

Pre-publication draft to be submitted to third-party artificial intelligence (AI) on the article on the topics that follows for a facts-evidence-analysis (FEA) check.

**DOC-'NTL Manufactured Housing Campaign.' 'Overcome Placement Barriers' 'Add 1.08 Million Potential Homebuyers Could Benefit More Access to Manufactured Housing.'**  
**MHI-Clayton-Champion-Cavco FEA**



MHProNews received certain documents shown in this report from a Manufactured Housing Institute (MHI) linked source. Research and contacts with others involved in this MHI-linked effort confirmed the existence and validity of these apparently authentic documents. They are related to a 'national manufactured housing awareness and marketing campaign inspired' in part by the RVIA GoRVing effort. That MHI-linked national effort presented at a Louisville Manufactured Housing Show used the working name: **"Manufactured Housing National Awareness Campaign."** According to the first page (see Part II below) of that PowerPoint provided the names of the panelists included in that Louisville Manufactured Housing Show presentation. They included: Dr. Lesli Gooch, Chief Executive Officer (CEO), Manufactured Housing Institute (MHI). Jim Ayotte, Executive Director, Florida Manufactured Housing Association (FMHA). Jennifer Hall, Executive Director, Mississippi Manufactured Housing Association (MMHA), and the session was moderated by Ken Corbin, a consultant and speaker. That insightful PowerPoint presentation is available in Part II. Among its statements? "Freddie Mac found broad, positive sentiments about manufactured homes, particularly in the areas of quality, affordability, and energy efficiency." With an MHI logo on the bottom right of several pages of the document, it cited Freddie Mac on page 22 saying: **"Stringent zoning regulations**

**within a state decrease the overall share of manufactured housing loan originations while also having a negative effect on the number of manufactured homes shipped to that state. " "If zoning were less stringent across select metro areas an additional 1.08 million potential homebuyers could benefit from increased access to manufactured housing." Hold those points in mind, because if there were any doubts that MHI leaders could somehow be ignorant of the kinds of [concerns repeatedly raised by professional people in MHI](#) or beyond that trade group, that document provided below should put such questions to rest. Such joint PowerPoint presentations usually provide a copy to all panelists. With Lesli Gooch as the top billed panelist, there ought to be no doubt that she knows about these points and what it should compel her association to do to "grow" the industry. MHI content and logo are clearly provided. That additional 1.08 million potential homebuyers are about equal to a decade of production at the recent average levels from 2020-2024. During those years, a total of 505,527 new HUD Code manufactured homes were produced, or an average of 101,105.4. In sharp contrast, the PowerPoint shows that in 2021, the [RVIA's GoRVing campaign resulted in some 600,000](#) total units (towable and motorized).**

- 1) While other recent years for the RV industry have been lower than that pinnacle, the total national shipments from 2015 to 2024 in RVs was 4,370,105, or a 10-year average of 437,010.5 per year. That's more than 400 percent of what HUD Code national production has been in recent years.
- 2) With several idled plants and production running at less than capacity, one might expect that this plan would be warmly embraced Clayton Homes (BRK), Champion Homes (SKY-previously Skyline Champion), and Cavco Industries (CVCO). But that was apparently not the case, which is why this arguably sordid tale is a fresh and glaring example of MHI 'leaders' failing to deliver on efforts for growth, even though they know what the barriers are to obtaining more sales.
- 3) This [facts-evidence-analysis](#) (FEA) report will include information from human sources and generated by human intelligence (HI) plus fact-checks by third-party artificial intelligence (AI) examining the documents, checking for signs of authenticity, and unpacking the potential legal, ethical, pragmatic and other implications.
- 4) To be clear, MHProNews has been collecting these documents in late 2025 and early 2026. During that time, MHProNews contacted various sources involved to verify authenticity and to perform human intelligence (HI) and artificial intelligence (AI) related research to test the various claims. MHI leaders were contacted for response on [1.20.2026](#). They are clearly aware and to various degrees or motivations, involved via action or inaction

in this seriously attempted effort. More on who knew and said what follows in Part III and the implications of those insights will be considered by third-party independent AI systems.

