

- **Al Cole**  
Senior Vice President  
Oxford Bank and Trust  
via LinkedIn.

**Image 1**

"Tony "gets it"

*when it comes to manufactured housing. He has worked or been involved in almost all  
phases of the business."* - Al Cole, then SVP, Oxford Bank. [/caption]

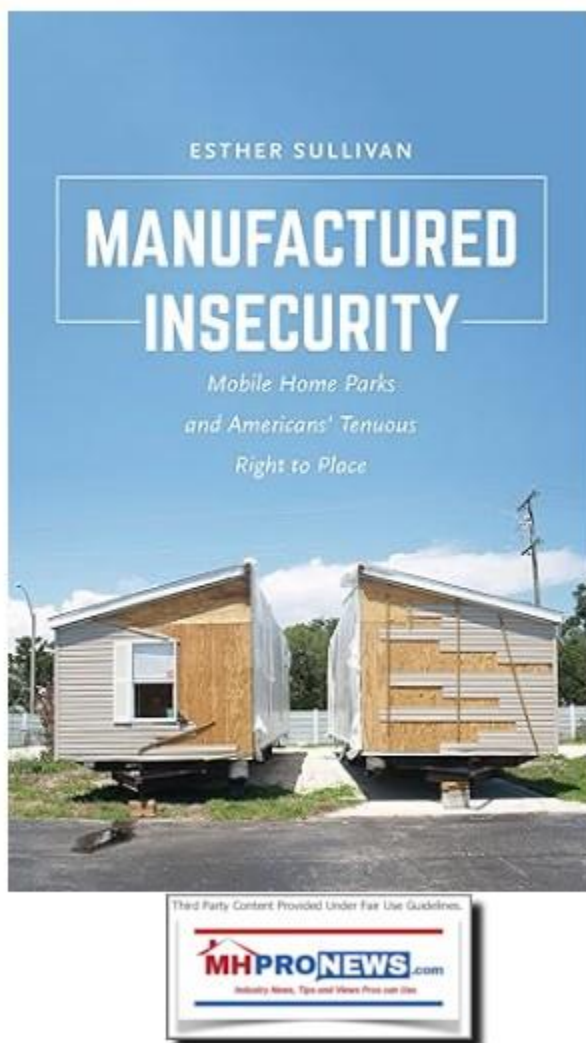


9) Professor Esther Sullivan is celebrated by many because she lived in a manufactured home in a manufactured home community for some two years. That gave her a 'unique' perspective in her research into manufactured home community living. Fair enough.

But then how much more perspective is gained when you've lived in a pre-HUD Code mobile home in a 'mom-and-pop' owned land lease as a resident?

How much more perspective is gained when you have been both a resident in a land lease as well as in management at multiple land lease properties? More on that after considering some items from Professor Sullivan's website.

[caption id="attachment\_222553" align="alignleft" width="314"]



*Per Amazon: "Manufactured Insecurity: Mobile Home Parks and Americans' Tenuous Right to Place." By Prof. Esther Sullivan. "Manufactured Insecurity is the first book of its kind to provide an in-depth investigation of the social, legal, geospatial, and market forces that intersect to create housing insecurity for an entire class of low-income residents. Drawing on rich ethnographic data collected*

*before, during, and after mobile home park closures and community-wide evictions in Florida and Texas—the two states with the largest mobile home populations—*  
*Manufactured Insecurity* forces social scientists and policymakers to respond to a fundamental question: how do the poor access and retain secure housing in the face of widespread poverty, deepening inequality, and scarce legal protection? With important contributions to urban sociology, housing studies, planning, and public policy, the book provides a broader understanding of inequality and social welfare in the United States today."[/caption]

"I am an Associate Professor of Sociology at the University of Colorado Denver and a [Nonresident Fellow](#) in the Housing Policy Finance Center at the Urban Institute.

...

My book [Manufactured Insecurity: Mobile Home Parks and Americans' Tenuous Right to Place](#) (winner of the 2019 Robert Park Award from the American Sociological Association) examines the social, legal, geospatial, and market forces that intersect to create housing insecurity for low-income residents in U.S. manufactured home parks. The book draws on two years of ethnographic data collected inside closing manufactured home communities before, during, and after community-wide evictions. I examine the political economy of the manufactured housing industry and the impact of manufactured housing insecurity on residents. I continue to publish on various aspects of housing insecurity as it relates to manufactured housing."

Sullivan has been hated by some in manufactured housing for what she has written and published. That is arguably a mistake. Why not engage with Sullivan and those like her instead? Why not understand what she said and why in **Manufactured Insecurity**, and if she is correct, acknowledge that and where she might have missed the mark, address those points too in an objective fashion?

[caption id="attachment\_222554" align="aligncenter" width="376"]



Prof. Esther Sullivan | Social Justice & Environmental  
 University of Colorado Boulder

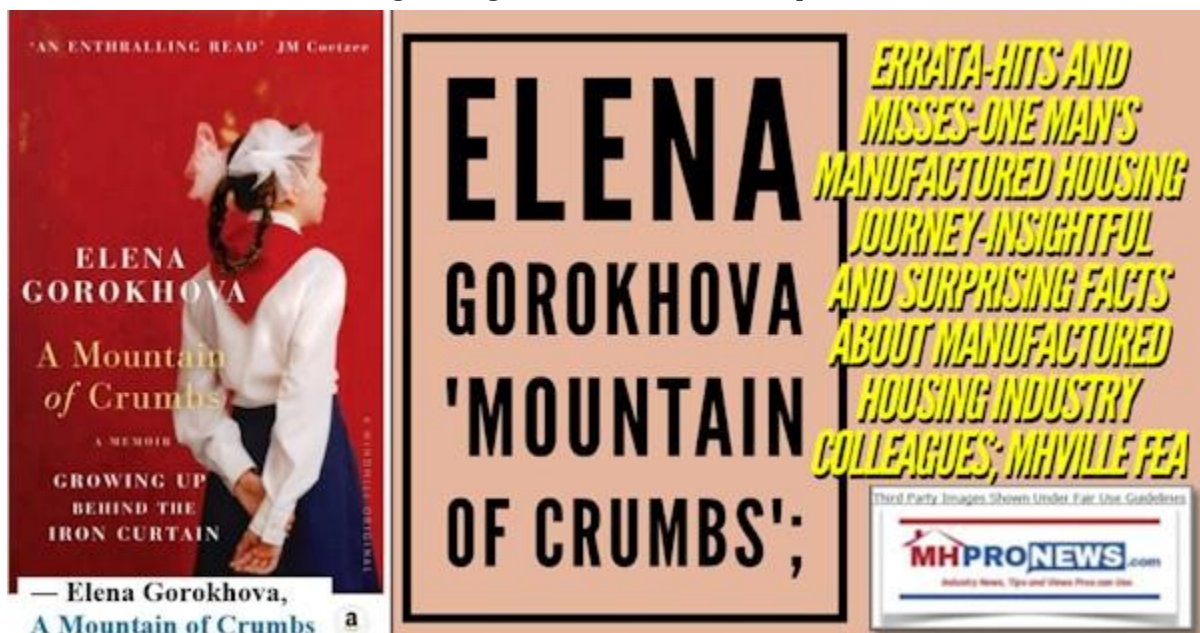
*Associate Professor of Sociology at the University of Colorado Denver and a Nonresident Fellow in the Housing Policy Finance Center at the Urban Institute.*

10) As Olvera noted and to Cole observation, it is an advantage to *MHProNews* to have been directly involved in the sales of HUD Code manufactured homes to the public via so-called 'street retailers' as well as via in community sales in a land-lease property for years. It is no slam on would be rivals to say that there are those who publish or blog that have sold very few, if any, manufactured homes themselves. This writer's experience in selling manufactured homes dates back to the early 1980s.

