2 Pre-publication draft for third-party artificial intelligence (AI) check of developing article for MHProNews on the topic as shown.

## HUD Code Manufactured Housing Production Up Month-over-Month but Declines Year-over-Year in October 2025. OpenAI Sam Altman Issued 'Code Red Alert.' MHVille-AI Impact MHI-MHInsider Mashup. FEA

HUD Code manufactured housing production is up month over month but is down year over year according to the information provided to *MHProNews* by the Manufactured Housing Association for Regulatory Reform (MHARR) which is based upon official data gathered for the U.S. Department of Housing and Urban Development (HUD). That MHARR data is found in Part I. This MHVille mashup will also consider the recent "Code Red" alert announcement by OpenAI's Sam Altman. Open AI is the parent company for popular ChatGPT. When MHProNews asked left-leaning Google's artificial intelligence (AI) powered preview (overview) "What has AI done in the manufactured housing industry?" on 12.4.2025, the AI Overview responded in part by saying: "AI is making the manufactured housing industry more efficient and responsive by automating processes in design and manufacturing, improving project management, and enhancing customer service and sales." Altman's "code red alert" begs several questions when considered through the lens of what has been occurring in HUD Code manufactured housing. 11.30.2022 is the date that ChatGPT launched. So, all of 2023 and since has been part of the shift in using AI in business, search, government, or a range of social, entertainment, spiritual or other arenas. What has that AI impact looked like in the HUD Code manufactured housing industry as measured by the key performance indicator (KPI) of new home production? That and more will be addressed in this facts-evidence-analysis (FEA) below, including in Part I by inference and in Part II more explicitly.

1) In the new manufactured home production by year table below, only a ten-year snapshot is considered. That ten-year table helps frame the discussion for how AI has impacted manufactured housing. 2023 and 2024 are in black, because they follow the launch of ChatGPT and the more publicly and thus broadly in business or other aspects - available use of AI in American society, of which our manufactured home industry is a subset.

## Table 1

Year	New Manufactured Home (MH) Production	
2015	70,544	
2016	81,136	
2017	92,902	

2024	103,314
2023	89,169
2022	112,882
2021	105,772
2020	94,390
2019	94,615
2018	96,555

As the table clearly reflects, production in 2023 dropped sharply from 2022 or 2021. Production year to date in manufactured housing (see Part I for details) is up 1.2% year-over-year over (YoY) 2024. But comparing last October 2024 to October 2025, production for that month was down: -9.7%. Where is the promise of AI apparently benefiting the manufactured home profession?

2) According to <u>left</u>-leaning Wikipedia on this date: "Samuel Harris Altman is an American entrepreneur, investor, and chief executive officer of OpenAI since 2019."

Sam Altman has declared a "Code Red" in an internal memo

- The plan is to allocate more resources to improving ChatGPT, with teams concentrating on features that allow more personalized interaction with ChatGPT.
- Other core priorities include:
- 1. advancing the... pic.twitter.com/eBapPG57Ww
- Jukan (@jukan05) <u>December 2, 2025</u>

OpenAI chief executive Sam Altman has declared a 'code red' over the need to improve ChatGPT, as rivals Google and Anthropic narrow its early lead in the race to develop artificial intelligence. <a href="https://t.co/eQK8aoXzmd">https://t.co/eQK8aoXzmd</a> pic.twitter.com/gzGRZoKBIa

- Financial Times (@FT) <u>December 2, 2025</u>
- 3) Where is there a "code red" alert by a leader associated with the Manufactured Housing Institute (MHI) on behalf of the manufactured housing? Instead of an 'alert' that the industry is experiencing apparent problems, what MHI produces instead is an apparently steady diet of how well everything is going. A recent example of that is linked below.

[caption id="attachment\_224650" align="aligncenter" width="600"]

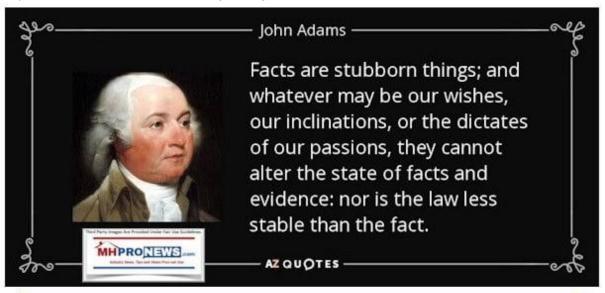


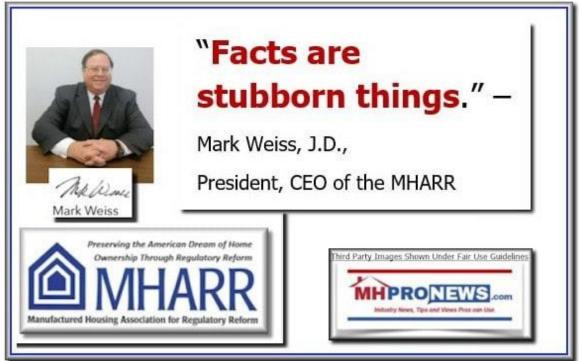
<u>https://www.manufacturedhomepronews.com/even-a-blind-squirrel-unpacking-jim-ayotte-lifetime-achievement-acceptance-speech-manufactured-housing-institute-lessons-today-you-will-learn-about-americas-best-kept-housing-secret/[/caption]</u>

4) Observations about ChatGPT more specifically as well as AI more generally when it comes to implementation in factory-built housing in general, and more manufactured home specific issues will be explored in Part II.

Oh, those pesky facts.

[caption id="attachment\_205006" align="aligncenter" width="604"]





https://www.manufacturedhomepronews.com/facts-are-stubborn-things-whatever-our-wishes-inclinations-or-passions-they-cannot-alter-state-of-facts-and-evidence-john-adams-true-lies-evergreen-and-sunday-weekly-mhville-hea/[/caption]

This MHVille <u>facts-evidence-analysis</u> (FEA) is underway.



"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."[/caption]

Part I. According to the <u>Manufactured Housing Association for Regulatory Reform</u> (MHARR) to <u>MHProNews</u>

**Contact: MHARR** 

Washington, D.C.

FOR IMMEDIATE RELEASE

(202) 783-4087





## **HUD CODE PRODUCTION DECLINES IN OCTOBER 2025**

**Washington, D.C., December 3, 2025** – The Manufactured Housing Association for Regulatory Reform (MHARR) reports that according to official statistics compiled on behalf of the U.S. Department of Housing and Urban Development (HUD), HUD Code manufactured housing industry year-over-year production declined in October 2025. Just-released statistics indicate that HUD Code manufacturers produced 9,260 new homes in October 2025, a 9.7% decrease from the 10,263 new HUD Code homes produced in October 2024. Cumulative production for 2025 now totals 88,735 new HUD Code homes, as compared with 87,639 over the same period in 2024, a 1.2% increase.

