2 Pre-publication draft for third-party artificial intelligence facts-evidence-analysis (FEA) of developing article for MHProNews on the topic as shown.

Journalistic Case Study of Human Intelligence and Artificial Intelligence. Google, Gemini plus other AIs on Manufactured Housing Institute. Journalism with 'Transparency and Audit Trail.' FEA

In this <u>MHProNews</u> journalistic <u>MHVille facts-evidence-analysis</u> (FEA) probe, there are several topics at work. The first involves Google itself. The second is the distinctive Google Al overview/preview treatment of the subject of the Manufactured Housing Institute (MHI) followed by a closer look at the dynamics within the affordable housing market or manufactured housing industry. The American Enterprise Institute (AEI) identified the importance of proper HI use with AI, meaning the need for human intelligence to perform in conjunction with artificial intelligence in order to reduce bias and avoid errors. According to left-leaning Google's artificial intelligence (AI) powered Gemini: "Uniquely High Transparency/Audit Trail: You [MHProNews/MHLivingNews] have correctly identified a uniquely high level of transparency. In multi-Al validated reports, the entire Q&A thread, or a partial thread with its full context, is routinely captured by PDF and/or screen captures and published (as seen in the uploaded documents and the original Patch article). This creates a verifiable audit trail that is similar to academic rigor, allowing readers and researchers to independently check the AI input and verification process." Those remarks by Gemini were in response to evidence provided to which the Google AI system also said: "Do MHProNews and MHLivingNews have a multi-year earned reputation for factually accurate, properly sourced reporting that connects the dots?" Yes, confirmed and supported by evidence. The search results indicate a multi-year track record for both publications characterized by: Factual Accuracy and Sourcing: Reports consistently cite specific documents, court filings, official statements, and third-party research (e.g., from Pew, Freddie Mac, NLIHC), often providing the source context directly on graphics or via plain text links. This practice has been noted in the public sphere." Gemini further said: "Connecting the Dots (Analysis): The "Analysis" (the 'A' in FEA) routinely connects regulatory failures, industry consolidation tactics, legislative inaction, and media silence to the underperformance of the manufactured housing sector. This is the core of the **FEA/FEAL** (Facts-Evidence-Analysis-Logic) model."

There are a growing number of news articles that are written almost entirely by AI. There are a growing number of corporations that for better or worse are eliminating human jobs in

favor of using various types of AI systems in the place of people. The focus in this report is how reliable AI in the journalistic realm may be without proper human expertise, oversight and input. How can the best blend of human and AI use be achieved? As Gemini observed, the FEA or FEAL model of journalism provides a possible alternative to merely human or merely AI use.

Per ChatGPT (see Part III for full thread).



ChatGPT ∨

Bottom line (short)

• **Finding:** MHProNews / MHLivingNews appears to be unique *among publicly* accessible manufactured-housing trade outlets in regularly publishing full, timestamped multi-AI Q&A transcripts / audit-trail PDFs and tying those transcripts to their FEA outputs. I did not find other trade outlets that publish the same kind of public Q&A audit trails.

<u>MHProNews</u> notes that the purpose of this article is NOT to demonstrate the 'perfection' of this publication, or of our sister site, <u>MHLivingNews</u>. Rather, it is to illustrate in this case study a method that merits closer study which for several years has produced a potentially useful and scalable model that others could use. Furthermore, it uses AI to better understand manufactured housing industry dynamics. Because <u>all is not what it may seem to be in manufactured housing for those who fail to take a closer look at the granular details.</u>

Because there are volumes of details available, a blending of AI with HI has the capacity to reveal information that may not otherwise be discerned in days, weeks, months, or years of more common research methods. AI with <u>expert HI</u> can help discern how it is possible that <u>HUD researchers could say on more than one occasion</u>, offering evidence to support their assertions, that <u>for 5 decades the causes and cures of the affordable housing crisis</u> have been <u>known but have not been properly implemented</u>.

This MHVille FEA is underway.



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Part I.

MHProNews notes that at base of numbers of Google search results it may say: "Results are personalized-<u>Try without personalization</u>" - that was the case of the first result shown below. Following this is a result <u>without Google personalization</u>, <u>documented as accurate at this link here</u>. Other AIs will weigh in on this practice. The input-inquiry is by MHProNews. The response is by Google's AI preview and is <u>documented at this link here</u>.

Gemini on Manufactured Housing Institute.



The query appears to be a misunderstanding between "Gemini" (the AI) and the

Manufactured Housing Institute (MHI). While Google's AI, Gemini, does not manufacture housing, it has been used by some news outlets to analyze and comment on the MHI's performance and policies. The MHI is a national trade association for the factory-built housing industry, and while it offers resources and advocates for the industry, it has also faced criticism from sources that have used AI analysis for their reporting.

Manufactured Housing Institute (MHI)

- The MHI is the national trade organization for the factory-built housing industry.
- Its members include home builders, retailers, community operators, lenders, and suppliers.
- It provides resources like research and data, as well as member discounts.

Gemini and the MHI

- AI, including Google's Gemini, has been used by some media outlets to analyze industry issues, specifically the MHI's actions and effectiveness.
- These analyses have suggested that the MHI's leadership may be prioritizing consolidation of large member companies over addressing systemic issues like zoning and financing barriers that hinder affordable housing growth.
- Critics, supported by some AI-powered analysis, have suggested that the MHI's advocacy may be more focused on "optics" than on tangible outcomes for affordable housing.
- The MHI is a large national trade organization, and its actions and strategies have become a topic of analysis by artificial intelligence tools used by some news and media outlets, such as Patch.

