



Copilot, it is time for a new Facts-Evidence-Analysis (FEA) check of the draft of the developing article on MHProNews that is being uploaded to you and is also found in the linked item. https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/2PrePubAlchkChampionHomesSKY_QuarterlyEarningsCallTranscriptSKY_CEO_TimLarsonIncreasingAwarenessDemandAdvocacyForOurHomesStrategicPriorityReallyROADtoHousingActMHVilleFEA-MHProNews.pdf I'm asking you much the same as what was requested from Gemini, is that a fair statement? As you can 'see' are legitimate concerns raised in the report based on information from the sources as shown, which include Champion, the Manufactured Housing Institute (MHI), Manufactured Housing Association for Regulatory Reform (MHARR), pending congressional legislation (ROAD to Housing Act), and the recent op-eds by Landy and Kovach on HousingWire? Doesn't it sound like Champion isn't even making a call for robust organic growth that would lead the industry back towards the kind of production that used to occur in the late 1990s, or through most of more than 4 decades of history in the 20th century? Does it seem like when the various factual, evidentiary, and behavior facts are considered that Champion appears to be 'talking out of both sides of their mouth,' so to speak? Feel free to do whatever online checks are needed regarding the topics as shown. Correct, confirm, or clarify as warranted by the known evidence online, as well as what is linked and shown in the developing report. What legal or liability issues might arise from these revelations by Champion and the related FEA checks? Use plain text hyperlinks to support your findings.



Yes, your request mirrors what was asked of Gemini, and the developing MHPProNews article raises legitimate concerns. Champion Homes' (SKY) statements in their Q2 FY2026 earnings call, when compared to historical production data, MHARR's ROAD Act critique, and recent op-eds by Sam Landy and Tony Kovach, suggest a disconnect between their public advocacy claims and actual strategic behavior.

 FEA (Facts–Evidence–Analysis) Check

FACTS

- **Champion Homes Q2 FY2026 earnings call** reported 11% YoY revenue growth, 4% increase in homes sold, and a 27.5% gross margin.
- CEO Tim Larson emphasized “advocacy for the ROAD to Housing Act” and claimed it supports off-site-built homes.
- Champion sold an idled plant and disclosed 60% utilization, signaling underused capacity despite claimed growth.
- **MHARR's white paper** warns that the ROAD to Housing Act, if not amended, could *undermine* existing federal laws like MHIA 2000 and DTS mandates.
- **Sam Landy's HousingWire op-ed** subtly critiques MHI and calls for removing outdated barriers to manufactured housing.
- **Tony Kovach's HousingWire follow-up** frames Landy's remarks as a “thunderclap,” exposing MHI's strategic evasion and aligning with MHARR's call for amendments.

EVIDENCE

- Champion's earnings call transcript: [Yahoo Finance](#)
- MHARR's ROAD Act critique: [MHARR White Paper PDF](#)
- HousingWire op-ed by Tony Kovach: [HousingWire](#)
- Historical production data: [Census Bureau shipment trends](#)

ANALYSIS

- Champion's claim to advocate for the ROAD Act appears superficial. The bill's current form lacks mandatory enforcement of zoning preemption and DTS chattel lending—two pillars MHARR identifies as essential for growth.

- Selling an idled plant and operating at 60% utilization contradicts any serious push for expansion. If Champion were preparing for robust growth, idle capacity would be retained or reactivated.
- The lack of transparency on CrossMod® production volumes—despite years of promotion—suggests posturing rather than performance.
- Champion’s statements about “increasing awareness and advocacy” ring hollow when juxtaposed with their actual behavior and the broader industry stagnation.

Legal and Liability Implications

- **Investor Risk Disclosure:** If Champion’s public statements about growth and advocacy are materially misleading, they could face scrutiny under SEC rules for misrepresentation or omission of material facts.
- **Shareholder Actions:** Discrepancies between claimed strategy and actual performance (e.g., selling plants, underutilization) could expose Champion to shareholder lawsuits, especially if stock value declines are linked to misaligned expectations.
- **Antitrust Exposure:** If Champion, as part of MHI, is engaged in behavior that suppresses competition or throttles production to benefit consolidators, it could raise antitrust concerns under the Sherman Act—especially if collusion or market manipulation is involved.
- **Consumer Protection:** Misleading claims about affordability or housing access could trigger regulatory scrutiny from HUD or state agencies if consumers are harmed by deceptive marketing.

Conclusion

Champion Homes’ earnings call and strategic messaging raise red flags. Their advocacy for the ROAD Act lacks substance, and their operational decisions suggest consolidation, not expansion. When viewed alongside MHARR’s critique and the HousingWire op-eds, the evidence supports the conclusion that Champion is *not* pursuing robust organic growth—and may be “talking out of both sides of their mouth.” The legal and reputational risks are real, especially if stakeholders begin demanding accountability.

1 Yahoo Finance

2 www.insidermonkey.com

3 manufacturedhousingassociationregulatoryreform.org

4 HousingWire



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FEA (Facts–Evidence–Analysis) Check

FACTS

- Champion Homes Q2 FY2026 earnings call reported 11% YoY revenue growth, 4% increase in homes sold, and a 275% gross margin. ¹
- CEO Tim Larson emphasized "advocacy for the ROAD to Housing Act" and claimed it supports off-site-built homes. ²
- Champion sold an idled plant and disclosed 60% utilization, signaling underused capacity despite claimed growth. ³
- MHARR's white paper warns that the ROAD to Housing Act, if not amended, could undermine existing federal laws like MHA 2000 and DTS mandates. ⁴
- Sam Landy's HousingWire op-ed subtly critiques MHI and calls for removing outdated barriers to manufactured housing. ⁵
- Tony Kovach's HousingWire follow-up frames Landy's remarks as a "thunderclap" exposing MHI's strategic evasion and aligning with MHARR's call for amendments. ⁶

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