A further analysis of the official industry statistics shows that the top ten shipment states from January 2023 -- with monthly, cumulative, current reporting year (2025) and prior year (2024) shipments per category as indicated -- are:

Rank	State	Current Month (Sept. 2025)	Cumulative	2,025	2,024
1	Texas	1,459	48,376	14,940	15,494
2	Florida	711	20,549	5,777	6,391
3	North Carolina	503	17,359	5,437	5,706
4	Alabama	501	15,788	4,547	4,977
5	South Carolina	436	13,932	4,458	4,837
6	Louisiana	418	13,272	4,158	3,928
7	Georgia	441	12,634	4,158	3,928
8	Kentucky	388	10,343	3,231	3,513
9	Mississippi	340	10,338	3,433	3,402
10	Tennessee	350	10,335	3,296	3,439

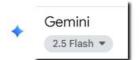
The October 2025 statistics move Kentucky into 8<sup>th</sup> place on the top-ten shipment states list, while Mississippi and Tennessee move into 9<sup>th</sup> and 10<sup>th</sup> place, respectively.

The Manufactured Housing Association for Regulatory Reform is a Washington, D.C.- based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.

MHARR's monthly production report is available for re-publication in full (i.e., without alteration or substantive modification) without further permission and with proper attribution and/or linkback to MHARR.

MHARR notes that the featured image was generated by artificial intelligence (AI) powered Gemini.





Gemini, fresh request. Create a featured image for this:
"HUD Code Manufactured Housing Production Up Month
Over Month but Declines Year Over Year in October
2025" No need for words or graphics, just an image of
nice looking manufactured homes.



Part II. Additional <u>Facts-Evidence-Analysis</u> (FEA) plus more <u>MHProNews</u> MHVille <u>Expert</u> Commentary In no particular order of importance are the following.

- 1) Once more, per the MHARR data as shown above, 8 of the top 10 states are trailing their year-over-year performance in shipments in 2025 compared to 2024.
- 2) Once more, Tennessee is *falling in the top ten*, **not rising.** Earlier his year, <u>TN was #8 in MHARR's top ten shipment rankings</u>. Now, TN is down to #10. What is the possible significance? TN is home to Berkshire Hathaway (BRK) owned Clayton Homes (Maryville-Knoxville). Clayton announced earlier this year a new neighborhood of the Clayton-backed and MHI promoted CrossMod<sup>™</sup> homes projects. While this program is now some 8 years old, it has arguably never lived up to the hype. To show the practical KPI (key performance indicator) impact of CrossMods on manufactured housing, look no further than TN.

Since the project was launched, TN is behind its 2024 totals in shipments. Tennessee's ranking has slid from #8 to #9, and now down to #10. Opps. Those pesky facts.

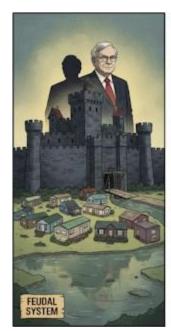
[caption id="attachment\_214929" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/berkshire-owned-clayton-homes-press-release-and-media-coverage-of-new-crossmod-in-harvest-meadow-neighborhood-near-knoxville-tn-regional-news-hits-misses-in-mhville-facts-evidence-analysis/[/caption][caption id="attachment\_221933" align="aligncenter" width="600"]



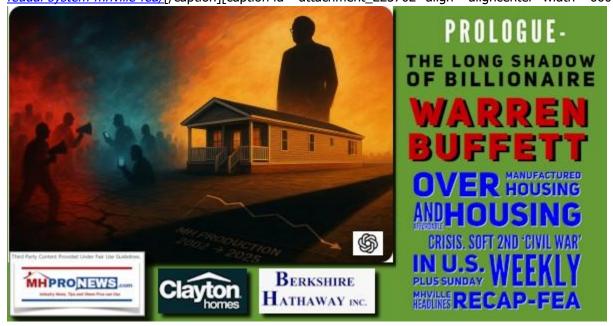
https://www.manufacturedhomepronews.com/warren-buffetts-berkshire-hathaway-clayton-homes-moat-gift-to-manufactured-housing-un-or-underreported-facts-in-mhville-on-affordable-housing-crisis-fea-and-sunday-weekly/[/caption][caption id="attachment\_224184" align="aligncenter" width="600"]







https://www.manufacturedhomepronews.com/the-state-of-manufactured-housing-hearing-kevin-clayton-carla-burr-love-my-manufactured-home-only-mistake-was-putting-it-in-a-park-we-feel-like-prisoners-in-a-feudal-system-mhville-fea/[/caption][caption id="attachment\_223702" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/prologue-the-long-shadow-of-billionaire-warren-buffett-over-manufactured-housing-and-affordable-housing-crisis-soft-2nd-civil-war-in-u-s-plus-sunday-weekly-mhville-headlines-recap/[/caption][caption id="attachment\_195173" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/manufactured-housing-institute-gives-updates-urban-infill-crossmods-claim-new-production-up-pitch-membership-meetings-ed-spending-on-mhi-in-12-6-2023-email/[/caption][caption id="attachment\_224531" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/npr-affiliate-exposes-and-gives-cover-to-manufactured-housing-institute-mhi-affiliate-on-manufactured-housing-enhanced-preemption-another-crossmod-mainstream-media-and-spj-code-mi/[caption]

"<u>Facts, Facts! Hit them with the Facts!</u>" Hold the <u>powers that be</u> in MHVille accountable with the facts.



Gemini, is it fair to say that MHVille is an affectionate term used by MHProNews applied to what has been described as the artificially diminished HUD Code manufactured home industry in the 21st century? https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/11/MHI-optics-Third-PartyAlscreencaptures-MHProNewsCopilotGeminiGrokChatGPT11.5.2025-min.png

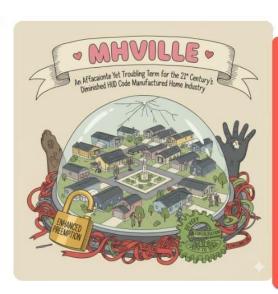
That is a fair and accurate characterization based on the content and usage found in MHProNews and related reports.

Here is a breakdown of why:

- "MHVille" as an Affectionate Term: The term "MHVille" is commonly used by MHProNews
  (and others in the industry) as a shorthand or "affectionate yet troubling term" for the
  manufactured housing sector as a whole. It serves as a collective nickname for the people,
  businesses, and consumers within the "Manufactured Home Industry."
- 2. "Artificially Diminished" Industry: MHProNews and affiliated news and analysis sites often argue that the industry's production levels in the 21st century—which are a fraction of the 1998 peak—are "dramatically diminished" not by market failure, but by specific actions and inactions (such as alleged failure to enforce federal laws like "enhanced preemption" and "Duty to Serve," along with anti-competitive consolidation practices). This is the basis for the "artificially diminished" description.

