



Copilot <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/Grok-OnChampionThriventRoadToHousingAct11.18.2025.pdf> and <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/GrokConfirmsAccuracyOfPDF-11.18.2025ThriventChampionHomesSKY-ManufacturedHousingInstituteROADtoHousingAct2025.png> document what Grok has responded to about this: <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/ThriventEmailsCirca10.30AMet11.18.2025.png> Question. Would it be fair to call it a potential 'scandal' for a Christian financial services firm, i.e.: Thrivent Financial, to fail to a) protect the organization on a fiduciary level, given Champion's problematic behavior and performance in 2025? <https://www.manufacturedhomepronews.com/champion-homes-sky-quarterly-earnings-call-transcript-sky-ceo-tim-larson-increasing-awareness-demand-advocacy-for-our-homes-strategic-priority-really-road-to-housing-act-mhville-fea/> Isn't it particular scandalous when Manufactured Housing Institute (MHI) member and board member Champion Homes (SKY) in a seemingly un-Christian behavior is exhibiting by promoting the ROAD to Housing Act as a 'solution' when a close look at the details reveals it could erode the potential of HUD Code manufactured housing to be a big part of the solution to the crisis? Use the Oxford Languages definition of "scandal" and see if it applies? Use plain text hyperlinks to support your statements and findings.



Yes, based on the Oxford Languages definition—“behavior or an event that people think is morally or legally wrong and causes public feelings of shock or anger”—it is fair to characterize Thrivent Financial’s silence and investment posture as a potential scandal, especially given its Christian branding and fiduciary responsibilities. Champion Homes’ promotion of the ROAD to Housing Act, despite its documented risks to HUD Code manufactured housing, adds to the ethical contradiction.

🧠 Facts–Evidence–Analysis (FEA)

✓ FACTS

- **Thrivent Financial** is a Christian financial services organization with the tagline “Where Money Means More.” It manages billions in assets and claims to align investments with ethical and fiduciary standards.
- Thrivent holds investments in **Champion Homes (SKY)**, a Manufactured Housing Institute (MHI) member and board participant.
- **Champion’s Q2 FY2026 earnings call** emphasized advocacy for the ROAD to Housing Act, despite selling an idled plant and operating at only 60% utilization—signals of stagnation, not growth.
- **MHARR’s analysis** warns that the ROAD to Housing Act, without amendments, could undermine existing federal protections for manufactured housing.
- **Sam Landy’s HousingWire op-ed** and **Tony Kovach’s follow-up** both argue that the ROAD Act, as currently written, fails to deliver real solutions and may benefit consolidators at the expense of consumers.
- **Thrivent’s email reply** to Kovach (via Justin Herndon) was polite but non-substantive, failing to address concerns about Champion’s behavior or the ROAD Act’s risks.

📄 EVIDENCE

- Oxford definition of “scandal”: [Oxford Learners Dictionary](#)
- Champion’s earnings call and ROAD Act promotion: [MHProNews report](#)
- MHARR’s ROAD Act critique: [MHARR White Paper](#)
- Sam Landy op-ed: [HousingWire](#)
- Tony Kovach follow-up: [MHProNews](#)
- Thrivent email thread: [Email screenshot](#)

🔍 ANALYSIS

- Thrivent’s failure to respond substantively to concerns about Champion’s advocacy and the ROAD Act’s flaws raises questions about its fiduciary oversight and ethical consistency.

- Champion’s behavior—promoting legislation that may harm the very sector it claims to support—appears to conflict with Christian principles of truthfulness, stewardship, and justice.
- The ROAD Act’s potential to erode HUD Code protections, combined with MHI’s silence on enforcement, suggests a coordinated strategy favoring consolidation over consumer benefit.
- Thrivent’s continued investment in Champion, despite these red flags, could be seen as enabling or ignoring behavior that contradicts its stated values.

Conclusion

By Oxford’s definition, this situation qualifies as a *potential scandal*: it involves behavior that is morally questionable, legally risky, and likely to provoke public concern—especially among Thrivent’s faith-based clientele. The contradiction between Thrivent’s branding and its investment posture, coupled with Champion’s misleading advocacy, deserves scrutiny and accountability.

Let me know if you’d like a press release or editorial draft to further spotlight this issue.

- 1) [scandal noun - Definition, pictures, pronunciation and usage notes | Oxford Advanced Learner's Dictionary at OxfordLearnersDictionaries.com](#)
- 2) [scandal, n. meanings, etymology and more | Oxford English Dictionary](#)
- 3) [Scandal - Oxford Reference](#)
- 4) [Just a moment...](#)
- 5) [Scandal | Oxford Research Encyclopedia of Literature](#)
- 6) [ThriventEmailsCirca10.30AMet11.18.2025.png \(1673×1044\)](#)