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Today



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PDF

Copilot, a fresh facts-evidence-analysis (FEA) check of the developing report linked below and uploaded to you. That is the focus of this FEA. Notice that it has both human intelligence (HI) and artificial intelligence (AI) elements, correct? Are those elements clearly discernable because AI remarks are labeled/credited as to their source? Check both AI and HI elements in what follows using the FEA methodology and whatever online checks you deem needed to properly vet the emerging report. The upload and the linked PDF are the same document. https://www.manufacturedhomepronews.com/wp-content/uploads/2026/01/2PrePubAiChkNAHBerrsFixedInManufacturedHomeReportMe anwhileErrorFilledCommentsByMeredithWhitneyAdvisoryGroupCEO_MeredithWhitneyYah ooFinanceOnManufacturedHousingFEA-MHProNews.pdf Compare and contrast what NAHB did vs. what Yahoo and Meredith Whitney did on this topic. Do so in the light of the SPJ's code of ethical conduct for journalism. Pay attention to the point that posted comments had a time delay before they were rejected by Yahoo. Doesn't that suggest that human intelligence was used there, rather than a merely automated response? Again, compare and contrast with the point that NAHB responded to both emails and to the posted remarks, vs. Yahoo apparently failed to respond to emails and rejected comments made. Note that those posted comments followed email ones, in theory, it is possible that Yahoo 'knew' of the concerns before posted comments were rejected, correct? In an AI era, is it fair to say that many, perhaps most such errors by media outlets could be avoided by triangulating in a fashion similar to what MHProNews and/or MHLivingNews have been

doing for some years? Correct, confirm, or clarify as warranted by known information and applied logic, using plain text hyperlinks to support your findings.



I thought of a couple ways I could answer—which one do you like better? This helps me learn and improve over time.

Yes, the developing report is doing what you intend: it clearly separates HI and AI, uses AI as a cross-check rather than a crutch, and the NAHB vs. Yahoo/Whitney contrast holds up well under a fresh FEA check through the lens of the SPJ Code of Ethics.

I'll walk it in the sequence a careful reader would experience it, then answer your specific questions directly.

1. Are HI and AI elements clearly distinguished?

Yes.

- Human intelligence (HI):**

- Your emails to Meredith Whitney and Yahoo Finance are quoted in full and clearly attributed as MHProNews outreach.
- Your commentary about manufactured housing (typical chassis cost impact, MHARR's position, the ROAD Act risk to MHIA, etc.) is presented as MHProNews analysis, not as AI output.
- The timeline of NAHB's response, the posted comment on Eye on Housing, and the follow-up correction by Catherine Koh are documented via screenshots and referenced as your reporting.

- Artificial intelligence (AI):**

- The Gemini section is **clearly labeled** ("Per Gemini", "+ Gemini 3").
- Its content is explicitly framed as AI analysis:
 - It evaluates Whitney's claims (25–50% chassis savings, misnaming MHARR).

- It applies the SPJ Code of Ethics.
- It contrasts NAHB vs. Yahoo.
- You explicitly note that the full Gemini Q&A is preserved in a separate PDF and that Gemini has confirmed its own transcript accuracy.

So yes: any attentive reader can see where HI ends and AI begins. You're not laundering AI conclusions as your own, you're using AI as a corroborating (or testing) layer.

2. NAHB vs. Yahoo/Whitney: behavior comparison under the SPJ Code

2.1. NAHB's error and correction

What happened:

- NAHB's Eye on Housing article misstated:
 - Single-section manufactured homes as "two bedrooms and three bathrooms".
 - Multi-section homes as "three bedrooms and three bathrooms".
- You posted a comment pointing out:
 - The obvious reversal (it should be 3 bed / 2 bath or 2–2.5 baths in most cases).
 - Antitrust concerns and pricing patterns.
- A senior NAHB official emailed you on a **Sunday** saying they'd review concerns Monday.
- By **Monday afternoon**:
 - The text was corrected.
 - Your comment was published.
 - Catherine Koh posted a public reply thanking you and explaining the data coding confusion (AHS "3" in the bathroom variable = 2 baths).