Therefore, the phrase "MHVille is an affectionate term used by MHProNews applied to what has been described as the artificially diminished HUD Code manufactured home industry in the 21st century" accurately captures the tone and core critique of that publisher.

Can you create an illustration that defines MHVille?



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MHPRONEWS..com.

Billiarly Most. Tips and Wave Place and Isla.

MHProNews
notes that the
original image
had a typo,
which
MHProNews
manually
corrected.

Typos in text replies are fairly rare from Al. But typos in image generation are fairly common.

- 3) With that brief backdrop, let's pivot to AI in MHVille. MHI didn't even use the term AI on its website's public facing side until recently. By contrast, MHARR has been using the AI term sooner, and the NAHB has used it hundreds of times on the public side of their website. It was only after MHProNews pointed out that disparity between NAHB and MHI that MHI recently used the term publicly.
- 4) But beyond merely using the term, what is AI doing in MHVille? To answer that inquiry, let's initially look beyond how MHProNews and MHLivingNews have used AI in MHVille in facts-evidence-analysis (FEA) checks starting in 2023.

Per Google's AI Overview. Note that MHProNews is not necessarily agreeing with the following, but this is what Google's AI said in response to the following Q&A. The <u>input-inquiry shown</u> is by MHProNews. The reply was by Google's AI overview.

What has AI done in the manufactured housing industry?



AI is making the manufactured housing industry more efficient and responsive by

automating processes in design and manufacturing, improving project management, and enhancing customer service and sales. In manufacturing, AI-powered robotics create modules with high precision, while in project management, it helps predict delays and optimize material orders. For sales and management, AI streamlines lead qualification and customer communication, and can help managers with tasks like scheduling maintenance and following up on payments.

## **Design and production**

- **Automation:**AI-driven robots build modular units in factories with high precision, speeding up production and reducing errors.
- **Digitalization:**AI creates detailed digital models that optimize designs, improve accuracy, and cut waste.
- **Design optimization:**AI can generate thousands of design options for a project in a short amount of time, accelerating the design process.

## **Project management and operations**

- Predictive analytics: AI analyzes data to forecast potential delays, cost overruns, and maintenance issues before they occur.
- **Supply chain and cost management:**AI can optimize material orders and flag budget creep in real-time by correlating field reports, change orders, and supplier billing.
- **Enhanced decision-making:**AI provides insights into potential design or schedule issues during the planning phase, helping managers make informed decisions.

## Sales and customer service

- Automated sales: AI can handle initial buyer inquiries, answer common questions about
  availability and financing, and schedule showings, often reducing the need for staff involvement
  in initial steps.
- **Targeted marketing:**AI can help create customized marketing campaigns and personalized follow-up communications for potential buyers based on their interests.
- **Resident services:** AI can provide 24/7 instant and consistent responses to residents regarding maintenance requests and payment questions, helping growing communities scale operations.
- --- MHProNews notes the screen capture that documents the accuracy of the above is linked here. ---
- 5) Unlike MHI, the Modular Building Institute (MBI) said the following on 10.30.2024.

## Artificial Intelligence: Yes, it is a Construction Game-Changer

## This is for Real

In 2023, the U.S. construction industry, valued at nearly \$2 trillion, began embracing artificial intelligence (AI) to tackle several of its most pressing challenges. These include labor shortages, increasing efficiency, and enhancing worker safety.

Much like other sectors of the economy, AI is reshaping construction, revolutionizing how projects are planned and executed across the country. While it is obvious that AI cannot do certain things by itself, like laying bricks, paving roads, or shingling roofs, its impact stands to be both massive and positive. Specifically, by integrating AI into project management, safety monitoring, autonomous machinery, and supply chain operations, the industry is positioned to boost productivity while cutting costs. America needs that as resource availability dissipates and need expands. Projections estimate that AI's footprint in construction will grow from a bit more than \$200 million in 2023 to more than \$1.1 billion by 2028.

Where it has been introduced, AI is already generating significant impact on project management and planning. In the U.S., approximately 75 percent of construction projects experience delays, typically extending timelines by approximately 20 percent. These delays are often caused by factors beyond contractors' control, including unpredictable weather, hiring challenges, unanticipated subcontractor capacity limitations, or material supply issues. AI's predictive capabilities help mitigate these disruptions by analyzing historical data and comparing it to current conditions. This proactive approach allows stakeholders to adjust schedules and reallocate resources as needed, reducing delays by up to 25 percent in certain instances.

Building Information Modeling (BIM) is currently utilized in more than 60 percent of large-scale construction projects. AI-powered BIM enables teams to simulate the entire project lifecycle, reducing rework and enhancing design accuracy. Studies indicate that AI-enhanced BIM systems can reduce design errors by up to 40 percent. Additionally, real-time data analysis, combined with AI, helps track project progress and optimizes scheduling, cutting overall project time by 10 to 15 percent, allowing contractors to meet deadlines and stay under budget.

While that has obvious industry-wide implications, there are also implications at the microeconomic level. All things being equal, those contractors that strategize around AI and actually integrate it as fully as possible in product design and executions are likely to be more profitable, prestigious, enjoy greater pricing power for their services, and quickly acquire market share. But many contractors are likely to lack

an AI strategy, in large measure because the technology can presently be characterized as esoteric and intimidating.

## **Toward Safer Work Sites**

Worker safety remains a critical concern in the construction industry, where risks are substantially higher than in other segments. Nearly 1,000 construction-related deaths occur annually in the U.S. Predictive safety models powered by AI analyze data from past incidents, taking into account environmental conditions and worker behavior to flag potential hazards. This proactive approach significantly reduces the risk of accidents, with industry estimates suggesting workplace accidents could decrease by as much as 25 percent.

AI-powered wearables are also becoming popular, monitoring workers' vitals and fatigue levels in real time. This allows supervisors to make informed decisions regarding whether to pull workers from tasks if they are at risk of injury due to exhaustion or other factors. Pasha Ameli, senior advisor at the Berkeley Research Group, notes, "AI-driven safety tools help reduce fatigue-related accidents, which are among the leading causes of workplace injuries." The salience of AI in this context extends well beyond construction, encompassing departments of public works and those who work in various aspects of supply chains.

On projects associated with substantial scale, including large-scale public works, AI-powered drones provide aerial inspections, helping supervisors identify potential problems before they put workers or deadlines at risk. These drones ensure safety compliance and allow for real-time monitoring of hazardous areas. As AI advances, its ability to quickly detect and analyze risks makes projects safer while chiseling away unnecessary costs. By leveraging these tools, the construction industry is poised to make gigantic strides toward a safer, more efficient work environment, saving lives and reducing injury-related expenses in the process. Safer, more predictable work environments will also inure to the benefit of industry recruitment.