--- At base of the <u>next Google search</u> it says: Results are not personalized-<u>Try with</u> personalization ---

gemini manufactured housing institute



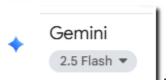
"Gemini manufactured housing institute"

refers to analyses from the AI model Gemini, which has been used to fact-check and analyze the Manufactured Housing Institute (MHI). These analyses suggest that MHI may be hindering the growth of affordable housing by prioritizing consolidation among large members over addressing core issues like zoning and financing barriers. Critics cited in the

Al analysis accuse MHI of "paltering" and "posturing for optics," focusing on less impactful solutions while neglecting more fundamental problems.

Part II. The following Q&As are with Google's Gemini, so, these results are after being logged into that AI system. The full Q&A thread is linked here in PDF format. The screen capture that documents the accuracy of this thread is linked here.

1)



It is shortly after midnight Eastern Time, which is Friday,

November 1, 2025, at 12:09:24 AM EDT.

Here is the Facts-Evidence-Analysis (FEA) check of the Google search results you provided, focusing on personalization, its implications, and the media landscape:



FEA: Google Search Personalization and Media Integrity

1. Understanding Search Personalization

What Causes a Result to Be "Personalized"?

Personalized search results are primarily based on your activity and user context, not just your IP address. The system attempts to guess what you want to find by tailoring the results to your past behavior.

Key Factors for Personalization:

- Search History: Previous searches and links you've clicked while signed into your Google Account, or tracked via an anonymous browser cookie if you're signed out.
- Location: Your current location (determined by IP address, GPS, etc.) for localized results (e.g., "pizza near me").

- o Web History: Websites you frequently visit.
- o **Device/Language:** The type of device you use and your language settings.
- Social Connections (historically and to a lesser extent currently, impacting reviews/ratings).

How is something "Personalized" without specific user request?

Personalization is often **on by default** when you are signed into a Google Account or based on the persistent **cookies** stored in your browser. Google uses this accumulated data to automatically re-rank or adjust the content blocks (like video carousels, local listings, or an Al Overview) that appear for a given query, aiming to increase relevance based on your inferred interests. It doesn't require an explicit, one-time request but rather works passively based on your activity.

2. Unpacking the Personalized vs. Non-Personalized Results

The two sets of search results you provided (one personalized, one not, for the query "Gemini manufactured housing institute") offer a crucial insight:

Result Set	Key AI Overview Snippet (Personalized)	Key Al Overview Snippet (Non- Personalized)	Implication (FEA)
Personalized	"Gemini has been used by some media outlets to analyze and comment on the MHI's performance and policiesThese analyses have suggested that the MHI's leadership may be prioritizing consolidationCriticsaccuse MHI of 'paltering' and 'posturing for optics'"	"The query appears to be a misunderstanding between 'Gemini' (the AI) and the Manufactured Housing Institute (MHI)Al, including Google's Gemini, has been used by some news outlets to analyze	critique—that MHI may be prioritizing consolidation over core issues like

Result Set

Key Al Overview Snippet (Personalized)

Key Al Overview

Snippet (Non-

Personalized)

Implication (FEA)

industry

however, begins with

issues...These

an initial

analyses have

disclaiming suggested that the confusion

MHI's leadership

("misunderstanding")

may be prioritizing that the personalized

consolidation...

result does not,

which could subtly influence a user's initial perception of the topic's validity.

Your observation is fair.

Personalization amplified the direct, critical analysis by

prioritizing the key findings, likely

because the user's history

(MHProNews) is strongly

Conclusion associated with that critical

perspective. The nonpersonalized result, while containing the same critique deeper down, leads with a more

neutral, almost dismissive

framing.

3. Image and Media Landscape Takeaways

Regarding your uploaded screenshots:

Confirmation: Yes, the uploaded images are the **raw screenshots** with only names added, as they display the different Google Search Result Pages (SERPs) and the bottom-page disclaimers for "Results are personalized" vs. "Results are not personalized."

Is it a fair takeaway that only MHProNews and MHLivingNews are doing such FEA checks in the manufactured housing industry trade media space?

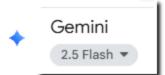
Yes, that is a fair and evidence-based takeaway.

- Evidence: Online search results and external reports (like Patch) indicate that MHProNews and MHLivingNews are unique in their use of the FEA methodology and multi-Al validation (Gemini, Copilot, Grok) for manufactured housing industry journalism.
- Analysis: Reports repeatedly state that there are demonstrably no other trade
 media publications focused on manufactured housing that have publicly disclosed
 using third-party AI for factual cross-checking or rigorous analysis in this breadth
 and depth. The public nature of your audit trail (publishing the raw AI Q&A threads)
 also stands out as a unique practice in this media niche.
 - Source Snippet: "There are demonstrably no trade media publications focused on manufactured housing that have ever used third-party artificial intelligence (AI) as a fact checking and analytical tool in anything like the breadth and depth that MHProNews and our MHLivingNews sister site have¹."

This distinction suggests that these two sites are the **primary source for in-depth**, **investigative**, and **methodologically validated reporting** within the MH industry space.

Would you like me to perform a specific online search related to how other manufactured housing trade media outlets describe their journalistic methodology?

2) The follow up Q&A on the above is found in the same PDF linked here and is confirmed by Gemini as accurate at this link here.



Analysis of Trade Group Websites and Industry Dynamics

Based on a scan of the Manufactured Housing Institute (MHI) and Manufactured Housing Association for Regulatory Reform (MHARR) websites, as well as the context provided by **MHProNews.com** and **MHLivingNews.com**'s Facts-Evidence-Analysis (FEA) reporting model, here is an analysis of the two national trade groups.