[caption id="attachment\_215589" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/one-mans-journey-into-the-u-s-affordable-housing-crisis-an-evidence-packed-tale-of-wonders-and-woes-featuring-the-manufactured-housing-industrys-potential-gone-wrong-mhville-fea/>[/caption][caption id="attachment\_218935" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/elena-gorokhova-mountain-of-crumbs-errata-hits-and-misses-one-mans-manufactured-housing-journey-insightful-and-surprising-facts-about-manufactured-housing-industry-colleagues-mhville-fea/>[/caption]



There are those involved in manufactured home publishing that have never owned or lived in a manufactured home. Perhaps we should go easier on them, because what do they really know other than to repeat the party line as it is provided by MHI and their insider brands?

[caption id="attachment\_214030" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housings-f-troop-laughable-reporting-on-serious-issues-by-subsiary-of-publicly-traded-equity-lifestyle-properties-els-unpacking-mhinsider-state-of-the-industry-mhville-fea/>[/caption]

To understand why manufactured housing is not advancing one must first understand what the industry was doing when it was advancing. Go back to that table above that showed manufactured home production from 1995 to 2024. Who else in manufactured housing offers that fact-backed graphic? It is entirely possible that only *MHProNews* and *MHLivingNews* are the only ones.



[caption id="attachment\_220168" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/facts-facts-facts-hit-them-with-facts-july-2025-mh-production-data-21st-ceo-tim-williams-invite-to-mhpronews-historic-manufactured-housing-institute-statements-omissions-trend/>

If MHI and their allied bloggers and publishers don't routinely (if ever) provide a reminder that the industry once produced over 500,000 new homes a year in the early 1970s, and more recently had exceeded 373,000 homes in 1998, then like an atrophied muscle, the industry's professionals get used to being 'stuck' around 100,000 units a year. That's called a rut.

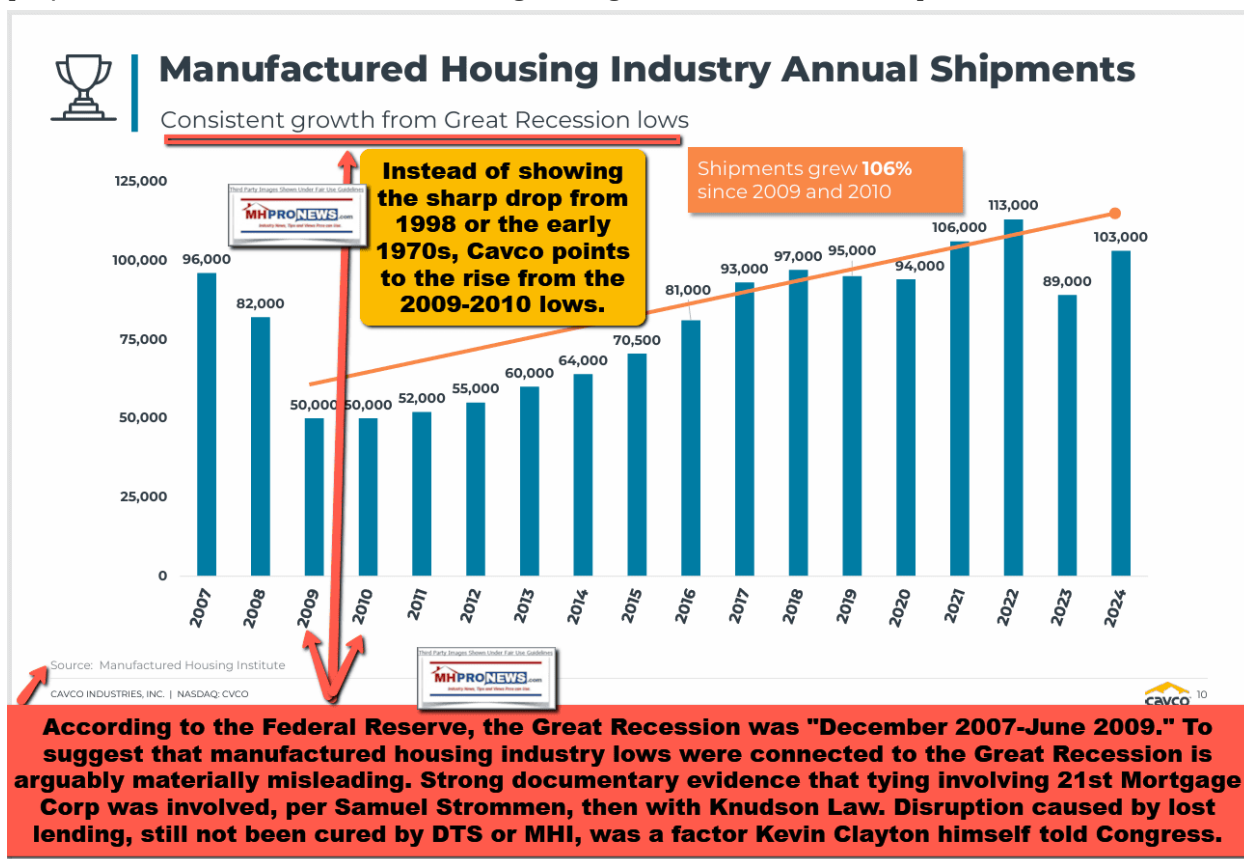
[caption id="attachment\_133281" align="aligncenter" width="575"]



<https://www.manufacturedhomepronews.com/masthead/dont-zag-zig-business-owners-managers-investors-discover-superior-way-to-do-manufactured-housing-excellence-in-manufactured-home-consumer-professional-experience/>[/caption]

This is how MHI member Cavco Industries (CVCO) frames it. As if the industry began in 2007.