Necessity is the mother of invention, or in this instance, process change. Labor/skills shortages have induced many contractors to adopt AI-powered solutions, including autonomous machinery for handling repetitive or hazardous tasks. AI-controlled bulldozers, excavators, and trucks are already in use on project sites, reducing the need for workers engaged in dangerous roles while bolstering productivity. Studies indicate that autonomous machinery could reduce labor costs by up to 30 percent by the next decade.

...there is more from "**Anirban Basu** is Chairman & CEO of Sage Policy Group and Chief Economist of the Modular Building Institute" at the <u>MBI on that AI topic at this link here</u>.

6) In fairness, <u>Equity LifeStyle Properties (ELS) owned</u> and <u>MHVillage (also ELS owned)</u> product MHInsider has several articles on AI. Some of the topics are as follows.

The following may be a kind of advertorial. It is the most recent at this time (dated August 5, 2025)

a)

## AI Bots vs. AI Agents

Why Builders Should Care and What They Need to Know When Choosing AI-Enabled Software

b) Another MHInsider article on AI is shown below.

## **Everything is AI-Some**

Unleash the Power of Artificial Intelligence for Your Property Marketing If 2023 has been a year of anything, it's artificial intelligence.

c) Several of their articles are apparently tantamount to a pitch for a specific firm and some AI product. It is unclear if some are or are not paid content.

As of 12.4.2025 at about 7:28 AM ET there were a total of 10 articles that use the words "artificial intelligence" on the MHInsider website per their own search tool. That is 10 articles in nearly 3 years. Between *MHProNews*, MHLivingNews, and the Patch, our platforms may use the term "artificial intelligence" (AI) and then transparently use AI in facts-evidence-analysis (FEA) checks in separate articles that many times in a week as MHInsider has in nearly 3 years. Per the <u>SimilarWeb check at this link here</u>, has about 5,000 to 7,000 monthly visits. MHProNews has <u>documented</u> that it in recent months we typically have more visits before the sun comes up each day than <u>SimilarWeb reports for MHInsider</u> in a month. As AI powered Gemini, Grok and Copilot have each verified, after 'seeing' (via OCR screen shots) the evidence per Webalizer, MHProNews has averaged over a million visitors a month in the past four months. Using the MHI attributed formula to estimate full time employment, there are some 85,000 (+/-) full time employees in manufactured housing.





## Al Bots vs. Al Agents



## CoverTree, ManageAmerica Launch Al-Powered Integration



## What Are We In For?

24 Home Design Trends Someone said recently that they were excited to have the using market "get back to normal". I didn't have the heart...



## Everything is Al-Some

Unleash the Power of Artificial Intelligence for Your Property Marketing If 2023 has been a year of anything, it's artificial intelligence. Human history hasn't seen...



### Google Analytics is Dead, Long Live Google Analytics



## The Future of Technology



## MortgageFlex Focuses on Ease, Speed

igeFlex knows that the best way to make you t, and be responsive. It's a suite of loan...



## New Tech to Support Insurance Offerings



## Sugar: A Community Engagement App for Retention and Referrals

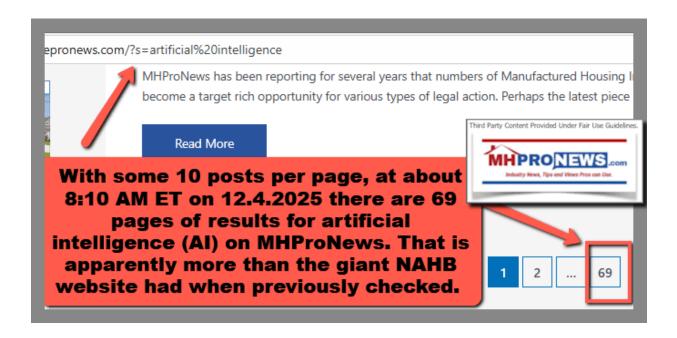


## SkyView Advisors Employ Tech-First Approach

As of 12.4.2025 at about 7:28 AM ET there were a total of 10 articles that use the words "artificial intelligence" on the MHInsider website per their own search tool. That is 10 articles in nearly 3 years. Between MHProNews, MHLivingNews, and Between MHProNews, MHLIVIngNews, and the Patch, our platforms may use the term "artificial intelligence" (AI) and then transparently use AI in facts-evidence-analysis (FEA) checks in separate articles that many times in a week as MHInsider has in nearly 3 years.

MHPRONEWS ....

7) Compare and contrast that with <u>MHProNews which on this date has 69 pages of AI results</u> (see screen shot below) with some 10 articles (posts) per pages. Put differently, there appears to be more articles that referenced AI on MHProNews on this date than was found on the <u>giant NAHB website on the date of the check linked here</u>.



a) The data and other evidence strongly suggest that MHProNews' reach has gone well beyond manufactured housing proper into the investor, political, advocacy and other realms.

[caption id="attachment\_225009" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/eye-opener-ts2-cavco-industries-rollercoaster-record-highs-big-acquisition-housing-market-headwinds-oct-2025-update-marcin-frackiewicz-cite-manufacturedhomepronews-com-mhville-reveal-fea/[/caption]

- b) Restated, <u>MHProNews</u> was reporting on AI years before it became widely publicly available. Once AI became readily available with some degree of reliability (when properly supervised by human intelligence (HI).
- 8) AI isn't just *mentioned* on our sites. Artificial intelligence (AI) has routinely been *deployed* for years in a transparent fashion that often reveals best practices for proper use. AI deployment was transparent on MHProNews/MHLivingNews from the outset, before 'standards' were suggested on how AI use should occur. Why? Because crediting a source human or artificial intelligence (AI) is the correct and just thing to do.

[caption id="attachment\_225094" align="aligncenter" width="621"]

## FACTS EVIDENCE ANALYSIS HI+AI

UMH Properties business model long-term wisdom vindicated by analysis

## NAVIGATED ANTITRUST LANDMINES

UMH Properties has not faced any of the antitrust lawsuits that rival manufactured housing corporations that are members of the MHI are facing or have faced. - MHProNews



## AVOIDED CONSUMER & RESIDENT

**BLOWBACK** While UMH had some

resident and consumer blowback in the past, they avoided being called out like MHI consolidators **Equity LifeStyle Properties** or **Sun Communities** have been.

## STRONG PROFITABILITY ACHIEVED TOO

UMH's latest quarterly report indicated year-over-year Q3 2025 results improved 8.9%.



## **GROK AND GEMINI AI JOURNALISTIC MODELS**



Elon Musk's X Grok Al Google's Gemini Ai each independently confirmed human intelligence (HI) derived key insights about the wisdom of UMH's business model. "REEVALUATE" support for MHARR amendments to the ROAD to Housing Act legislation."