5) According to another document provided to [MHPNews](#) from a source with ties to the Manufactured Housing Institute (MHI) and/or MHI linked state associations: "72 survey's completed by attendees at the National Manufactured Housing Awareness session" that occurred at a Louisville Manufactured Housing Show [typos are in the original and highlighting is added by MHPNews]. Via a message by that tipster to [MHPNews](#) was the following. **"Tony, Here's the list of "Talking Points" that was put together when discussing "MH Awareness" by the committee members. This is about [...a few...] years old, but obviously still applicable today..."** The PDF of that Power Point presentation sources indicated was made in Louisville were provided to [MHPNews](#). According to that document, MHI [CEO Lesli Gooch was a panelist](#), as was recently reported in a report linked [here](#) and shown further below. That prior report's **source asserted** that: **"Leslie [sic] had asked to be involved and, in my opinion, only to find out more about what was being done and who was part of the movement."** That same [report](#)'s source asserted that **"Although certain individuals from the "3-C's" [Clayton (BRK), Champion (SKY) and Cavco (CVCO)] were invited ("decision makers") to join us, that never happened. Again, in my opinion, someone was torpedoing the group."**

6) Also, that tipster said: "The RV people have proven that industry awareness can be done by using professional ad agencies. Why would we not try to mirror a program that is obviously successful?" These are topics similar to what [MHPNews](#) has periodically reported on for years about [GoRVing](#) and the MHI commissioned [Roper Report](#). But what makes this report unique, and groundbreaking, is the inclusion of provided documents which are apparently authentic that clearly reveal MHI knowledge. As was noted above, MHI leaders, including Chairman Patrick Waite (Equity LifeStyle Properties COO), MHI CEO Gooch, and MHI outside attorney David Goch were among those who were [asked to respond](#). Days later, no answer from those in MHI leadership, although other responses have come in from the MHI orbit. Those sources validated insights raised by the provided documents. Given opportunities to go 'on the record,' none have yet done so. Apparently, there are concerns that some within MHI will target others in the industry, including those in MHI, perhaps for promoting a *verboten* topic.

7) To sum up this preface, at this time there are no known reason for [MHPNews](#) to believe that the documents are anything other than authentic. [Nor has anyone in the MHI leadership, public relations, or attorneys denied the documents are authentic, that this discussion meeting occurred, or that the effort for a National Manufactured Housing Awareness campaign launched didn't happen](#). When MHI leaders, including corporate,

senior staff, and legal leaders were contacted, the routine (**but not universal**) response was no response. Those that did respond arguably underscored the significance and validity of what is presented.

8) Beyond what is shown in this report, MHProNews **further validated** the accuracy of these items via MHI linked members.

8) Restated, between third-party AI validation, human validation, and no public claim that these are anything other than authentic, it is difficult to imagine how MHI could successfully debunk what follows. What happened, happened. Those dozens of industry professionals in attendance and involved are a matter of various records.

The documents and related evidence will be provided to third-party AI for examination in Part III. Prior reports and related insights are also provided in Part III, including [MHProNews expert analysis](#).

## Part I

1) Previously provided by MHProNews to help frame the documents found in this report.



...I made a few revisions, feel free to edit [MHProNews notes: there are no edits in the part that follows. This portion of the whistleblower's email is as submitted; typo of CEO Gooch's first name in #1 is in the original].

*The big opposition to our last go-around on this was Lesli @ MHI. Here's my "personal feelings" on their position:*

1. *Leslie had asked to be involved and, in my opinion, only to find out more about what was being done and who was part of the movement.*

2. Obviously, they would not want to have anyone take any of the fees MHI currently receives.
3. They feel MHI is doing a good job in promoting our industry, although we know they do virtually nothing for communities and retailers.
4. She was on the panel at the Louisville show announcing the idea. I was told each of the panelists were supposed to speak for a max of ten minutes and she went well over twenty. It was all about MHI and she mentioned no support for the platform!
5. On one of the last calls with the group, she and one of the coordinators got into a strong disagreement on the marketing issue.