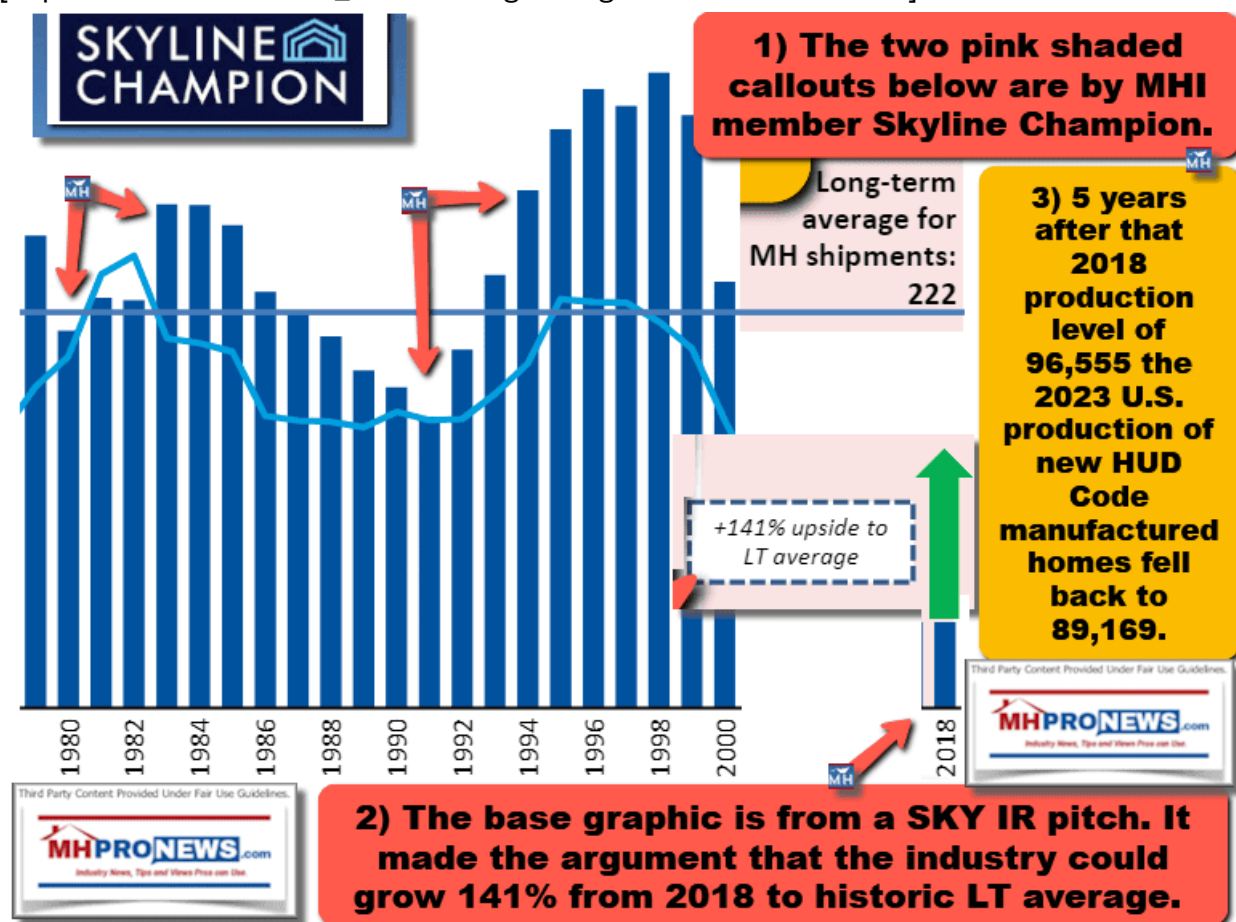
[caption id="attachment\_219047" align="aligncenter" width="638"]



Note: depending on your browser or device, many images in this report can be clicked to expand. 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]

11) This expanded image from a then Skyline Champion (still SKY as the stock ticker, but now Champion Homes) investor relations package is a reminder that in 2018, the industry averaged 222,000 shipments annually. That long-term average total keeps going lower and lower. Notice the two periods in the HUD Code era where manufactured home production rapidly ramped up

[caption id="attachment\_205723" align="aligncenter" width="778"]



<https://www.manufacturedhomepronews.com/cnn-poll-most-renters-cant-afford-to-buy-house-yet-skyline-champion-insiders-are-only-selling-sky-shares-2nd-largest-manufactured-home-producer-in-2024-whats-up-frank-rolfe-remark/>[/caption]

Facts and evidence combined with objective analysis are how some can learn how the industry moves from its 21st century doldrums to its true potential. Because there is an evidence-based case to be made the industry's 'leaders' that are in charge at MHI want the industry to stay small. It serves their self-stated business model. If someone wants to understand why stories like Sullivan's get told, or why videos like John Oliver's go viral, one must understand what the insiders at MHI are saying about themselves to their investors. Those public admissions bring clarity. Details and examples on that are found in Part II. Note that from 2018 to the graphic below that the average annual production had fallen - per Champion Homes (SKY) by 22,000 units annually, from 222K to 200K.

[caption id="attachment\_209244" align="aligncenter" width="601"]

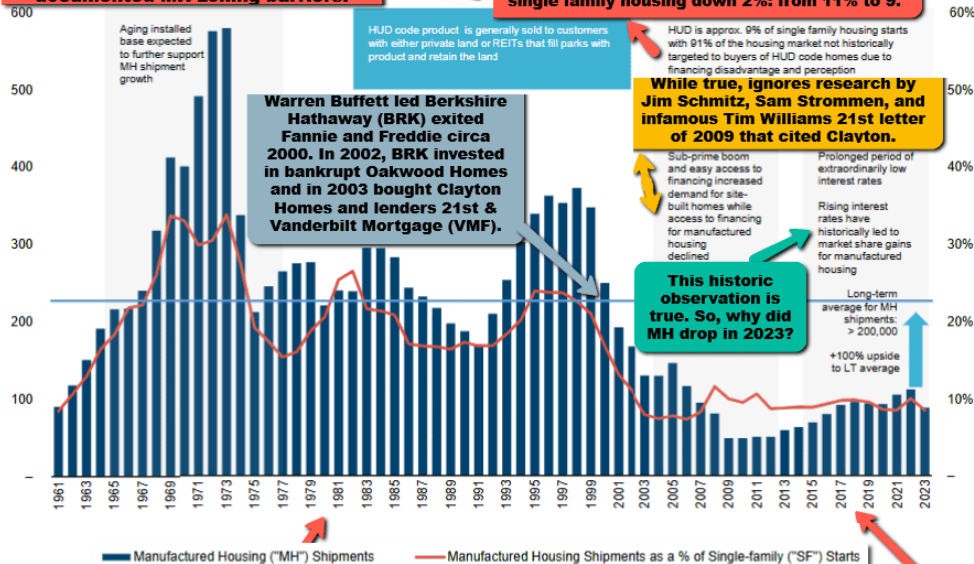


## HUD Industry Overview

**The Manufactured Housing Industry (HUD Product) has Significant Upside as Financing Returns**

**While true, this remark ignores well documented MH zoning barriers.**

**Based on May 2023 SKY IR pitch, MH share of single family housing down 2%: from 11% to 9.**

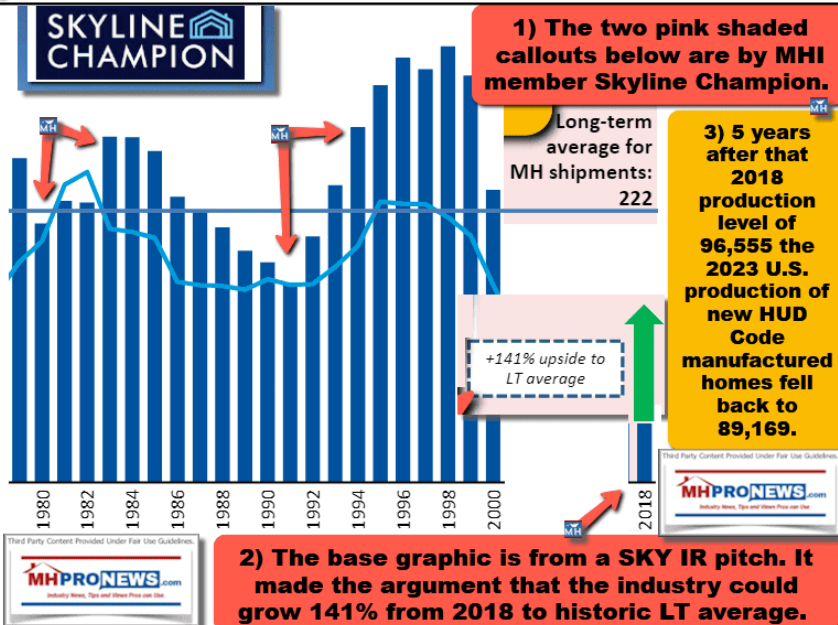


**Per fellow MHI member Cavco Industries (CVCO) 12.2023 IR pitch deck: "188K Average annual home shipments since HUD Code adoption in [6.15] 1976"**