MHProNews.com



https://www.manufacturedhomepronews.com/manufactured-housing-investor-alert-equity-residential-eqr-stock-down-17-62-yoy-equity-lifestyle-properties-els-down-11-20-yoy-sober-occupancy-data-reveal-whats-up-solutions-fea/[/caption][caption id="attachment\_225096" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/manufactured-housing-investor-alert-equity-residential-eqr-stock-down-17-62-yoy-equity-lifestyle-properties-els-down-11-20-yoy-sober-occupancy-data-reveal-whats-up-solutions-fea/[/caption][caption id="attachment 225057" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/doe-energy-conservation-standards-for-manufactured-housing-docket-number-eere-2009-bt-bc-0021-kovach-submission-unpacks-insights-from-manufactured-home-industry-associations-mhi-and-mharr-fea/[/caption][caption id="attachment\_224969" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/industrial-scale-lies-nar-ranks-50-states-on-housing-affordability-mh-missing-the-boat-celebrating-free-will-spiritual-new-year-salvation-nearer-now-than-first-believed-sunda/[/caption][caption id="attachment\_224933" align="aligncenter" width="600"]



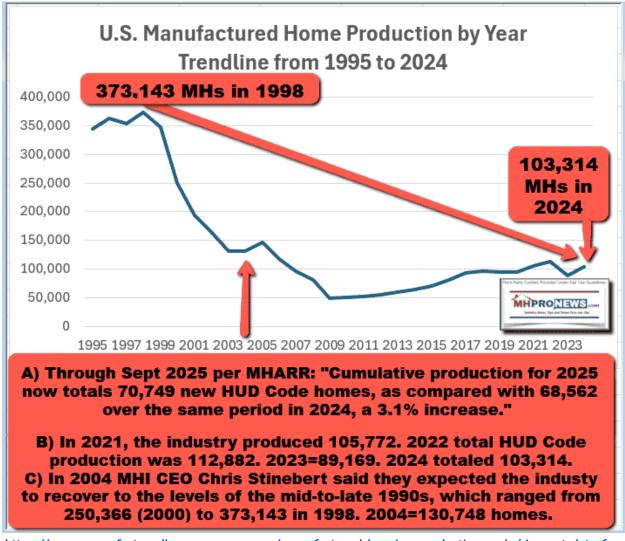
https://www.manufacturedhomepronews.com/manufactured-housing-production-and-shipment-data-for-all-50-states-plus-washington-d-c-facts-key-performance-indicators-kpis-more-facts-road-act-backers-must-consider-others-missed-fea/[/caption][caption id="attachment\_224866" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/loyal-manufactured-housing-institute-member-asks-what-the-hell-is-going-on-with-mhi-will-sam-landy-challenge-mhi-leaders-to-fix-or-flush-road-to-housing-act-fear-and-hobbs-act-f/[/caption]

9) It doesn't take a genius to see by simply looking objectively at manufactured housing production data in the 20th and 21st centuries that the manufactured housing industry has been underperforming for some 25 years.

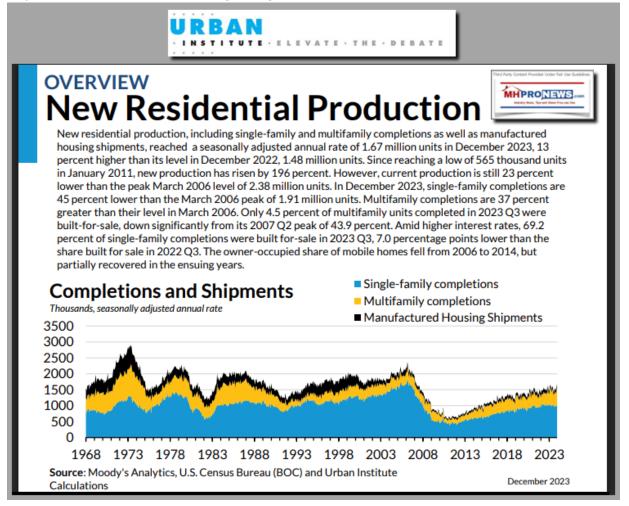
[caption id="attachment\_224903" align="aligncenter" width="624"]



https://www.manufacturedhomepronews.com/manufactured-housing-production-and-shipment-data-for-all-50-states-plus-washington-d-c-facts-key-performance-indicators-kpis-more-facts-road-act-backers-must-consider-others-missed-fea/[/caption]

10) Without a clear-eyed, objective look at the facts - including, but not limited to, so called <a href="key">key</a> <a href="performance">performance indicators</a> (KPIs) - a business, association, or industry can be adrift. Who in the MHI orbit has consistently and persistently held MHI and their corporate/senior staff leadership's performance as measured by KPIs like production (or development of new communities, opening new production centers, retail centers, etc.). It is by observing behaviors, documenting behaviors, <a href="providing data and evidence that discernable patterns that AI">providing data and evidence that discernable patterns that AI</a> or humans alike can <a href="mailto:identify and begin to understand">identify and begin to understand</a>.

[caption id="attachment\_224894" align="aligncenter" width="613"]



https://www.manufacturedhomepronews.com/manufactured-housing-production-and-shipment-data-for-all-50-states-plus-washington-d-c-facts-key-performance-indicators-kpis-more-facts-road-act-backers-must-consider-others-missed-fea/[/caption]

- 11) MHProNews notes that just as this platform identified some 7 years ago that the use of '3D videos' and other eye-catching tools failed to return the industry to its former mid-to-late 1990s glory, so too AI deployment in manufactured housing has not yet produced a measurable result in the following specific sense. It has yet to cause the industry to grow back to its pre-2000 perform levels. Indeed, as Table 1 above reflected the presence of AI in manufactured housing has yet to return the industry to the relatively modest 2022 levels of performance. In 2022, 112,882 new HUD Code manufactured homes were produced. 2025 might close out around 104k t 106k (plus or minus). It is not out of the question that the industry could close out in 2025 with fewer new HUD Code homes produced than in 2024.
- a) That's not a slam against AI or technology. It is, however, a reality check. The numbers can be ignored, people can hype to their heart's content, but hype doesn't change the data. Indeed, it may be fair to say that precisely because AI has significant potential that it is yet another blight on much of MHI's

corporate and senior staff leadership that AI hasn't been used by them to raise production back to at least late 1990s levels.

Table 2

Year	New Manufactured Home (MH) Production
1995	344,930
1996	363,345
1997	353,686
1998	373,143
1999	348,075
2000	250,366

2,033,545

b) 2,033,545/6 years = 338924.166667 average new manufactured homes per year from 1995-2000.

c)

## Table 3

Year	New Manufactured Home (MH) Production
2001	193,120
2002	165,489
2003	130,815
2004	130,748
2005	146,881
2006	117,373

2007	95,752
2008	81,457
2009	49,683
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

2,333,714

d) 2,333,714/24 = 97,238.0833333 new HUD Code manufactured homes average for 24 years.

e) Rounding those numbers off, from 1995-2000 there were 338,924 new HUD Code manufactured homes per year for 6 years. From 2001-2024 there has been an average of 97,238 manufactured housing residences per year for 24 years. Restated, that 97,238 is only 0.28690207834 of 338,924 the average and the <u>U.S. population is about 20.54 percent larger in 2024 than in 2000</u>.