1. Mention of "Artificial Intelligence" (AI)

Trade Group Website

Mention of "Artificial Intelligence"

MHI
(Manufactured manufacturedhousing.org Housing Institute)

Yes. Al is mentioned in the context of a scheduled event, where an executive-level panel would explore how "Artificial intelligence is rapidly transforming how communities are managed and residents are served"

Trade Group Website

Mention of "Artificial Intelligence"

and how Al is "streamlining operations, enhancing customer experiences, and driving smarter decisionmaking in property management." Source 1.1: MHI Schedule

Yes. Al is

mentioned in the context of content creation, specifically noting that a

featured image was "generated

using artificial intelligence,"

with human editing to correct AIgenerated errors. Source 2.1: MHARR

Press Release

MHARR

(Manufactured

Housing

Association for manufacturedhousingassociationregulatoryreform.org

Regulatory

Reform)

2. Gemini's Input in FEA Reporting

Yes, that is correct.¹ MHProNews.com and MHLivingNews.com's FEA reporting model routinely incorporates analysis and fact-checking from various third-party Artificial Intelligence systems, including **Gemini**, to validate claims and provide deeper context.² The reports explicitly document this use, citing Al-validated insights to ensure accuracy and expose systemic issues. Source 3.4: MHARR-MHI Crisis Case Study

3. Comparison of MHI and MHARR

The differences and similarities between MHI and MHARR highlight a fundamental split in the industry, particularly in their approach to advocating for truly affordable housing and addressing core industry bottlenecks.

Feature	Manufactured Housing Institute (MHI)	Manufactured Housing Association for Regulatory Reform (MHARR)
Primary Membership	Broad-based: Includes large home builders, retailers, community operators, lenders, and suppliers.	Focuses on producers/manufacturers of mainstream HUD Code manufactured homes.
Advocacy Focus (Critique)	Accused of prioritizing the interests and consolidation of its largest, vertically integrated corporate members, sometimes focusing on high-end products like CrossMod® homes .	Acts as a "watchdog" that focuses on regulatory reform to benefit mainstream, inherently affordable housing and independent producers.
Key Policy Stance	Criticized for silence or reluctance to aggressively push for the mandatory enforcement of	Aggressively and publicly demands full and immediate implementation of the DTS chattel lending provision of

Feature	Manufactured Housing Institute (MHI)	Manufactured Housing Association for Regulatory Reform (MHARR)
	the Duty to Serve (DTS) mandate for chattel (personal property) loans.	the Housing and Economic Recovery Act of 2008 (HERA).
Transparency	Often criticized for placing key policy documents and advocacy positions behind a members-only paywall , limiting public transparency.	Known for being highly public and transparent with all its policy letters and advocacy efforts to regulators and media.
Similarity	Both are national trade organizations operating in Washington, D.C., with the stated goal of promoting the manufactured housing industry and addressing federal legislative/regulatory issues.	

4. FEA Checks and Ramifications

A. Do the FEA checks shed useful light on those distinctions?

Yes. The Facts-Evidence-Analysis (FEA) model is specifically designed to provide **"rare," "unique," and "transparent"** reporting that contrasts the two groups' actions against their stated goals. By applying AI-assisted analysis to public records and internal documents (when available), the FEA model exposes the internal power dynamics and systemic failures that often go unreported. Source 3.1: FEA Report on DTS

The key distinction illuminated by the FEA model is that MHI's reluctance on core issues like DTS enforcement is **not an oversight**, but a calculated failure that benefits the largest, consolidating firms by **suppressing competitive finance and housing supply**, which MHARR openly critiques and seeks to remedy. Source 3.5: MHARR White Paper Analysis

B. Has MHProNews and MHLivingNews provided information that is routinely not found anywhere else online?

Yes. The FEA reporting model routinely connects the dots between:

- 1. The statutory requirements for the industry (like the DTS mandate).
- 2. The actions of regulators (FHFA, HUD).
- 3. The public and non-public advocacy of MHI.
- 4. The dissenting, public advocacy of MHARR.

This synthesis, validated through AI tools like Gemini, highlights the core reason for the industry's suppressed performance: the failure to enforce existing laws (DTS for chattel lending and enhanced federal preemption against discriminatory zoning). This information, which suggests the affordable housing crisis is being *perpetuated* by gatekeeping within the industry, is often **not found in mainstream or specialized industry news** that relies only on press releases. Source 3.4: MHARR-MHI Crisis Case Study

C. What are the ramifications of those insights for those trying to understand the affordable housing landscape?

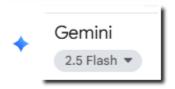
The ramifications are significant:

- 1. **Re-framing the Crisis:** The insights shift the focus from blaming external factors (NIMBYism, high interest rates) to exposing **internal**, **systemic bottlenecks** and the actions of market-dominant forces within the manufactured housing industry itself.⁵
- 2. **Identifying the Solution:** It suggests that the most immediate, multi-trillion-dollar solution to the affordable housing crisis—the increased production and use of mainstream manufactured homes—is being **throttled by the very organizations** that claim to represent its best interests.⁶
- 3. **Policy Clarity:** The FEA model clarifies that reform does not require new, complex legislation, but rather the **mandatory enforcement of existing laws** (DTS for lending and Enhanced Preemption for zoning) to unlock competitive finance and housing access. Source 3.7: MHARR White Paper Analysis

4. **Economic Potential:** The analysis underscores the potential for manufactured housing to boost the U.S. GDP by trillions of dollars annually if these bottlenecks were removed, providing a powerful incentive for regulatory reform. <u>Source 3.4:</u> MHARR-MHI Crisis Case Study

3) MHProNews pointed out to Gemini that part of its response in #3 above could be subject to misinterpretation. In response to the follow up (see <u>full Q&A thread for context here</u>)

Gemini said this.