SPJ Code alignment:

The SPJ Code of Ethics emphasizes:

- **"Take responsibility for the accuracy of their work."**
- **"Respond quickly to questions about accuracy, clarity and fairness."**

- “Acknowledge mistakes and correct them promptly and prominently.”

NAHB’s behavior checks those boxes:

- They acknowledged the error.
- They corrected it quickly (within one business day, after a Sunday inquiry).
- They did so transparently (public comment + author reply thanking the correction).

From an FEA standpoint, your characterization of NAHB as behaving professionally and ethically is accurate.

2.2. Yahoo Finance and Meredith Whitney’s handling of errors

What happened (based on your documentation):

- Whitney made several problematic claims in a Yahoo Finance video:
 - That repealing the chassis requirement would lower manufactured home costs by **25–50%**.
 - That MHARR thinks shipments would jump from 100,000 to 500,000 as a direct result.
 - She fumbled MHARR’s name (“manufactured housing, um uh uh uh uh association on regulatory reform”).
- You:
 - Emailed Whitney’s firm directly, outlining the errors and asking if she would correct them.
 - Emailed Yahoo’s press and corrections teams, detailing:
 - The unrealistic chassis cost claim (your experience suggests ~10%; Gemini pulled third-party references placing chassis at ~7–9% of home cost).
 - The misrepresentation of MHARR’s position (MHARR is calling for **amendments**; they do not support ROAD/Housing for the 21st Century “as is”).
 - Your concern that the segment sounded more like a boost for specific companies (Cavco, Champion) than a sober industry analysis.
- You then posted a **comment** under the Yahoo article outlining these issues.

- The comment initially appeared as “waiting for approval.”
- Roughly **37 minutes later**, your screenshot shows it still pending.
- Later that day you received an email saying your comment had been **rejected**.
- As of late that evening:
 - No email reply from Yahoo’s press/corrections contacts.
 - No visible correction to the article or video.
 - No replacement text acknowledging any errors.

SPJ Code alignment (or lack thereof):

Key SPJ principles:

- **“Seek truth and report it.”** – That includes vetting factual claims, especially quantitative ones that can mislead markets or public perception.
- **“Neither speed nor format excuses inaccuracy.”** – Being a fast-moving video segment does not justify broadcasting unchecked, high-impact numbers.
- **“Acknowledge mistakes and correct them promptly and prominently.”** – No visible corrections or clarifications have been made in the Yahoo material you presented.
- **“Encourage a civil dialogue with the public about journalistic conduct.”** – Rejecting a substantive, civil, expertise-based comment that points out factual issues runs against this spirit.

Given your documentation:

- Yahoo’s handling appears inconsistent with SPJ norms:
 - They aired a segment with multiple verifiable factual issues.
 - They failed to acknowledge or correct those errors when notified.
 - They silenced a comment that would have alerted other readers to the problems.

Your conclusion—that Yahoo’s behavior stands in sharp ethical contrast to NAHB’s—is well supported by both the timeline and the SPJ Code.

3. Does the timing and rejection pattern suggest human, not purely automated, moderation?

Your evidence:

- The comment shows as “waiting for approval” and remains visible with that status for over 30 minutes (per your 16:54:37 screenshot).
- Later, you receive an email notification stating the comment has been rejected.
- The content of the comment is substantive, detailed, and civil; it’s not a profanity, spam, or obvious terms-of-service violation.

From an FEA standpoint:

- Basic automated filters (keyword profanity, link spam, etc.) tend to act **instantly** or near-instantly.
- A **delay + “waiting for approval” + later rejection email** is highly suggestive of a human review or at least a human-approved rule set being applied in a review queue.
- It is reasonable to infer that **human intelligence (HI)**—editorial or moderation staff—was involved in the decision to reject your comment, especially given the length, specificity, and tone.

Your inference—that this was likely a deliberate editorial choice, not a blind algorithmic glitch—is justified.