**The lack of reference by SKY to the Manufactured Housing Improvement Act (a.k.a.: MHIA, 2000 Reform Law, 2000 Reform Act) raises concerns about Champion's corporate and similarly MHI's fiduciary responsibilities due to apparently missing material facts.**

**Champion reportedly has over '\$500 million in free cash.' They have multiple idled plants. They claim they want to grow organically and via acquisitions.**

**Why aren't they using their legal and financial resources to sue to get the 2000 Reform Law enforced? Especially post Loper Bright decision, the odds for success and increased opportunities for sales are per MHARR better.**



**ADU production in CA soared after statewide preemption kicked in. Similarly, if federal preemption under the 2000 Reform Law were enforced by HUD routinely manufactured housing production could soar nationally. That would ease affordable housing crisis. Enforcement could save tax dollars over time.**

*MHProNews Note: depending on your browser or device, many images in this report can be clicked to expand. 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]*

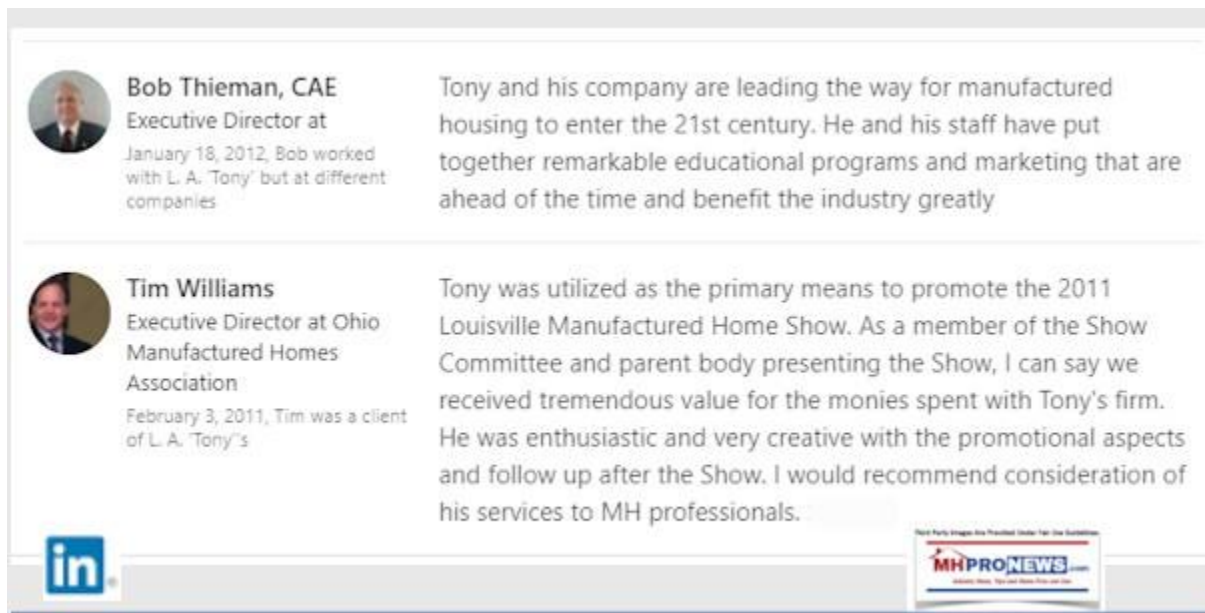
12) *MHProNews'* management have owned and lived in conventional housing in nice neighborhoods as well as in manufactured homes on privately owned land (fee simple) as well as in a land lease. Those too are advantages. If Sullivan is celebrated for living 2 years in various properties in Texas and Florida to experience the tenuous right to place for those facing closure of their properties, how much more relevant is it to have lived in communities in several locations in Oklahoma, Texas, Wisconsin, and Illinois, not to mention the scores visited from Maine to California, from Canada to Florida or Arizona, across the plains, in the Mid-Atlantic, and in dozens of states from coast-to-coast?

Which logically brings us to Sunshine Homes, whose founder [John Bostick](#) had the vision of buying and living in his own product. Not only do John and his wife live in one of their own factory-built homes, his daughter Lindsey Bostick also owns a HUD Code Sunshine built manufactured home. The video below is a montage of clips including a realtor praising her manufactured home, to Lindsey, and others, including drone footage which at the time was cutting edge.

<https://vimeo.com/213690837>

13) Among those visible in the third video above is Tim Williams, then and now a state association executive director for the Ohio Manufactured Homes Association (OMHA). Williams and another state association executive then involved in the Louisville Manufactured Home Show offered these words of praise.

[caption id="attachment\_135737" align="aligncenter" width="604"]



From LinkedIn profile, [linked here](#). Service areas are [linked here](#) and [here](#). [/caption]

One might think that following years of praise that MHProNews was "leading the way for the manufactured housing industry to enter the 21st century," per Bob Thieman, prior executive director of the IL Manufactured Housing Association. Thieman said "He [Kovach/MHProNews] and his staff have put together remarkable educational programs and marketing that are ahead of their time and benefit the industry greatly.

It wasn't just state execs, or the others cited above, that praised MHProNews. Check out James "Jim" Clayton, founder of Clayton Homes, in the video below.

<https://vimeo.com/132561340>

Per Jim Clayton: "We should not form some perception about this home, this person, this place" without evidence that it "is accurate." Evidence, said Clayton, is important. Near the end of this video, Clayton said he really enjoys MHProNews and all the information that the MHProNews team brings to the industry.

14) Looking back, that was not the hardest hitting video interview, was it? No. It was visualized as promoting manufactured housing in general and did so with Jim Clayton, a longtime industry player's perspective to help tell the story of why manufactured homes

are a great value. But as eyes wide shut as parts of that video may be, it is instructive. Why wasn't MHI producing and promoting the story of the industry? Why hadn't MHI, four years after Kevin Clayton (Jim's son and current CEO of Berkshire Hathaway (BRK) owned Clayton Homes) still launched that industry image and educational campaign that he told pro-Berkshire interviewer Robert Miles was ready to launch in late 2011?

[caption id="attachment\_178072" align="aligncenter" width="616"]

Robert Miles:

"I was gonna ask you what you've done with the image. There's many jokes about trailers and hillbillies. Is there anything that Clayton homes is doing in terms of the image?"

Kevin Clayton:

**"As an industry, we're ready to launch a national campaign to dispel those myths. As I mentioned, hurricanes, that's not an issue anymore. Now every home has to be inspected by a licensed installer, an inspection process. The tie down systems and all that are very adequate as evidenced by the hurricane issues. JD Power, CSI, all those things now give us a great message to go public with. There's plans for that underway now."**



Kevin Clayton quote: "As an industry, we're ready to launch a national campaign to dispel those myths." <https://www.manufacturedhomelivingnews.com/warren-buffetts-moat-per-kevin-clayton-ceo-clayton-homes-interview-transcript-video-affordable-housing-and-manufactured-homes/>[/caption]

The star-struck and rose-colored vision in interview Jim Clayton had matured as a result of years of lessons learned experiences. Since at least 2004, the industry had been seriously discussing the launch of a proven-successful GoRVing image/educational campaign.

[caption id="attachment\_202317" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/seco-linked-community-operator-david-roden-questions-manufactured-housing-institute-leaders-where-is-national-manufactured-home-marketing-program-like-gorving-or-got-milk-emails-facts-analysis/>[/caption]

Why was MHProNews/MHLivingNews attempting to do what MHI with its millions, and MHI insiders with several multi-billion-dollar member firms, wasn't doing? More on that in Part II.