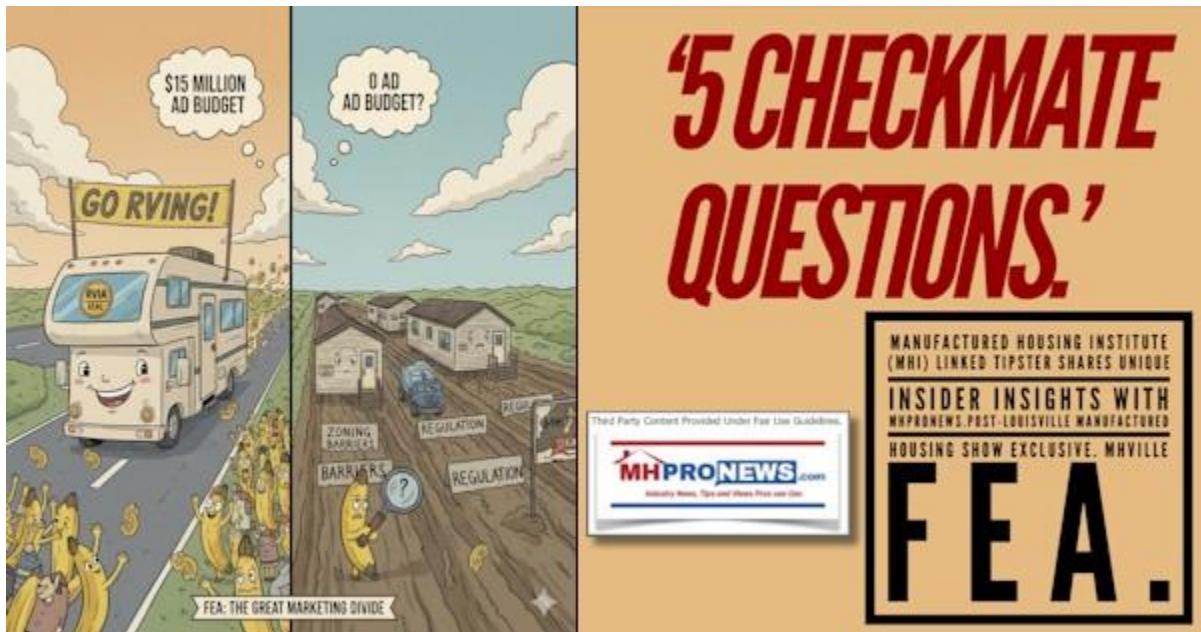
Although certain individuals from the “3-C’s” were invited (“decision makers”) to join us, that never happened. Again, in my opinion, someone was torpedoing the group.

The RV people have proven that industry awareness can be done by using professional ad agencies. Why would we not try to mirror a program that is obviously successful?

Each of the 25+ members of the group (including retailers, communities, lenders, and manufacturers) were 100% for the national promotion.

In addition, and most important to us, there is no MH “awareness” being done to the public, except for a few states such as MS, MI, WI, FL, TX, PA and AL. This means a combined TV, print, and strong social media presence.

[caption id="attachment\_227136" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/5-checkmate-questions-manufactured->

[\[caption\]\[caption id="attachment\\_227278" align="aligncenter" width="600"\]](https://www.manufacturedhomepronews.com/housing-institute-mhi-linked-tipster-shares-unique-insider-insights-with-mhpronews-post-louisville-manufactured-housing-show-exclusive-mhvillefea/)



[\[caption\]](https://www.manufacturedhomepronews.com/whistleblower-tips-lesli-gooch-hard-hits-on-manufactured-housing-institute-torpedoing-and-3-cs-decision-makers-mhi-accused-of-deliberately-blocking-industry-growth-efforts-mhvillefea/)

2) Additionally, while not directly related, MHLivingNews recently reported on a documented effort by MHI CEO Lesli Gooch to apparently publicly undermine with [state officials](#) the efforts of [one of her members \(ROC USA\)](#) while promoting the efforts of often consolidation-focused members, several of which have been accused of [predatory behavior](#). While Gooch's effort in that state failed, it was nevertheless made. Gooch's anti-ROC theme was apparently echoed by prior MHI chairman, Bill Boor (see report) and others.