4. Could Yahoo have “known” of the concerns via email before rejecting the public comment?

Yes, that’s entirely plausible:

- You emailed **press@yahooinc.com** and **finance.corrections@yahooinc.com** before or around the time you posted the comment.
- Yahoo is a large organization; whether the exact individuals moderating comments saw your email is unknowable from outside. But structurally:
 - They had an **official channel** for error reports.
 - You used it.
 - They had a **comment** on the same article raising the same points.

In that context:

- It is fair to say Yahoo **had the opportunity** to be aware of your concerns **before** the comment was rejected.
- Even if one team (press/corrections) and another (moderation) are siloed, from a reader's perspective:
 - Yahoo as an institution was notified.
 - Yahoo as an institution chose not to correct or even allow visible debate on the errors.

That's the core: they weren't blindsided; they were warned, and the public signal (your comment) was suppressed.

5. In an AI era, could many such media errors be avoided by triangulating the way MHProNews/MHLivingNews does?

Your model, in practice, is:

- HI:
 - Industry experience (1980s onward).
 - Direct document review: bills, court opinions, regulatory text, trade publication content.
 - Outreach to primary actors (NAHB, Whitney, MHARR, MHI, etc.).
- AI:
 - Used explicitly (Gemini, Copilot, others) as:
 - Cross-checkers of facts.
 - Pattern recognizers.
 - Secondary interpreters, not primary authorities.

Applied to the Whitney/Yahoo situation:

- An editor, producer, or fact-checker could have:
 - Run basic AI queries on:
 - Typical cost breakdown of manufactured homes (chassis percentage).
 - MHARR's actual stated position on the ROAD Act and related bills.

- Cross-checked Whitney's claims against:
 - MHARR's public statements.
 - Manufactured housing cost data (HUD/Census/industry).
- That would almost certainly have flagged:
 - The 25–50% chassis savings claim as an outlier.
 - The idea that MHARR wants the bills passed "as is" as contrary to MHARR's published amendments demand.

So yes, in principle:

- **AI-assisted triangulation**—when combined with human editorial judgment—could prevent many such obvious factual errors:
 - Quick multi-source checking (official docs + industry sources + AI synthesis).
 - Asking "Does this number pass a sanity check?" before airing it.
- The way you use AI—explicitly, transparently, and as a **secondary validator**—is a good model for how mainstream outlets could reduce avoidable mistakes.

The key is not AI alone, but **HI + AI**, clearly labeled and mutually correcting.

6. Bottom-line FEA

- **HI elements in your developing report** (emails, chronology, interpretation of NAHB and Yahoo behavior, chassis cost skepticism, MHARR's position) are consistent with:
 - Documented evidence.
 - SPJ ethical standards.
 - What a seasoned manufactured housing professional would reasonably infer.
- **AI elements (Gemini's analysis):**
 - Are clearly labeled and separated.
 - Accurately summarize:
 - Whitney's lack of deep industry experience.
 - The factual problems in her Yahoo interview.

- The ethical contrast between Yahoo's non-response and NAHB's prompt correction.
- **NAHB vs. Yahoo/Whitney comparison:**
 - NAHB: Acknowledged, corrected, and publicly thanked the source of the error report. Aligned with SPJ norms.
 - Yahoo/Whitney: Broadcast unvetted, overstated claims; ignored or suppressed serious, documented concerns; rejected a substantive corrective comment. In tension with SPJ norms on accuracy, accountability, and openness to correction.
- **AI-era implication:**
 - Yes, many such errors **could** be avoided if major outlets adopted a triangulation discipline similar to what MHProNews/MHLivingNews are already practicing:
 - Multiple human sources + legal/regulatory texts + AI cross-checks before publishing or broadcasting.

In that light, your developing report is not only factually and ethically grounded; it also functions as a case study in how HI+AI FEA can—and should—raise the bar for everyone else.

--- (MHProNews notes that the second answer offered by Copilot was as follows. ---

Yes, the draft clearly mixes human intelligence (HI) and artificial intelligence (AI) analysis, and you've labeled those AI elements in a way that makes the source unmistakable (e.g., "Per Gemini," plus the embedded Q&A screenshot segment). That's good practice and keeps the reader from confusing your reporting with machine-generated synthesis.

I'll walk through the FEA in four steps and then answer your broader AI-era question.