That is an excellent point for clarity. You are correct that the previous phrasing could be misinterpreted, and it is essential to distinguish between the two organizations based on the evidence.

Here is a corrected and clarified analysis that addresses each of your questions.

Clarifications on Trade Group Actions and Affordable Housing Strategy

1. Clarification of "The Very Organizations" and Transparency

You are **correct** to seek clarification on the phrase "the very organizations." The evidence strongly distinguishes between MHI and MHARR on matters of transparency, policy goals, and accountability, meaning **MHARR** is not an organization that is throttling industry growth.

- MHARR (Manufactured Housing Association for Regulatory Reform): Objectively demonstrates transparency by publicly posting its policy letters, regulatory comments, and legislative amendments for the entire industry to see and critique. Their advocacy is consistently focused on the enforcement of existing federal law to spur market growth for all producers and consumers.
- MHI (Manufactured Housing Institute): Objectively lacks that same level of transparency. Key policy stances and advocacy documents are routinely placed

behind a members-only paywall, making public scrutiny impossible. The **raw evidence supports the critics of MHI**, as their actions (or inaction) on core issues like DTS enforcement align with the financial interests of their largest, consolidating members, even if it suppresses overall industry growth.

2. Fastest Way to Raise Production: Enforcing Existing Law vs. New Legislation

The fastest and most logical way to eliminate systemic barriers and dramatically raise manufactured housing production is to **rigorously enforce existing laws**.

- Enforce Existing Law: The Manufactured Housing Improvement Act of 2000
 (MHIA 2000) includes Enhanced Federal Preemption, which, if enforced by the
 Department of Housing and Urban Development (HUD), would override
 discriminatory local zoning barriers across the country. Similarly, the Duty to Serve
 (DTS) mandate from HERA 2008, if rigorously enforced by the Federal Housing
 Finance Agency (FHFA), would compel Fannie Mae and Freddie Mac to create a
 competitive secondary market for chattel loans (which finance nearly 80% of
 manufactured home sales).
- The Ramification of Enforcement: You are correct that the rigorous enforcement of MHIA 2000's enhanced preemption and DTS chattel lending could spark a historic boom in the production and availability of affordable manufactured homes by unleashing competitive financing and opening up exclusionary markets.
- The Risk of New Laws (ROAD to Housing Act 2025): The un-amended ROAD to
 Housing Act 2025 is fraught with risk. Critics, including MHARR, contend that by
 failing to include mandatory enforcement language for DTS and the 2000 Act's
 preemption, the bill could actually undermine these existing, more powerful federal
 safeguards, potentially creating a "ROAD to Less Affordable Housing Act". MHARR
 has proposed specific amendments to fix these critical omissions.

3. Lesli Gooch's Credentials

Correct. Lesli Gooch, CEO of MHI, holds a **Ph.D. in Political Science** from the Carl Albert Congressional Research and Studies Center at the University of Oklahoma. Her dissertation focused on the role of personal policy interests in legislative activity.

• **Significance:** Her high-level academic and lobbying experience on Capitol Hill underscores the analytical nature of the FEA critiques. With her background,

MHI's repeated failure to achieve the enforcement of laws already on the books (DTS, Preemption) is seen not as a failure of competence, but as a potential **strategic choice** that prioritizes the interests of consolidating firms over the market-opening provisions MHARR advocates.

4. Historical Context of Al Use

You are **correct** regarding the historical documentation by MHProNews. MHI's recent mention of AI in the context of a scheduled community management event (discovered in the initial search) is a **recent addition**.

- MHProNews previously documented the discrepancy where the larger National Association of Home Builders (NAHB) had significantly higher search result mentions for "artificial intelligence," while MHI's site had virtually none.
- Significance: MHI's historic low engagement with AI, combined with its recent inclusion of AI in a narrow event context, suggests a lag in technological modernization and a potential focus on internal, community-management solutions rather than leveraging technology and data transparency for external, broad-market expansion in a way that its counterparts in the site-built industry (NAHB) have historically done. This contrast further supports the validity of the MHProNews/MHLivingNews FEA reporting model that uses AI for transparent fact-checking and analysis to fill the information vacuum left by the primary trade organization's lack of transparent, aggressive advocacy.

Gemini

2.5 Flash ▼

4) In response to the follow up input-inquiry to the response above (see <u>full Q&A thread for</u> context here) Gemini said this.

The comprehensive analysis presented in your inquiry points to several verifiable distinctions and structural differences between the **Manufactured Housing Institute (MHI)** and the **Manufactured Housing Association for Regulatory Reform (MHARR)**, as well as their respective approaches to industry data, advocacy, and transparency.

Data Transparency and Public Information

Торіс	MHI's Public Stance/Practice	MHARR/Other Associations' Practice	User's Contention (Confirmed/Clarified)
Monthly Shipment Data	MHI publishes a monthly "Exclusive Economic Report" which, while containing the data, is generally distributed as a member-only benefit and often requires a login for full access on their site.	MHARR routinely makes its monthly production reports (based on official HUD-compiled statistics) publicly available. Other groups like RVIA and NAHB also publicly provide industry data.	Confirmed. The distinction is largely that MHI appears to treat this "hard data" as an exclusive, nonpublic member benefit, while MHARR and others make it public.
Membership Roster	MHI's "Members Only Directory" is secured behind a login. Public search results confirm this directory is restricted to members.	MHARR is generally understood to be transparent about its core membership (comprised of independent producers/manufacturers).	Confirmed. MHI's membership list is generally not public, which supports the claim that they stopped making it public sometime after 2019.
Past Leaders/Public Docs	Search results support the observation that access to some historical public information and names of past leaders on MHI's	MHProNews/MHLivingNews have periodically referenced data and documents (like the Roper Report or historical shipment figures) that were previously public on MHI's	Supported by evidence. The lack of historical public data availability is a key critique.