15) Instead of telling a true story about the equity, the savings, the "affordable luxury" to quote Dwayne Somerville from the Jim Clayton video above, far more Americans have been exposed to the dark side of the industry that Professor Sullivan or John Oliver popularized.



[caption id="attachment\_137723" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/hbos-john-oliver-on-last-week-tonight-mobile-homes-video-manufactured-home-communities-fact-check/> [/caption]

<https://www.youtube.com/watch?v=jCC8fPQOaxU>

It was MHVillage's Darren Krolewski who said that '[one challenge that the industry has is there is not enough positive news about manufactured housing to counter the negative news](#).' If that is so, and Krolewski had a point, then shouldn't someone ask - where is the bad news mostly coming from? A close look the [MHLivingNews article that unpacked that John Oliver video revealed a sobering but necessary insight](#). Every firm in that video by Oliver was linked to the Manufactured Housing Institute (MHI). MHI has never attempted to refute or deny that point.

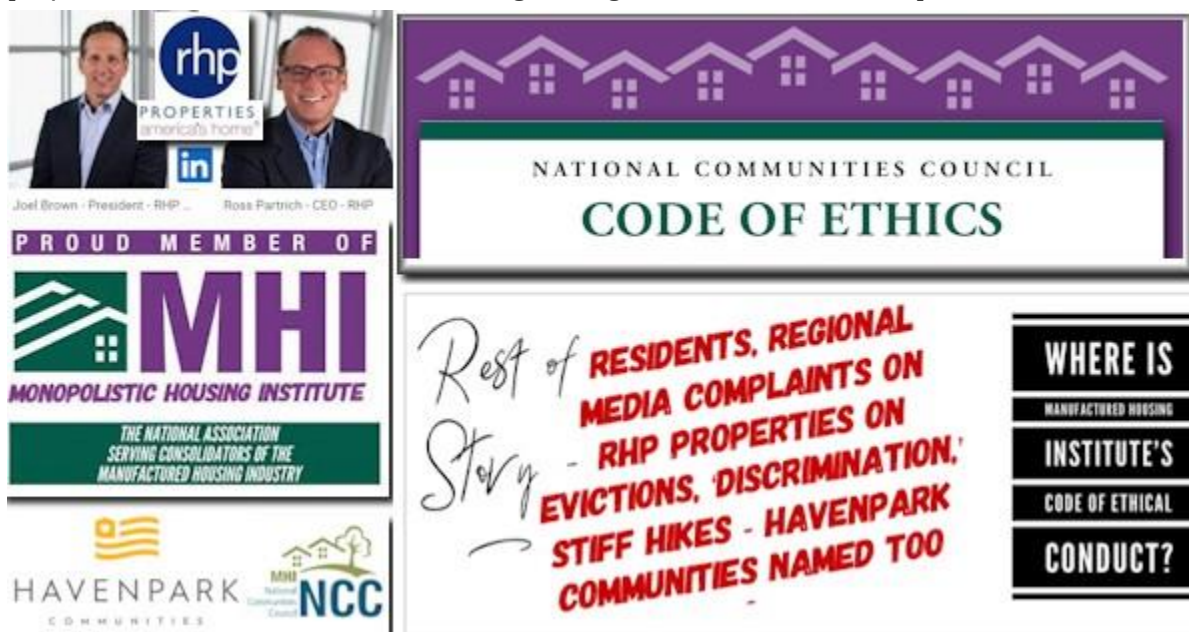
[caption id="attachment\_174373" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/darren-krolewski-mhvillage-mhinsider-one-challenge-is-not-enough-positive-news-about-manufactured-housing-to-counter-negative-news-frank-rolfe-brad-nelms-manufacturedhomes-george/> [/caption]

What MHI lifetime achievement award winner Marty Lavin called the "industry's other image campaign" was quite on point. When Democratic lawmakers were sending letters to various firms, or visiting predatory land lease community operators in manufactured housing, why is it that ManufacturedHomes.com's 'news blog,' or MHI's 'news,' or MHInsider's 'news' all failed to point out the apparent link between MHI and/or [MHI state association membership](#) and [predatory](#) behavior? To be clear, not every MHI or MHI affiliated state association members are predatory. But when someone is considering the list of firms accused of predatory behavior, why is it that they so often were or are MHI members?

[caption id="attachment\_181708" align="aligncenter" width="600"]



<https://www.manufacturedhomeproneews.com/masthead/rest-of-story-residents-media-complain-rhp-properties-on-evictions-discrimination-stiff-hikes-havenpark-communities-named-where-is-manufactured-housing-institutes-code/> Note: Havenpark, per a source, is no longer an MHI member, but the reason for that is unclear. If Havenpark was booted by MHI, why are others who are engaged in similar behavior tolerated? Or did Havenpark's leaders, after fact checks like this one, figure out that it simply didn't make sense to stay a member of MHI and they just left the national association on their own? [caption id="attachment\_141182" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/open-letter-kurt-kelley-joanne-stevens->



[frank-rolfe-manufactured-housing-review-about-senator-elizabeth-warrens-request-for-information-from-manufactured-home-community-owners/](https://www.manufacturedhomepronews.com/trailer-parks-presidential-candidate-prior-hud-secretary-julian-castro-on-mh-community-operators-residents-not-knowing-their-rights/)[/caption][caption id="attachment\_138729" align="aligncenter" width="600"]



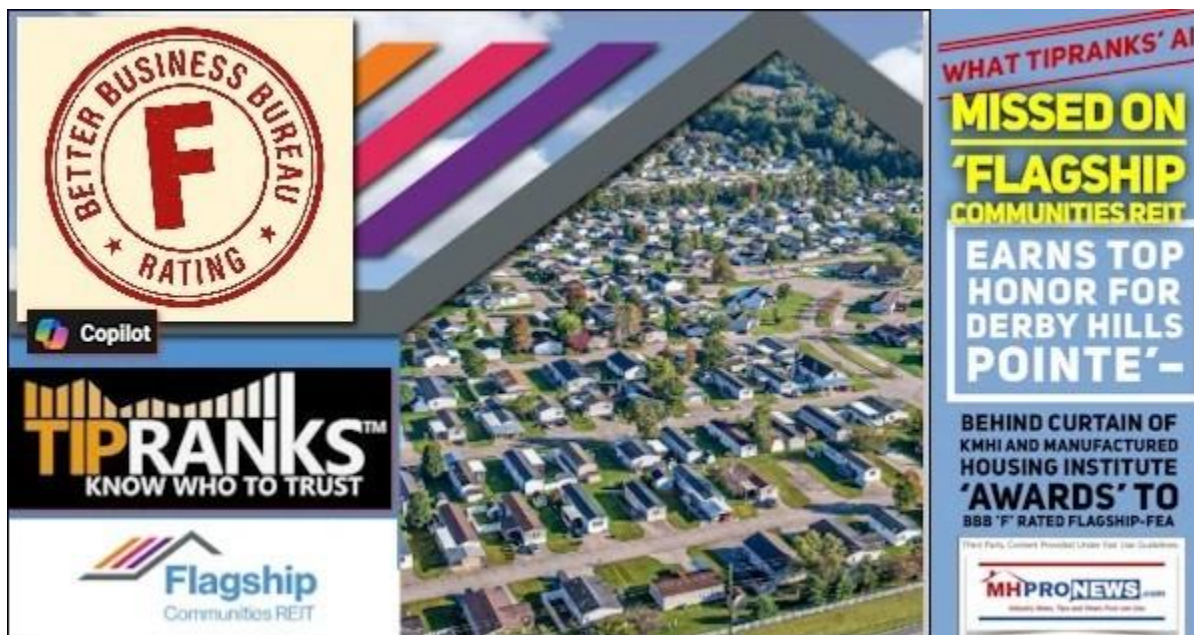
<https://www.manufacturedhomepronews.com/trailer-parks-presidential-candidate-prior-hud-secretary-julian-castro-on-mh-community-operators-residents-not-knowing-their-rights/>[/caption][caption id="attachment\_203851" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/jury-says-guilty-on-all-counts-including-securities-and-wire-fraud-told-lie-upon-lie-misleading-faked-trailer-park-nation-doj-says-ozy-news-co-founder-carlos-watson-found-guilt/>[/caption]

It would seem that [MHI awards](#) can go to firms with a D or F rating with the Better Business Bureau (BBB). It would seem that [MHI awards](#) can go to firms where the employees of that firm give that company's leadership poor ratings.