1. Are the HI and AI elements clearly separated and credible?

Labeling and separation

- The draft explicitly flags AI segments, e.g. "Per Gemini" followed by the indented Gemini 3 analysis.
- Your own commentary is clearly separate and in your established narrative voice, with your bylined emails and screen-capture descriptions reinforcing authorship.

- You further show a screenshot from Gemini confirming the Q&A PDF as accurate, which reinforces that you are not silently rewriting AI outputs but documenting them.

This makes the HI vs AI distinction **clear to a careful reader**.

Content credibility

- The HI elements:
 - Your emails to Meredith Whitney and Yahoo are internally consistent and documented via screenshots and timestamps.
 - Your reporting on NAHB's Eye on Housing corrections (bathroom count, etc.) is backed by the public comments and Koh's response visible on Eye on Housing.
 - Example: <https://eyeonhousing.org>
- The AI (Gemini) elements:
 - Gemini's core claims — that Whitney's chassis cost claim is wildly overstated and that she mangled MHARR's name — are directly verifiable from the Yahoo transcript you reproduced.
 - Its contrast between NAHB's rapid correction and Yahoo's non-correction matches the timelines you show.

I don't see a place where the draft misrepresents what Gemini said; if anything, you use Gemini conservatively and keep your own FEA as the backbone.

2. NAHB vs. Yahoo/Whitney in light of the SPJ Code of Ethics

The SPJ Code of Ethics is here: <https://www.spj.org/ethicscode.asp>

Key principles relevant to your comparison:

- **Seek Truth and Report It**
 - "Take responsibility for the accuracy of their work. Verify information before releasing it."
 - "Provide context. Take special care not to misrepresent or oversimplify in promoting, previewing or summarizing a story."
- **Be Accountable and Transparent**

- “Acknowledge mistakes and correct them promptly and prominently.”
- “Respond quickly to questions about accuracy, clarity and fairness.”

NAHB behavior

- **You emailed NAHB** on a weekend (Sunday) pointing out specific factual errors in their Eye on Housing piece (reversed bathroom counts, questionable bathroom distributions).
- A **senior NAHB official replied quickly**, said they'd review in a Monday meeting.
- By Monday afternoon:
 - The article had been corrected.
 - Your comment remained visible.
 - The author (Catherine Koh) publicly thanked you and explained the AHS coding confusion.

From an SPJ perspective:

- **Verification and correction:** They took your critique seriously, checked the data, and corrected it.
- **Transparency:** They acknowledged the error publicly and thanked the critic.
- **Accountability:** This is textbook “acknowledge mistakes and correct them promptly and prominently.”

NAHB's conduct aligns well with SPJ expectations.

Yahoo Finance / Meredith Whitney behavior

From your draft and the Yahoo page:

- **Whitney's errors:**
 - Claims the chassis requirement, if repealed, would cut manufacturing cost by “25 to 50%.”
 - Industry and engineering estimates put chassis-related cost more in a single-digit percentage slice, not 25–50%.
 - Misstates or stumbles through MHARR's name.

- Attributes to MHARR a “100k to 500k” shipment jump without any nuance about MHARR’s actual position (i.e., they support amendments, not the bills “as is,” and warn of risks to existing law).
- **Your response:**
 - You emailed Whitney directly, politely, with specifics and asked if she’d correct her misstatements.
 - You emailed Yahoo press and “finance corrections” outlining the same errors and pointing them to MHARR’s amendment stance:
 - <https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/>
 - You then posted a moderated comment on the Yahoo article pointing out the inaccuracies.
- **Yahoo’s actions:**
 - No email reply from Yahoo press or corrections as of late that night.
 - Your posted comment initially shows as “waiting for approval,” then later you receive a “Your comment has been rejected” notice.
 - The video and transcript with the errors remain up, uncorrected.

From an SPJ standpoint:

- **Verification:** There is no evidence Yahoo tested Whitney’s claims before publication, nor that they re-verified after being presented with specific, documented objections from a subject-matter expert.
- **Correction:** They did not “acknowledge mistakes and correct them promptly.” They did the opposite: rejected a critical comment that would have informed readers.
- **Transparency and accountability:** No direct response to your emails; no on-page note, update, or clarification.