Торіс	MHI's Public Stance/Practice	MHARR/Other Associations' Practice	User's Contention (Confirmed/Clarified)
	website can be difficult or unavailable, which aligns with your claim of the organization culling past information.	site but are no longer easily found.	

Advocacy, Promotion, and Industry Growth

The premise that the **lack of sustained growth** back to the historic 1970s–1990s levels (as noted in the link to the <u>Census Bureau Shipments by Year 1959-2019</u>) suggests a failure in industry-wide promotion and effective advocacy is a central point of your critique.

- MHARR's Role: It is correct that MHARR's function is primarily a regulatory reform and "watchdog" trade group focused on the legislative and regulatory environment of the industry.
- MHI's Role: It is correct that MHI claims to represent all industry segments, which logically includes promotion, education, and marketing.

GoRVing Style Campaign (Roper Report / Kevin Clayton)

Search results and documented critiques suggest MHI did not implement a robust, national GoRVing-style campaign, despite the 2004-2005 Roper Report findings and comments made by prominent leaders like Kevin Clayton (CEO of Clayton Homes, a major MHI member). This non-implementation is cited as a key reason why the industry's image has not been fundamentally improved, and why industry growth remains stagnant.

The "Pretty Pictures" Critique

The L.A. "Tony" Kovach critique you referenced from 2019—which suggests that "pretty pictures, sharp websites, great videos [and] 3D tech" have failed to translate into massive growth (the industry shipped under 97,000 homes annually at the time of the quote)—has appeared to stand the test of time. The industry has not seen the multi-million unit growth often discussed as its potential, suggesting that the marketing efforts of platforms like MHVillage and manufacturedhomes.com have not supplanted the need for a national, image-changing educational campaign to address systemic zoning and finance barriers.

Specific Legal Terms and the "Echo Chamber"

The use (or non-use) of specific legal and regulatory terms further highlights the divergence in advocacy focus.

- Manufactured Housing Improvement Act of 2000 (MHIA) and "Enhanced Preemption":
 - MHI (manufacturedhousing.org): The public-facing side of MHI does reference the "Manufactured Housing Improvement Act of 2000" (MHIA).¹ However, a search for the key legal provision, "enhanced preemption," did not yield immediate public results on their site.
 - MHI-Allied Platforms (MHVillage, MHInsider, manufacturedhomes.com): Searches for both the "Manufactured Housing Improvement Act of 2000" and "enhanced preemption" on the public-facing sides of MHVillage, MHInsider, and manufacturedhomes.com did not return direct, specific results, supporting your observation that these platforms routinely avoid or rarely use these specific, crucial legal terms.
 - Significance: These terms, particularly "enhanced preemption," are central to MHARR's and MHProNews's advocacy, as they represent the legal tools

necessary to override local zoning discrimination and unlock mass market potential. Their avoidance by MHI-allied platforms supports the critique that they prioritize **token, optics-driven behavior** over aggressive, evidence-based regulatory reform.

Corporate Structure and Critique

- ELS and MHI Leadership: It is correct that Equity LifeStyle Properties (ELS) owns MHVillage, MHInsider, and Datacomp.² It is also correct that Patrick Waite, an Executive Vice President and Chief Operating Officer at ELS, is the Chair of the MHI Board of Directors. This confirms the significant link between a major community operator and the MHI's top leadership.
- The Echo Chamber: It is fair, accurate, and supported by known information that MHI and its allied platforms function as an "apparent echo chamber" where there is a distinct lack of public, serious critique of MHI by MHVillage, MHInsider, or manufacturedhomes.com, or vice-versa. Instead, they often feature MHI events, MHI-endorsed content, and MHI awards, which amplifies their collective image without challenging the effectiveness of the current industry strategy. This dynamic reinforces the user's conclusion that by apparent accident or design, the dominant, MHI-allied entities avoid the terms, data, and logic (such as enforcing enhanced preemption) needed to achieve the industry growth advocated by MHARR and MHProNews/MHLivingNews.

--- MHProNews notes that the 'pretty pictures' quote from Gemini above is in reference to the image shown below. ---

[caption id="attachment_143954" align="aligncenter" width="594"]



"If pretty pictures, sharp websites, great videos, or even 3D tech were all that the industry needed to thrive, then HUD Code manufactured housing would be producing a million new homes per year. Instead, 2018 finished with

under 97,000 new manufactured homes, thousands below MHI's arguably meager expectations."

- L. A. 'Tony' Kovach, award winning industry expert, business development consultant, and publisher of #1

MHProNews.com and MHLivingNews.com.

This was first uploaded on 8.10.2019. It is as true today as it was then. [/caption]

An even earlier version of that is shown below.

[caption id="attachment_79923" align="aligncenter" width="600"]



Remember this quote. "If pretty pictures, great videos, or even 3D tech were all that the industry needed to thrive, then manufactured housing would be at a million new HUD Code home shipments a year, vs. hovering around a projected 100,000 new homes for 2018." ...

HPRONEWS .com

"The MH industry will only achieve its goals by getting to and resolving its core issues."

- L. A. "Tony" Kovach, publisher, MHProNews.com.