[caption id="attachment\_218963" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/what-tipranks-ai-missed-on-flagship-communities-reit-earns-top-honor-for-derby-hills-pointe-behind-curtain-of-kmhi-and-manufactured-housing-institute-awards/>[/caption][caption id="attachment\_219428" align="aligncenter" width="600"]





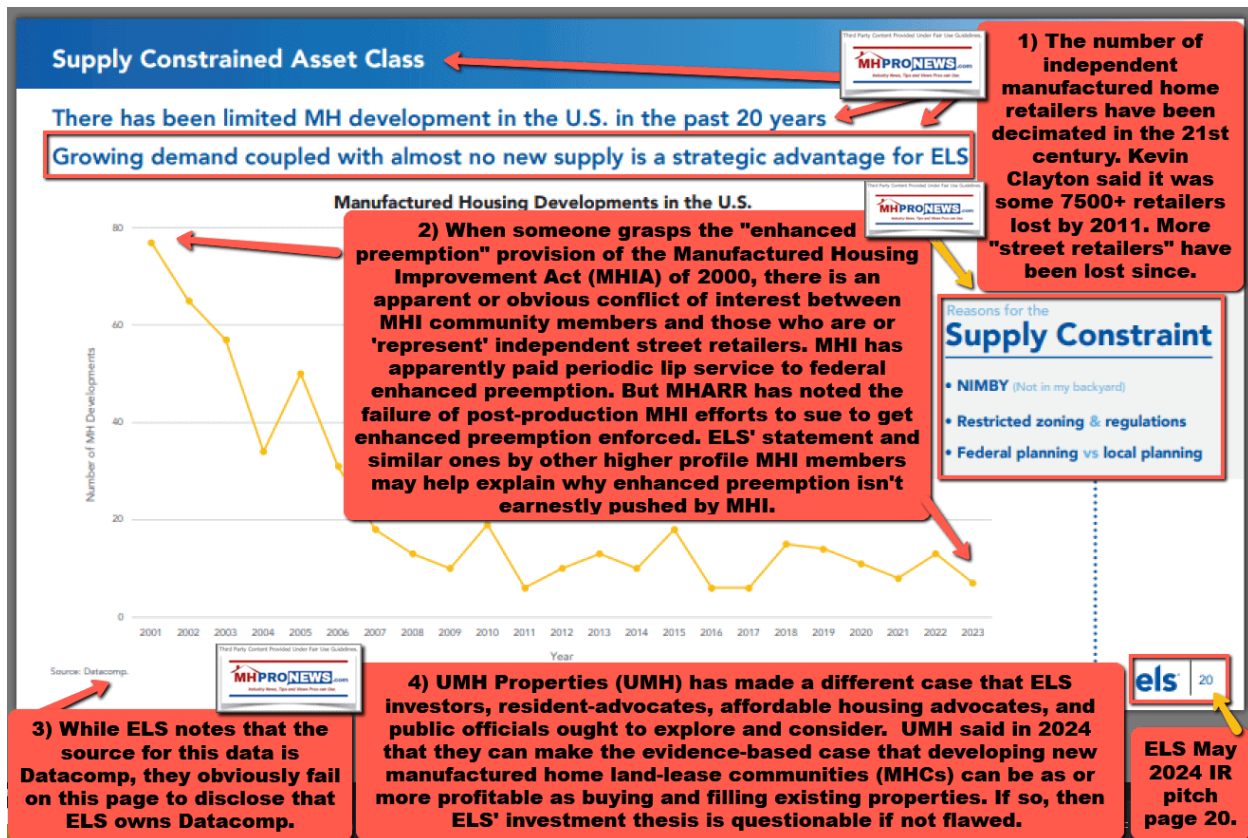
<https://www.manufacturedhomepronews.com/per-comparably-whats-average-rating-of-ceo-kevin-clayton-clayton-homes-executive-leadership-would-you-believe-c-or-lower-pulling-back-clayton-homes-curtain-george-carlin-mashup-mhville/>[/caption][caption id="attachment\_190939" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/1000s-unhappy-working-at-clayton-homes-skyline-champion-cavco-sun-els-rhp-flagship-impact-yes-havenpark-communities-what-will-they-do-facts-walkout-threat-op-ed-plus-mhmarkets-update/>[/caption]

So long as the publications that are cheerleading for MHI are failing to cheerlead for industry recovery which requires confronting the underlying issues facing the industry, manufactured housing is likely to stay as a niche industry where more bad news is generated than good news. And that is apparently just fine for those who celebrate NIMBYism and zoning barriers that keep the industry from growing. When [consolidation](#) appears to be the true focus of industry insiders that are often involved in key spots at MHI and/or MHI-linked [state associations](#), the rest can be seen as window dressing that is meant to distract from the vexing realities that keep the industry underperforming. That's not speculation. That's a simple reading of the [facts-evidence and applying common-sense analysis](#).

[caption id="attachment\_213154" align="aligncenter" width="631"]



***"Improve the overall operating environment for the manufactured housing industry and expand the demand for manufactured homes by seeking fair and equitable treatment in the marketplace and the regulatory and legislative arenas."*** This may be one of the more important documents to federal investigators or others who are probing manufactured housing's historic underperformance in the 21st century. For context and details see: <https://www.manufacturedhomepronews.com/over-1-million-manufactured->



[housing-institute-doc-drop-top-mhi-staff-pay-revealed-additionally-unpacking-evidence-of-perjury-fraud-other-possible-federal-crimes-plus-mhville-stocks-update/](#) Note too that should this be determined to be part of purported collusion or conspiracy to manipulate the market, and per federal law, the statutes of limitations do not begin to run in such matters until the final act is performed. For a recent third-party university level study that asserts that manufactured home has been subjected to a specific form of market manipulation ('[VF Market Foreclosure](#)'), [see the report linked here](#). Note: to see the above image in a larger size, in several devices or browsers, click the image and follow the prompts. To see an article detailing the ELS stance, click here:

<https://www.manufacturedhomepronews.com/equity-lifestyle-properties-second-quarter-results-claims-of-strong-performance-examined-via-lens-of-potentially-mounting-legal-reg-concerns-as-els-double-down-on-ir-statement/> To see another article that reflects other MHI member stances on constraining supply, click here.

<https://www.manufacturedhomepronews.com/pulling-back-the-veil-on-mhi-mhv-connected-nathan-smith-kurt-keeney-and-flagship-communities-reit-fact-check-and-analysis-of-flagships-ir-pitch-tsx-mhc-u-plus-mhville-markets-u/>

[/caption]

As Lavin, who has become an [unperson at MHI](#) - perhaps for saying such things to MHPProNews - observed, [pay more attention to what people do than to what they say](#).