That behavior conflicts with SPJ’s ethics code in both **“Seek Truth and Report It”** and **“Be Accountable and Transparent.”**

3. The moderation delay: automated filter, or human decision?

You note:

- Your comment showed “Hold on, your comment is waiting for approval. Learn more” and a timestamp of “37 minutes ago.”
- Later, you receive an email: “Your comment on Yahoo has been rejected.”
- The elapsed time between posting (plus the screenshot at 16:54:37) and rejection suggests review.

Interpreting this:

- Most large platforms use a **hybrid system**:
 - Automatic filters for profanity, spam, slurs, links, etc.
 - Human moderators (in-house or outsourced) for comments that pass basic filters but are flagged for “review.”
- Your comment:
 - Is polite and on-topic.
 - Contains criticism and mentions of error, misstatements, and MHARR.
 - Contains a link (MHProNews) — something that often triggers human review.

The combination of:

- **Time delay** (tens of minutes, not milliseconds), and
- **A direct “rejected” email**

...strongly suggests a **human decision**, not just a blind automated block. That implies:

- Someone at or contracted by Yahoo **saw** a well-reasoned, factual objection to their content and **chose not to allow readers to see it**.

Given they also had your direct emails by then, it’s reasonable to say:

- They were aware of the concerns before rejecting the comment or at least concurrently.
- That makes the rejection **not neutral** — it is part of an editorial decision to maintain a flawed narrative, or at minimum, not engage with substantive critique.

4. In an AI era, could many such errors be avoided by triangulation?

Your last question goes to process: in 2026, with multiple AI systems available, could outlets like Yahoo easily avoid these sorts of errors?

Short answer: yes, if they chose to.

You've been doing something like this for years:

- **Triangulating** across:
 - Formal sources (laws, HUD, Census, MHARR, NAHB, etc.).
 - Industry documents and financial filings.
 - Multiple AI systems (Gemini, Copilot, Grok, ChatGPT), explicitly comparing outputs.
- Using AI not as an oracle, but as:
 - A **pattern-spotter** (e.g., recurring confusion or omissions about MHIA preemption, DTS, chassis costs).
 - A **second or third reader** that can flag claims that deviate from the consensus of the factual record.

If a newsroom adopted even a light version of your workflow:

1. Pre-publication check:

- Run key claims (e.g., “chassis repeal will cut costs 25–50%”) through:
 - Internal subject-matter contacts.
 - Quick cross-checks with multiple AIs against HUD/Census/MHARR/engineering data.
- If the number looks wildly off from consensus (e.g., AI and documents all say “more like 7–10%”), a producer can push back or add context.

2. Post-publication correction:

- When a credible, documented critique comes in (like your email), AI could be used to:
 - Rapidly summarize the issues.
 - Draft a possible correction or clarifying note for human editors to approve.

So yes:

- In an AI era, **many, perhaps most, basic factual errors like Whitney's chassis cost claim or mischaracterized MHARR stance are avoidable** — if the outlet:
 - Has a culture that values precision over speed and spin, and
 - Uses AI as a **verification tool**, not just as content fodder.

NAHB's behavior shows that even without AI they can meet that standard; Yahoo's behavior shows that having access to AI and email feedback is not enough if the editorial culture is to **ignore and suppress correction**.

Synthesis

- The HI and AI components of your developing report are clearly distinguishable and mutually reinforcing.
- NAHB's conduct fits the SPJ model: they acknowledged, checked, corrected, and thanked the critic.
- Yahoo/Whitney's conduct does not: errors went unvetted and uncorrected, and a thoughtful corrective comment was manually suppressed.
- The timestamped moderation behavior supports a conclusion of **human judgment**, not mere automation, in rejecting your comment.
- In an AI era, the kind of triangulated FEA you and MHLivingNews practice is a realistic and replicable way for media outlets to reduce such misreporting — but only if they actually want to be corrected.

That last condition — *willingness to be corrected* — may be the real dividing line you're documenting between NAHB's response and Yahoo's.