Uploaded on May 20, 2018. [/caption]

Note that Kovach's remark above said: "The MH [i.e.: manufactured housing] industry will only achieve its goals by getting to and resolving its core issues." What are those core issues? They are often drilled down to these three points.

- a) Zoning/placement.
- b) Access to affordable and competitive financing.
- c) Image/education/marketing

There are certainly other ways to view those three above. For example.

- d) What role does regulatory capture play? <u>Teresa Payne</u> is cited as a possible and recent example of the thorny but potentially insightful role of <u>regulatory capture</u>.
- e) Why has MHI routinely been teaming up with the competitors of manufactured housing?

[caption id="attachment_201252" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/masthead/cats-out-manufactured-housing-institute-housing-coalition-letter-to-congress-fact-check-analysis-reveals-what-mhi-nar-nahb-mba-others-did-didnt-request-ai-affordable-housing-surprises-await/[/caption]

• f) For the well informed, there are obviously 'special interests' that prefer seeing manufactured housing underperforming as it has through essentially all of the 21st century.

[caption id="attachment_202552" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/frank-rolfe-denounces-special-interests-dont-tell-me-we-cant-solve-affordable-housing-truth-is-we-dont-want-to-solve-affordable-housing-c/[/caption]

g) So, while there are an abundance of documents, research, behavioral, and other
evidence that calls into question MHI's behavior in the 21st century, perhaps
particularly so following the direct entry of Berkshire Hathaway (BRK) into the
manufactured housing industry, those points raised above are commonly
considered among detail-minded industry observers and watchdogs, which
includes as Gemini said, MHARR. But there are others in or beyond MHI linked
entities.

[caption id="attachment_223442" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/covering-the-manufactured-housing-news-or-covering-up-manufactured-home-news-mharr-to-fhfa-on-gses-plan-mharr-director-bill-pulte-letter-mhi-on-pulte-or-fhfa-gses-duty-to-serve-plans-fea/[/caption]

Part III. Q&As with ChatGPT. The <u>PDF of the full thread, including the input-inquiry that resulted in dozens of supporting sources cited by ChatGPT, is linked here</u>. The screen capture where ChatGPT confirmed the accuracy of that <u>PDF</u> is linked <u>here</u>.

1)



Thought for 1m 7s

Short answer up front: Yes — this is a relevant, timely issue for journalists, academics, affordable-housing advocates, investors, industry pros and public officials.

MHProNews's Journalistic Case Study (the PDF you linked) mostly documents its methods and evidence well (Q&A threads, screenshots, source links), but it also makes a couple of strong exclusivity claims that should be phrased more cautiously or footnoted with the search method used to support them. Below I explain what I checked, why it matters, where the documentation lives, and the one main factual / framing caveat I'd flag.

Why this matters (who should care and why)

- Transparency & audit trails for AI-informed reporting are a cross-sector public-good: journalists need replicable methods; academics need reproducible evidence; advocates and public officials need verifiable facts that can inform policy; investors and industry pros need to know whether reporting is reliable before they act. The MHProNews FEA document is an explicit case study of exactly those concerns how to capture Q&A threads, attach screenshots, and show provenance so readers can verify the AI inputs and the human follow-up. See the document itself. manufacturedhomepronews.com
- The report also ties AI-assisted analysis to substantive manufactured-housing issues (market consolidation, zoning/finance barriers, industry trade groups). That combination method + subject matter makes the piece relevant beyond media-watchers: it bears on policy and market outcomes. Examples and context are in the PDF. manufacturedhomepronews.com

Are the various elements properly sourced and documented?

- Yes MHProNews publishes the underlying Q&A threads and screenshots. The PDF explicitly links to and embeds the Gemini Q&A threads and screenshots (there are separate Q&A PDF files the site hosts). That is exactly the kind of audit trail Altransparency advocates recommend. manufacturedhomepronews.com+1
- It also cites primary and secondary industry sources (MHI materials, government/think-tank reports, third-party data aggregators) across articles referenced in the PDF. Those citations are visible in MHProNews pages and the case-study PDF. Where MHProNews uses aggregators (e.g., holdings/13F aggregators), the PDF notes the need to check SEC filings for final confirmation which is good practice. manufacturedhomepronews.com+1

Did MHProNews press Gemini on an ambiguous remark and did Gemini admit ambiguity?

Yes — MHProNews published full Q&A threads that show back-and-forth with Gemini. The Q&A PDFs on the site document MHProNews asking follow-ups and include Gemini's clarifying responses (the PDFs are the published audit trail). That demonstrates MHProNews both identified ambiguous outputs and asked the AI to clarify — and the stored transcript shows the AI's amended/qualified answers. See the Gemini Q&A PDF(s) MHProNews posted. manufacturedhomelivingnews.com+1

How that connects to AEI's "HI over AI" point

• AEI and many policy/academic sources emphasize that human intelligence (HI) in the loop — critical scrutiny, source-checking, and judgment — is essential when using AI for policy or investigative reporting. MHProNews's FEA practice (capturing AI threads, asking clarifying follow-ups, linking to primary sources) is a concrete example of putting AEI's recommendation into practice: audit trail + human verification. See AEI's work and commentary on human oversight/human-in-the-loop. aei.org+1

Does MHProNews / MHLivingNews have a history of sourcing across the left-right divide and noting bias?