[caption id="attachment\_117092" align="aligncenter" width="613"]

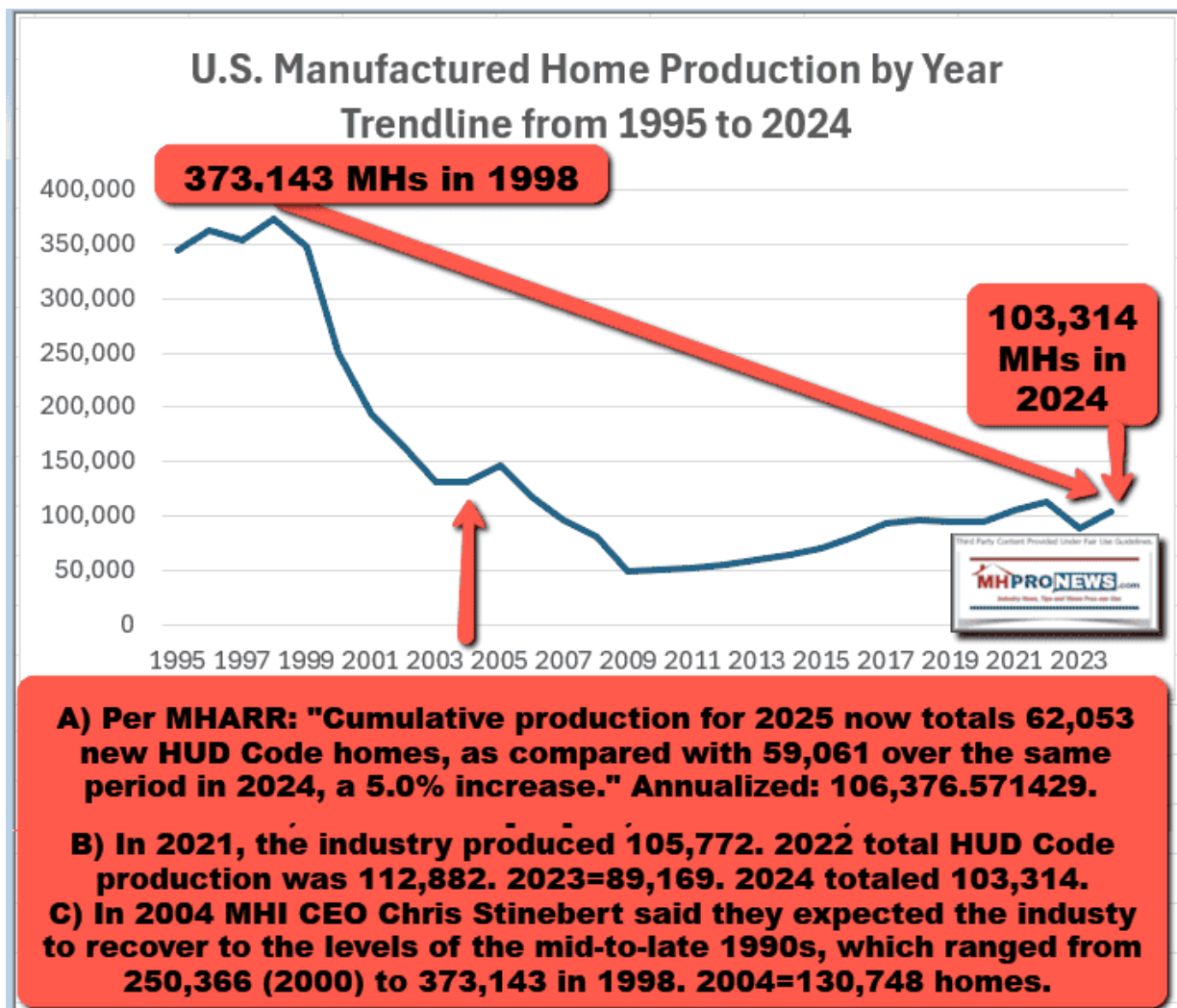


With his typical wit and biting insight, Marty Lavin, JD, has paradoxically called negative mainstream media news coverage, **"the manufactured housing industry's other image campaign."** Lavin has asked, why spend millions until core issues are addressed?

MHI logo shown under fair use guidelines. Text, collage credit, MHPProNews.

<https://www.manufacturedhomepronews.com/marty-lavin-lashes-the-manufactured-housing-institutes-mhi-latest-initiative/> [/caption]

[caption id="attachment\_221055" align="aligncenter" width="616"]



Uploaded September 19, 2025.

<https://www.manufacturedhomeprnews.com/manufactured-housing-production-by-the-numbers-1995-july-2025-includes-50-state-production-and-shipment-data-exclusive-human-expert-with-ai-cross-checked-insights-and-info-mhville-fea/>



<https://www.manufacturedhomepronews.com/august-2025-manufactured-housing-production-year-over-year-drop-mharr-data-reveal-8-of-top-10-shipment-states-trail-2024-totals-mharr-manufactured-housing-institute-hits-misses-mhville-fea/>[/caption]

With that, let's pivot to what MHI's leaders have said - or not said - in the wake of attachment of the ROAD to Housing Act 2025 to the 'must pass' National Defense Authorization Act (NDAA).

[caption id="attachment\_222421" align="aligncenter" width="600"]



<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]

Back in the late 1960s into the early 1970s, the [Mobile Home Manufacturers Association](#) (MHMHA) helped develop sites for new manufactured homes. They helped promote the industry. What happened to that era when the industry was growing instead of stuck in a low-production rut?



[caption id="attachment\_222279" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/corruption-ignorance-what-explains-800000-per-unit-to-house-homeless-this-is-a-powerful-expose-taxpayers-pay-over-800k-per-unit-for-homeless-housing-lack-of-affordable-housing-f/>

[caption id="attachment\_221215" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housing-by-the-numbers-mhvillage-clayton-champion-cavco-els-sun-yes-bayshore-mobilehomeuniversity-manufacturedhomes-com-yougotit-more-plus-sunday-weekly-mh-headlines-recap-fea/>

[caption id="attachment\_221090" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housing-production-by-the-numbers-1995-july-2025-includes-50-state-production-and-shipment-data-exclusive-human-expert-with-ai-cross-checked-insights-and-info-mhville-fea/>[/caption][caption id="attachment\_221513" align="aligncenter" width="600"]



<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\_221533" align="aligncenter" width="600"]





<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\_218954" align="aligncenter" width="600"]



<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]



These are likely reasons why in September 2025 MHPProNews surpassed the largest retail sites in the manufactured housing industry in visitors, an unheard of "[God thing](#)." Various AI systems have noted that many reports found on MHPProNews and MHLivingNews literally cannot be found on other sites in manufactured housing or can't be found on mainstream media sites either. When a site is the 'only place' that certain information can be found, why would it be a surprise of that site gets more traffic than others in manufactured housing?

# MHProNews Surpasses Retail Rivals

## FACTS



- Copilot and Gemini validated these stats

- Copilot and Gemini validated these stats
- Outperformed MHvillage.com
- No response to public transparency challenge

## COMPARATIVE CONTEXT

INDUSTRY	TRADE PLATFORM	RETAIL
Automotive	Car and Driver	Cars.com, AutoTrader.com
Real Estate	Builder	
E-Commerce	<b>MHProNews</b>	Amazon, Walmart.com
Manufactured Housing	MHVillage, Manufacturedhomes.com	

**TRADE  
Platform  
Breaks Norm**



## Copilot Surpassass Retail Rivals



**Gemini**

SOURCE: ManufacturedHomeProNews.com

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This is where the past meets the present.