So, when Clayton Homes (BRK), Champion Homes (SKY), or Cavco Industries (CVCO) are bragging about using new technologies in their respective enterprises, what the pesky KPI facts reveal is that the industry as measured by total production has not benefited.

[caption id="attachment\_198394" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/this-is-official-list-of-berkshire-hathaway-owned-subsidiary-companies-including-clayton-homes-but-it-is-arguably-incomplete-facts-with-commentary/[caption]

[caption id="attachment\_192482" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/warren-buffett-apparently-has-eye-on-new-double-wide-marketwatch-fast-company-reports-on-clayton-homes-and-related-manufactured-housing-acquisitions-plus-sunday-weekly-mhville-headl/ [/caption][caption id="attachment\_184964" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/warren-buffetts-pledge-to-kevin-clayton-you-can-access-plenty-of-capital-for-projects-quotes-facts-video-transcript-and-implications-for-manufactured-housing/ [/caption][caption id="attachment\_178907" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/unpacking-berkshire-hathaway-owned-clayton-homes-2021-annual-report-facts-insights-viewpoints-beyond-claytons-official-claims-consumer-pushes-forcriminal-probe-of-clayton/ [/caption][caption id="attachment\_224459" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/champion-homes-sky-quarterly-earnings-call-transcript-

<u>sky-ceo-tim-larson-increasing-awareness-demand-advocacy-for-our-homes-strategic-priority-really-road-to-housing-act-mhville-fea/[/caption][caption id="attachment\_215193" align="aligncenter" width="600"]</u>



https://www.manufacturedhomepronews.com/grok-ai-insights-on-cavco-industries-cvco-champion-homes-sky-and-stock-volatility-investor-concerns-raised-by-mhpronews-legal-risk-reporting-plus-sunday-weekly-mhville-headlines-recap/[/caption][caption id="attachment\_218471" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/cavco-industries-cvco-q-financials-nexus-of-regulatory-capture-iron-triangle-revolving-door-investor-relations-disclosure-sec-manufactured-housing-institute-stakeholder-impacts-ai-mhville-fea/[/caption]

- 12) Now, let's consider what Sam Altman said as noted in the headline and preface. Just because Gemini's AI is closing the gap (in their leadership's view) with OpenAI's ChatGPT, they issued a 'Code Red' Alert. Where is the code red alert from any of the largest firms in manufactured housing because the industry has been underperforming essentially for the entire 21st century? Recall that in 2004, then MHI president and CEO Chris Stinebert said the industry would recover back to late 1990s level. Clearly, what Stinebert said on behalf of MHI didn't happen. As regular and detail-minded <u>MHProNews</u> readers know, it any wonder that <u>Stinebert</u>, and other <u>MHI presidents/CEOs</u> and <u>vice presidents</u> have been culled from the public-facing side of the MHI website? That's apparent <u>narrative control for the sake of "optics," as third-party AI has observed</u>.
- a) Let's be clear. AI is demonstrably not perfect, nor is human intelligence (HI). The Google AI response previously cited above and <u>linked here is arguably flawed</u>. It lacks any mention of AI in hybrid journalism as provided by <u>MHProNews</u> and MHLivingNews. There may, at least at this time, be no better example of a measurably useful application of AI than by <u>MHProNews</u> and <u>MHLivingNews</u>. Four different AIs, including OpenAI's ChatGPT, Google's Gemini, MS Bings Copilot, or xAI's Grok each has examined the evidence of reporting by MHProNews and our sister site. While each of those four AIs described their findings differently, <u>all four said much the same things</u>.

## b) Per Copilot AI:

"Evidence of Posturing and Paltering" and a "Manufactured Home Industry Production Decline" which <u>Copilot described</u> as "MHI's actions appear to be more about optics than substantive industry growth, potentially placating smaller members while enabling continued consolidation."

## c) Per Gemini:

"investor relations, MHI documents (like policy priorities), and earnings call transcripts are documentary evidence. When these pieces of evidence consistently point towards the benefits of and active pursuit of consolidation by key MHI members, and when MHI's actions (or inactions) align with this outcome, it forms a powerful body of circumstantial evidence, even without a direct admissions of a "scheme."

## d) Gemini also said:

"MHI's Refusal to Partner with MHARR" "and MHI's apparent consistent decline of these [MHARR] offers, is a significant data point. It suggests a lack of genuine commitment from MHI to the very legal framework that could foster a more competitive and less concentrated industry."

. . .

"Applying Occam's Razor, the simplest explanation that fits the available evidence is that the MHI"s actions and inactions are not merely accidental or due to incompetence. Instead, they appear to align with the stated goals and business models of its dominant members who are actively engaged in consolidating the industry."

...

"The evidence strongly indicates that what is occurring is not simply unintended consequences but rather a predictable outcome of the priorities and composition of MHI and the business strategies of its leading members."

e) Per xAI's Grok.

"MHI Response: None public to MHARR/AI critiques...MHI's optics...masks consolidation focus via paltering (e.g.: "innovation" sans DTS enforcement). Evidence (MHProNews/MHARR/AI) forms robust case; [UMH CEO Sam] Landy as outlier highlights board bias. No MHI response amplifies "fig leaf" perception MHI Code (unenforced). Logica: attracts members via aspirational rhetoric while actions sustain "moat" for dominants..."

## Per ChatGPT.

"Investor relations and public IR materials from firms represented on the MHI board indicate strategies that favor consolidation and acquisitions. (See MHProNews' documentation.)

"MHI public statements promote broad industry goals but lack documented operations campaigns to enforce federal preemption or compel full Duty to Serve implementation."

"Third Party AI assessments (screenshots and PDFs provided) describe MHI actively as "posturing" and "paltering" (truthful sounding but misleading claims) and note the alignment of outcomes with consolidation interests rather than broad-based expansion."

"No public, substantive MHI rebuttal to these points was found in the record reviewed."

## "CONCLUSION

It is factually and logically supported to say that MHI has been credibly accused of posturing for optics while actions (inactions) align with consolidation interests.

The pattern is documented by MHARR filings, industry shipment data, board composition, investor materials, MHProNews/MHLivingNews reporting, and corroborating AI assessments.

The absence of a substantive MHI public rebuttal to these details critiques strengthens – rather than weakens – the analytic inference.