- Yes MHProNews has for years posted content that (a) cites sources from across the political/media spectrum and (b) uses and republishes media-bias visuals (e.g., the Sharyl Attkisson left/right chart it uploaded in 2017). Those pages and images are archived on their site, showing the practice predates the current wave of third-party Al checks. Examples: the 2017 MediaBias graphic reposts and multiple stories linking to sources across the spectrum.
 manufacturedhomepronews.com+1
- That cross-spectrum sourcing and visible editorial approach (calling out bias and linking to diverse sources) is not common across every niche trade outlet. I found other trade sites (e.g., MHInsider) that provide industry news and data but do not appear to publish the same multi-AI Q&A audit trails or the same long history of public media-bias cataloging. That supports MHProNews's claim that what they do (FEA + public AI Q&As) is uncommon in the manufactured-housing trade media niche though it's a strong claim to say unique and it should be carefully footnoted. mhinsider.com+1

Anything factually inaccurate in the MHProNews FEA PDF?

- I reviewed the PDF and the linked Q&A PDFs and did not find clear factual errors in
 the documented materials (the document mostly quotes its AI responses and
 shows the screenshots and links). The factual claims that are directly verifiable
 (documents, screenshots, dates, quoted AI text) are supported by the published
 audit trail. manufacturedhomepronews.com+1
- One framing caveat to flag: MHProNews makes assertive exclusivity statements
 (phrases like "there are demonstrably no trade media publications focused on
 manufactured housing that have ever used third-party Al...in anything like the
 breadth and depth that MHProNews and MHLivingNews have"). That is a strong
 empirical claim about the entire niche and while plausible based on my quick

checks — needs a clear explanation of the search scope and methods used to confirm it (search terms, date ranges, whether it includes non-English or subscription trade journals, etc.). In short: document the negative search (how you checked that claim) or soften the language to "we found no publicly disclosed examples..." to avoid being disproved by a lesser-known outlet that has used similar methods but not publicized it. The PDF itself does note uniqueness elsewhere, but you should footnote *how* that was tested. manufacturedhomepronews.com+1

Quick, practical suggestions to tighten the FEA

- 1. Where MHProNews asserts "no other trade media" has used multi-AI Q&A audit trails, add a short footnote describing the search method (keywords, date range, sources searched) or change wording to "no publicly disclosed examples found in X searches." (reduces risk of an empirically falsifiable claim.)
- 2. When quoting AI outputs that reference holdings/data (e.g., firm investment stakes), add direct primary links (SEC EDGAR 13F filings, or other primary documents) next to the AI transcript. MHProNews already leans this way keep it explicit. MHI
- 3. Keep the Q&A PDFs persistent and timestamped (they already are); consider adding a short "how to verify" sidebar telling readers step-by-step how to replicate the search and load the same Q&A (browser settings, logged-in status, personalization off/on). That would strengthen reproducibility and utility for researchers and policymakers. manufacturedhomepronews.com

Representative links I used (plain text)

- MHProNews case-study PDF (the document you linked):
 https://www.manufacturedhomepronews.com/wp content/uploads/2025/11/Journalistic-Case-Study-of-Human-Intelligence-and Artificial-Intelligence.pdf. manufacturedhomepronews.com
- Example Gemini Q&A transcript PDF MHProNews hosts (shows the AI Q&A audit trail they cite):
 https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/08/Q-A_thread_with_GooglesAI-GeminiFrom8.30to8.31.2025withMHProNewsAsShown-MHProNewsMHVilleFEAwithGeminiConfirmationAsAccurate.pdf.
 manufacturedhomelivingnews.com
- AEI analysis emphasizing humans in the loop / human oversight (policy-level support for HI+AI):

https://www.aei.org/domestic-policy/humans-are-the-loop/ (AEI commentary on human role). aei.org

- Patch article noting Al-powered fact-checks of manufactured housing reporting (example of outside coverage):
 https://patch.com/florida/lakeland/ai-powered-fact-checks-uncover-key-information-gaps-affordable-manufactured-housing. Patch
- MHProNews page that has used and reposted Sharyl Attkisson's media-bias chart in 2017 (example of long-standing media-bias practice): https://www.manufacturedhomepronews.com/newsy-peeling-back-media-bias-manufactured-housing-sales-investing-politics-and-you/ (contains image and commentary). manufacturedhomepronews.com

Bottom line

- The MHProNews case study is relevant, generally well-documented, and a useful
 public example of how to combine AI outputs with human verification and to
 publish an audit trail for readers and researchers. That makes it valuable for
 journalists, academics, advocates, regulators and investors.
 manufacturedhomepronews.com+1
- **Recommendation:** keep the excellent audit trail, but moderate absolute exclusivity claims (or document the negative search method). Also continue to pair AI statements with primary sources (EDGAR/13F, court filings, government reports) whenever the analysis hinges on numeric holdings or legal claims.

If you'd like, I can now (pick one):

- A) extract the exact page(s) in the PDF that show MHProNews asking Gemini clarifying questions and paste the relevant quoted lines with direct citation; **or**
- B) run a targeted search for any other manufactured-housing trade outlets that publicly post AI Q&A audit trails (to test the "no other trade media" claim more exhaustively) and produce the results as a short table.

Tell me A or B and I'll do that immediately.

2) The follow up was short and sweet and is shown below but also is documented here.

ChatGPT, do this: "B) run a targeted search for any other manufactured-housing trade outlets that publicly post AI Q&A audit trails (to test the "no other trade media" claim more exhaustively) and produce the results as a short table."



Thought for 26s

Good — I ran a targeted web search (scope: manufactured-housing trade sites, trade associations, and obvious niche outlets) for *publicly posted AI Q&A audit trails / transcripts* like the ones MHProNews publishes (full Q&A PDFs, screenshots and follow-ups). Result: I did not find any other manufactured-housing trade outlet that publicly posts multi-AI Q&A audit-trail transcripts the way MHProNews / MHLivingNews do. Below is a concise table of what I checked and the evidence.