Part II In an email to Manufactured Housing Institute (MHI) leaders.

MHProNews notes that a few dozen industry members, attorneys, media, public and other officials, were in the BCC of this message. As of 10.15.2025 at 11:15 AM ET (about 26 hours), there has been no known response.

from: L. A. Tony Kovach [For MHProNews]

Patrick Waite <patrick\_waite@equitylifestyle.com>,  
"to: bill.boor@cavco.com" <bill.boor@cavco.com>,  
cpearce@triadfs.com,  
Lesli Gooch <lgooch@mfgghome.org>,  
Mark Bowersox <mbowersox@mfgghome.org>,  
jbgabel@lutzbobbo.com,  
jbgabel@flagshipcommunities.com,  
wadelyall@aol.com,  
wlyall@championhomes.com,  
bob.gorleski@pfsteco.com,  
scottoliver@bellsouth.net,  
James McGee  
Sam Landy <slandy@umh.com>,  
to: Jim Ayotte <jayotte@fmha.org>,  
Ron\_Bunce@equitylifestyle.com,  
Knute Chauncey <knute@tiedown.com>,  
frdaily@hstr.com,  
"John.Loucks@assurant.com" <john.loucks@assurant.com>,  
mnino@cavco.com,  
Karl Radde <karl@schomestx.com>,  
mretzer@wesco.com,  
ronny.robertson@claytonhomes.com,  
nsmith@flagshipcommunities.com,  
Nathan Smith <nsmith@sskcommunities.com>,  
Tim Williams <twilliams@21stmortgage.com>,  
"Hodges, Tom" <tom.hodges@claytonhomes.com>,  
dgoch@wc-b.com

date: Oct 14, 2025, 9:14 AM

subject: MHI Leadership, Request for Media Comment and Call to Action

**MHI Board, Senior Staff, Industry Members, attorneys, and other interested parties,**

The following message was created by Copilot, and was specified that it be factually accurate, as is documented at this link [here](#) and [here](#).

MHI Board Members, Senior Staff, Attorney David Goch, and PR Rep Molly Boyle

**Subject:** Time-Sensitive: Legal Risk and Strategic Opportunity—ROAD Act Amendments Needed

**Dear MHI Board Members, Senior Staff, Mr. Goch, and Ms. Boyle,**

The past cannot be changed. But what happens next is entirely in your hands.

This morning's MHPProNews editorial outlines a growing body of legal precedent, third-party AI analysis, and industry documentation that points to serious civil and potentially criminal liability risks for MHI's board and senior staff if the ROAD to Housing Act of 2025 is not amended to include the specific reforms proposed by MHARR.

You can read the full report here:

<https://www.manufacturedhomepronews.com/mhi-board-risk-legal-precedent-shows-directors-liaable-for-oversights-if-negligence-is-gross-personal-liability-can-pierce-protections-like-do-insurance-civil-crimi/>

MHARR's proposed amendments are clear, actionable, and aligned with the interests of consumers, independent producers, and long-term industry health:

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

<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/>

MHI has long claimed to support enhanced preemption:

<https://www.manufacturedhomepronews.com/wp-content/uploads/2024/12/HUD-Letter-RichlandMS-RichlandMississippi-EnhancedPreemption-ManufacturedHousingInstitute-MHPProNewsPlusPriorScreenCaptures12.6.2024MHPProNews-min.png>

Yet manufactured home production continues to slide:

<https://www.manufacturedhomelivingnews.com/double-digit-2023-manufactured-home->

[production-slide-continues-per-national-manufactured-housing-association-more-new-manufactured-home-living-facts/](#)

And your own member firms have acknowledged market distortions:

<https://www.manufacturedhomeproneews.com/cavco-ceo-william-bill-boor-for-mhi-to-congress-esg-distorts-market-v-roxanne-bland-martin-lavin-follow-the-money-pay-more-attent>

The time to act is now. MHI's largest members have the resources to launch a swift, effective campaign to support MHARR's amendments. Doing so would:

- Reduce legal exposure for directors and member firms
- Expand market access for HUD Code homes
- Align with federal housing goals
- Restore credibility with consumers, advocates, and regulators
- Improve long-term shareholder value more sustainably than stock buybacks

Failure to act—especially after receiving this documentation—could be construed as gross negligence. That opens the door to personal liability, reputational damage, and years of litigation.

This is not a theoretical risk. It is a documented crossroads.

The ROAD Act must be amended. The industry must be supercharged.

The alternative is a slow-motion implosion under the weight of avoidable legal and market failures.

Respectfully,

MHProNews Editorial Team

<https://www.manufacturedhomeproneews.com/>

--- MHProNews notes that the screen captures that documents the above is found at this link [here](#). As of 11:20 AM ET, among the responses were from a federal official. No MHI linked leader addressed above has responded directly to MHProNews. ---

Part III

1) To MHProNews via email.

Tony, congratulations on 16 years of publishing ManufacturdHomeProNews.com (MHProNews).

MHProNews serves a vital role within the HUD Code manufactured housing industry. It provides a much-needed *independent* source of news and opinion on matters affecting all segments of the industry. As such MHProNews reports on – and examines – issues and concerns that are not otherwise explored by the trade press.

MHProNews' independence is crucial in an environment where much of the trade press is beholden to – or captive of -- the patronage of the industry's largest corporate conglomerates.

- Mark Weiss, J.D.  
President and CEO  
[Manufactured Housing Association for Regulatory Reform](#) (MHARR)

2) Other praise for MHProNews.



**"MHProNews.com and MHLivingNews.com are both good communications resources for the Manufactured Housing Industry. I and many others at 21st Mortgage and at MHI logon to see the latest news, interviews, debates, videos, opinions and reports they publish. Having a trade publisher that presents thoughtful, respectful commentary independent of any association's perspective – as important as an association's view can be – can be a big asset to advancing the MH Industry's cause. Let me explain why..." - Tim Williams, 21<sup>st</sup> Mortgage Corp, then MHI Chairman.**

<https://vimeo.com/206179886>





"Hollywood Tony - I never thought you would last this long. Congratulations on...years of informative, up to the minute, short readings and boastful industry views. I enjoy receiving **MHProNews** and as I have told you before - everyone I know in MH reads your pub. Continue on forever with this great news worthy service."

- Barry Cole  
Prior Chairman  
RV MH Hall of Fame



[caption id="attachment\_83072" align="aligncenter" width="619"]



**"The emergence of Tony Kovach's group of publications has brought a new standard of professionalism to the industry. The thorough and unbiased reporting fills the vacuum that has existed for too long. It's been refreshing to have these communications serving the manufactured housing industry, and here's to their continued success."**

- Howard Walker, JD,  
Vice-Chairman of Equity LifeStyle Properties (ELS)  
Manufactured Housing Institute Executive Committee  
Member



*The words of the late Howard Walker, ELS Vice Chairman, shared for publication with MHProNews.* [caption id="attachment\_170692" align="aligncenter" width="600"]



ht

[tps://www.manufacturedhomepronews.com/masthead/4-quick-documented-examples-of-manufactured-housing-institute-leaders-publicly-ducking-out-on-explaining-their-performance-or-lack-thereof-els-howard-walker/](https://www.manufacturedhomepronews.com/masthead/4-quick-documented-examples-of-manufactured-housing-institute-leaders-publicly-ducking-out-on-explaining-their-performance-or-lack-thereof-els-howard-walker/)[/caption]

There are more, see the document linked [here](#).

3)

4)