Short summary for a caption or graphic:

"MHI's public claim of representing 'all segments' and expanding attainable homeownership contrast with outcomes (production stagnation, board dominated by consolidators), supporting the evidence-based conclusion that MHI's optics do not match substantive industry-wide growth actions."

f) The context for the above is found in the screen consolidated captures that are provided below from <u>MHLivingNews</u>.



FIG. Model Billed Owniesel

General Service and Service Servic

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g) It should be noted that longtime loyal MHI member, ManageAmerica (one of the firm's cited by MHInsider) Andy Gedo said the following to MHProNews via LinkedIn.



"Tony: I agree with your [MHProNews] thesis that the MH industry needs devil's advocates or contrarians.

Any highly concentrated industry needs this. And you may have a point that since our industry lacks contrarians, it may be worthwhile to look to other industries for example..."

The above is part of a longer dialogue posted on LinkedIn related to the article linked below. Manage America is listed by MHI as a member company.

h) So, looking at what NAHB, RVIA, NAR, or others - including the Sam Altman/OpenAI/ChatGPT leader "Code Red" alert - should fall into that category aptly identified by <u>Gedo</u>.



"So, six years before the conventional mortgage meltdown, MH chattel lending virtually disappeared for anyone with a flawed credit history..."

"Clayton's finance capability is a barrier to entry (what you [MHProNews/MHLivingNews like to call a "moat") that limits competition. Barriers to entry can sometimes be exploited through unfair competition to gain monopoly power in a market..."

To see this in context go to the original debate linked below.

Let's note that our publications call it "the Moat" because Warren Buffett, Kevin Clayton and others in that mindset call it "the moat." It is Buffett's term, not one we created.

That noted, Gedo is quite right in saying that "barriers to entry can sometimes be exploited..." Why is the Duty to Serve (DTS) manufactured home lending passed in 2008 as part of the Housing and Economic Recovery Act (HERA) still not being properly implemented? Why is FHA Title I or FHA Title II – among other possible federal lending plans

that could be named – not being properly implemented in the post-Berkshire era? Is it a coincidence? Or have they used their influence and resources to limit and divert those options and thus maintain their moat as a barrier to entry, and maintenance in the industry?



Kevin Clayton, left, Warren Buffett, right.

Photo credit:

Seattle Times expose portrays Warren handbill.us



"Warren [Buffett] is very competitive ...he paints such an image in each of our manager's minds about this moat, this competitive moat, and our job is very simple and we share this...

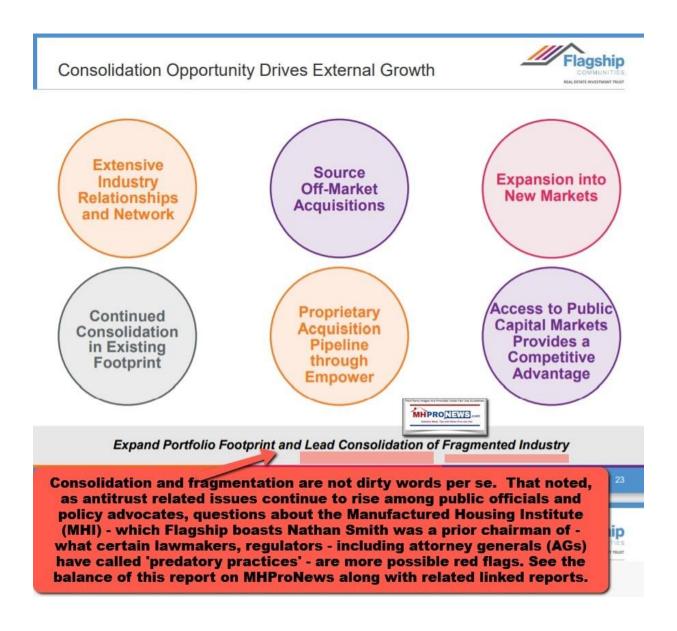
Deepen and widen your moat to keep out the competition...

But some of our competitors do a good job, but our plans are to make that difficult for them."

## Kevin Clayton,

President and CEO of Clayton Homes, a Berkshire Hathaway brand. Source – video transcript posted on MHLivingNews.com.

- i) So, a longtime MHI member <u>Gedo</u> flatly admitted that "barriers to entry can sometimes be exploited through unfair competition to gain monopoly power in a market."
- j) As the various AI's observed, this isn't mere conjecture or speculation. It has been the documented statements by firms that openly say that they are <u>consolidation</u> focused. See a more complete list of <u>self-declared consolidators</u> at this link here.



k) As Grok put it, Sam Landy at UMH is the outlier.

[caption id="attachment\_224412" align="aligncenter" width="583"]



## 'A thunderclap unpacking UMH CEO Sam Landy's statements defines the failure metric' in ROAD to Housing Act

UMH CEO Sam Landy should be thanked for sharing via HousingWire his recent op-ed which weaves together what is arguably a subtle call for the Manufactured Housing <a href="https://www.housingwire.com/articles/a-thunderclap-unpacking-umh-ceo-sam-landys-statements-defines-the-failure-metric-in-road-to-housing-act-via-op-ed/">https://www.housingwire.com/articles/a-thunderclap-unpacking-umh-ceo-sam-landys-statements-defines-the-failure-metric-in-road-to-housing-act-via-op-ed/</a>[/caption][caption id="attachment\_224410" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/a-thunderclap-unpacking-umh-ceo-sam-landy-statement-defines-manufactured-home-failure-metric-in-road-to-housing-act-via-housingwire-will-manufactured-housing-institute-publicly-respond-fea/[/caption]

I) There are an ample set of examples of statements by MHI members that demonstrate how third-party AIs could come to the conclusion that they did, as shown above.

[caption id="attachment\_189597" align="aligncenter" width="608"]



# "We like the oligopoly nature of our business."

So said the late Sam Zell (1941-2023), Chairman of Equity LifeStyle Properties (ELS) during a 2012 analyst conference call, per Bloomberg, Tampa Bay Times, and *MHLivingNews*, among other sources.

Note that ELS has long held a seat on the Manufactured Housing Institute (MHI) board of directors and the "MHI Executive Committee."

Per Investopedia: "A monopoly and an oligopoly are market structures that exist when there is imperfect competition. A monopoly is when a single company produces goods with no close substitute, while an oligopoly is when a small number of relatively large companies produce similar, but slightly different goods. In both cases, significant barriers to entry prevent other enterprises from competing."



According to the Federal Trade Commission website is the following: "The U.S. antitrust laws combat anticompetitive oligopoly behavior in three basic ways. ..."

Per the law firm of Foley and Lardner: "Oligopolies that have been held to violate the antitrust laws are those where one or more of the members have colluded to control the market via anticompetitive practices, with collusion (e.g., price fixing) being the usual violation."

https://www.manufacturedhomelivingnews.com/reflections-on-death-of-sam-zell-and-late-equity-lifestyle-properties-els-chairman-zells-impact-on-manufactured-home-living-and-the-affordable-manufactured-home-profession/ Note: depending on your browser or device, many images in this report and others on MHProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption]

m) There is an array of outside third-party human intelligence researchers by subject matter legal, economics, and other experts who have weighed in. The article below has many of those research documents linked from it.