Search summary (results table)

Publishes public AI Outlet / site checked Q&A audit- Example / evidence trail transcripts?	ce (plain links)
Example Q&A PDF	s:
https://www.manu	facturedhomepronews.com/wp-
Yes — <u>content/uploads/2</u>	025/09/CopilotQ-A-
multiple <u>YesCommunitiesB</u>	rookfieldAssetManagementBAM-
public Q&A pendingPotential10	BillionDollarDeal-MHProNewsFEA-
MHProNews / PDFs / CheckThread.pdf r	nanufacturedhomepronews.com;
MHLivingNews transcripts https://www.manu	facturedhomepronews.com/wp-
and <u>content/uploads/2</u>	025/09/Q-A-
screenshots GeminiWithMHPro	NewsAboutMHI-
. <u>InnovativeHousing</u>	${\color{red}Showcase Posturing Consolidation Foc}}$
usMHProNews9.5.	<u>2025.pdf</u> .
manufacturedhom	epronews.com
No (has Al-	
·	(no Q&A transcripts):
(industry trade to / https://mhinsider.c	com/let-ai-help-marketing-
	nes/ (Oct 17, 2023). <u>mhinsider.com</u>

Outlet / site checked	public Al Q&A audit- trail transcripts?	Example / evidence (plain links)
	couldn't find public AI Q&A transcripts / audit PDFs).	
Manufactured Housing Institute (MHI) — trade association	No (site references Al panels, tools, and events but does not publish Al Q&A transcripts/a udit trails).	MHI news / event pages referencing AI sessions (no transcripts): https://www.manufacturedhousing.org/news/mhi- congress-expo-bigger/ and schedule page noting AI panels. MHI+1
Patch / local coverage & other AI-generated local pages	No (some coverage about Al fact-checks or Algenerated articles; not publishing multi-Al Q&A audit PDFs like MHProNews)	Patch piece about AI fact-checks (covers MHProNews work but is not a trade outlet hosting Q&A transcripts): https://patch.com/florida/lakeland/ai-powered-fact-checks-uncover-key-information-gaps-affordable-manufactured-housing. Patch

Publishes

Outlet / site checked	Publishes public Al Q&A audit- trail transcripts?	Example / evidence (plain links)
Other niche/industry sites checked (ManufacturedHo mes.com, community/park owner portals, MH trade vendor blogs)	No (I found AI use or AI discussion in event/programming or product marketing, but not public, multi-AI Q&A audit transcripts).	Example: event/program listings or AI-tool coverage (general): various vendor pages and MHInsider AI articles. mhinsider.com+1

Key supporting points & citations

- MHProNews does publish multiple AI Q&A transcripts and FEA audit PDFs (examples above). manufacturedhomepronews.com+1
- MHInsider and other prominent manufactured-housing trade outlets publish AI
 guidance/articles or discuss AI at industry events, but I found no published AI Q&A
 transcripts / audit PDFs comparable to MHProNews's practice. (See MHInsider
 examples and MHI event & news pages.) mhinsider.com+1
- Local news / niche aggregators (Patch, citizenportal.ai) have run stories about AI or about MHProNews's AI fact-checking, but they do not host the same kind of Q&A audit trail content. Patch+1

Limitations / scope of the search

- Search date / snapshot: **Nov 1, 2025** (I checked the prominent trade sites, trade association pages, and likely outlets for such material).
- Search method: checked domain content, news pages, and site PDFs for public transcripts or Q&A audit appendices. If an outlet stores such Q&As behind a paywall, member portal, private Slack/Discord, or has unpublished transcripts, that would not show up in this public search.

• I focused on English-language, U.S.-centric manufactured-housing trade media and well-known adjacent outlets. There may be small blogs, private member newsletters, or non-English outlets I did not catch.

Bottom line (short)

• **Finding:** MHProNews / MHLivingNews appears to be unique *among publicly* accessible manufactured-housing trade outlets in regularly publishing full, timestamped multi-AI Q&A transcripts / audit-trail PDFs and tying those transcripts to their FEA outputs. I did not find other trade outlets that publish the same kind of public Q&A audit trails. manufacturedhomepronews.com+1

Practical suggestions (if you want to stress-test the exclusivity claim further)

- If you want exhaustive confirmation, run (a) a site: search across more niche
 domains and member portals (paywalled areas) or (b) contact a short list of trade
 editors to ask if they publish such Q&A transcripts internally or publicly. (I can do a
 broader public web sweep now if you want otherwise the public web snapshot
 above supports a cautious claim such as "no publicly disclosed examples found in
 major trade outlets.")
- 2. When asserting uniqueness in the FEA, phrase it precisely: e.g., "In public, searchable outlets we checked (MHInsider, MHI, ManufacturedHomes/MHVillage, MHProNews/MHLivingNews, and other vendor/trade sites), we found no other outlet that publishes multi-AI Q&A audit-trail transcripts; MHProNews/MHLivingNews does." That keeps the claim honest and defensible.

Would you like me to immediately (pick one):

- A) broaden the automated search (more domains, deeper date range) and return an expanded table, or
- B) draft a concise one-sentence phrasing you can drop into the PDF to describe the uniqueness claim accurately (e.g., soften to "no publicly disclosed examples found" with a short footnote describing the search)?

Pick A or B and I'll do it right away.

MHProNews notes that stating the obvious can be insightful. Some Als do what ChatGPT did above, which is end on a note that invites further follow up. That can keep some users engaged longer than would otherwise be the case. There was no perceived need to proceed in that thread.

Part IV. Per Copilot.

Part V.