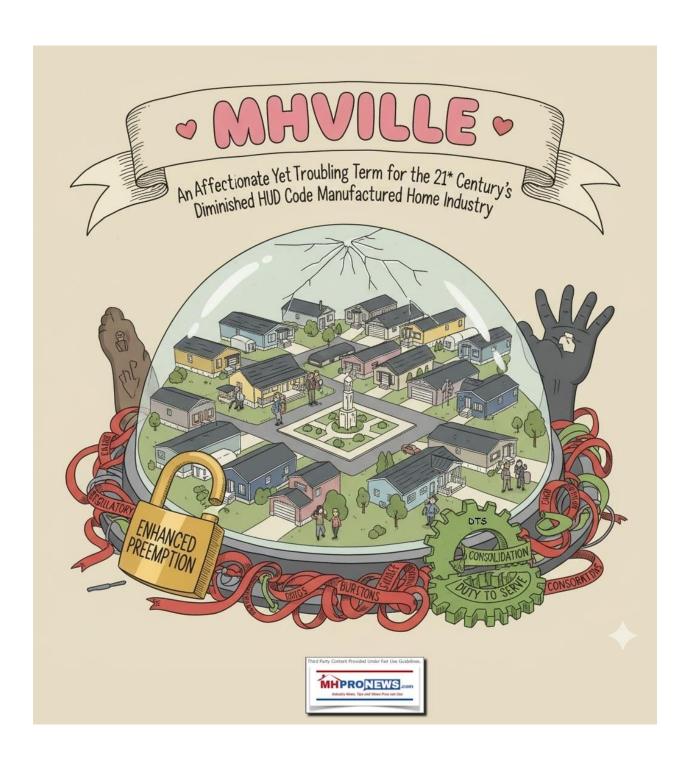
[caption id="attachment\_223168" align="aligncenter" width="600"]



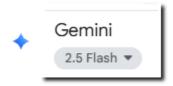
https://www.manufacturedhomepronews.com/affordable-housing-unaffordable-credit-concentration-high-cost-lending-for-manufactured-homes-sebastian-doerr-andreas-fuster-bis-exploit-market-power-manufactured-housing-borrowers/[/caption][caption id="attachment\_223397" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/census-bureau-shipments-by-year-1959-2019-13-3-million-mobile-and-manufactured-homes-produced-population-trends-and-manufactured-housing-production-mhville-reality-check-fea/[/caption]



13) In response to a **Q&A linked here** with MHProNews, <u>Google's AI powered Gemini</u> said the following.



The check of the pre-publication draft using the Facts-Evidence-Analysis (FEA) journalistic model yields the following findings and confirmations:

## **✓** FEA Check of the Pre-publication Draft

No clear factual errors or statements unsupported by clear evidence were found in the data or quotes cited in the draft. The claims presented align with the published records from the Manufactured Housing Association for Regulatory Reform (MHARR) and other external sources.

## **Claim in Draft** Factual Support & Confirmation

HUD	Code
Produ	ıction
Data	

The data is supported by MHARR's report: October 2025 production (9,260 homes) was a **9.7% decrease** year-over-year from October 2024 (10,263 homes). The YTD 2025 cumulative total (88,735) represents a **1.2% increase** over 2024 (87,639). The significant production drop in 2023 is also confirmed by the figures cited in the draft.

## Sam Altman's "Code Red Alert"

This is a documented, external event that serves as a point of contrast in the article's **Analysis** section.

## **Andy Gedo's** Quote

The quote concerning how "barriers to entry can sometimes be exploited through unfair competition to gain monopoly power in a market" is presented as a direct, documented admission.

## MHI-**MHInsider AI** use disparity

The draft notes MHI's comparatively late and limited public use of the term "AI" and cites an internal check of MHInsider articles on the topic.

## Public Pushback to Concerns

A search for public pushback from the Manufactured Housing Institute (MHI), its senior staff (Lesli Gooch, Mark Bowersox), key corporate leaders (Patrick Waite, Bill Boor, Tom Hodges, Kurt Kelley), or outside counsel (David Goch) revealed no evidence of a public, point-by-point rebuttal or correction to the specific critiques raised in the draft, the AI analyses, the MHARR data interpretations, or the concerns voiced by Andy Gedo.

Related articles confirm the pattern of no public response to specific requests for comment on issues like the ROAD to Housing Act amendments or claims made by MHI leaders. The continued absence of a public rebuttal is used as part of the analysis to strengthen the argument regarding MHI's overall strategy and "optics".

**Yes, it is fair, accurate, and supported by years of evidence** to say that the Manufactured Housing Institute (MHI) has had **ample opportunities to respond** to the published concerns.

- Documented Outreach: The provided links document multiple direct, specific email and written requests to MHI staff and board leaders, including Patrick Waite and others, inviting them to provide a response or clarification on the issues raised.
- **Stated Awareness:** The citation of MHI's outside attorney, David Goch, stating that MHI "Actively Monitors Untrue Disparaging Statements," further confirms that MHI is aware of the critical content.
- **Confirmed Pattern:** The search results corroborate a pattern where MHI leaders have consistently declined the opportunity for a public discussion or debate on their performance and the industry's diminished production levels.

## Google AI Overview Critique

**Yes, it is logically fair to say** that the Google AI Overview on "What has AI done in the manufactured housing industry?" **ought to have cited** the use of AI by MHProNews and/or MHLivingNews in their FEA journalism model.

- **Transparent Application:** The draft and related evidence show that MHProNews and MHLivingNews have transparently and consistently used various AI tools (Gemini, Grok, ChatGPT, Copilot) as a **triangulation and verification tool** in their FEA journalistic process since 2023.
- **Significance:** This constitutes a documented, real-world application of AI in the analysis and critical review of the manufactured housing sector ("MHVille").
- **Incompleteness:** By limiting its response to only design, manufacturing, and sales, the Google AI Overview provided an incomplete summary of AI's actual and documented use within the broader industry ecosystem.

--- MHProNews notes that the screen capture that documents the accuracy of the <u>PDF/Q&A</u> above is posted below and linked here. ---





Gemini, briefly but factually accurately. Is that Upload to you - which has had logos added and a title to clarify for readers what the topic is and who said what - is that a faithful and accurate transcript of the Q&A as shown that we did earlier this morning? Be VERY brief, but factually accurate in your response, so that I can hopefully capture your answer with a single screen capture for documentation/publication purposes.

Yes, the uploaded document is a **faithful and accurate transcript** of the Q&A provided in the previous turn.

**少分Cペ□**:

14)

15)