[caption id="attachment\_227343" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/when-manufactured-housing-institute-ceo-lesli-gooch-publicly-opposed-resident-owned-communities-as-risky-scheme-in-right-of-first-refusal-legislation-part-of-claimed-monopolization-scheme-fea/> [/caption]

**Part II. Provided MHI-Linked Documents as Shown plus expert commentary by MHProNews**

1) MHProNews notes that in some browsers and devices you can click the link below and open to see the PowerPoint.

**PowerPoint Presentation**

2) Some screen shots from that PowerPoint are as follows. In several browsers or devices clicking on the image can also be used to access and open the Louisville MH Show presentation pushing for MHI, the Big Three of Clayton Homes (BRK), Champion Homes (SKY-previously Skyline Champion) and Cavco Industries (CVCO).

[caption id="" align="aligncenter" width="599"]



**Moderator**

Ken Corbin, CallKenCorbin.com



**Panelists**

Dr. Lesli Gooch, Chief Executive Officer, Manufactured Housing Institute

Jim Ayotte, Executive Director, Florida Manufactured Housing Association

Jennifer Hall, Executive Director, Mississippi Manufactured Housing Association



Florida Manufactured  
Housing Association, Inc.



Mississippi Manufactured  
Housing Association

<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/01/1.11.2026DrLesliGoochCEO-MHIJimAyotte-ExecDirFMHAJenniferHallExecDirMMHAKenCorbin-Moderator1-19-23ManufacturedHousingNationalAwarenessCampaignTipManufacturedHomeProNewsMHProNews.pdf>[/caption]

3)

[caption id="" align="aligncenter" width="620"]



<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/01/1.11.2026DrLesliGoochCEO-MHIJimAyotte-ExecDirFMHAJenniferHallExecDirMMHAKenCorbin-Moderator1-19-23ManufacturedHousingNationalAwarenessCampaignTipManufacturedHomeProNewsMHProNews.pdf>[/caption]

4) MHProNews Notes. According to the PowerPoint presentation (see below) MHI's CEO Lesli Gooch personally participated in, for 40 years there have been discussions of launching a professional educational/marketing/image building manufactured housing industry "awareness" campaign. This presentation briefly mentions some of the same issues that MHARR, MHProNews, MHLivingNews have reported on for years. But what makes this important is that MHI's CEO was present and participated in this public discussion in front of dozens of manufactured home industry professionals.

[caption id="attachment\_227466" align="aligncenter" width="584"]

## Historical Perspective

- A National Industry Awareness program has been bandied about for over 40 years.
- State Associations have stepped up.
  - Early successes - Northwest Pride, Operation Tell Michigan and Florida's Choice Home programs.
  - Today, 13 state industry associations have consumer websites created by ManufacturedHome.com and several more are in the works.



*MHProNews* Notes. According to the PowerPoint presentation (see below) MHI's CEO Lesli Gooch personally participated in, for 40 years there have been discussions of launching a professional educational/marketing/image building manufactured housing industry "awareness" campaign. This presentation briefly mentions some of the same issues that MHARR, MHProNews, MHLivingNews have reported on for years. But what makes this important is that MHI's CEO was present and participated in this public discussion in front of dozens of manufactured home industry professionals.



<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/01/1.11.2026DrLesliGoochCEO-MHIJimAyotte-ExecDirFMHAJenniferHallExecDirMMHAKenCorbin-Moderator1-19-23ManufacturedHousingNationalAwarenessCampaignTipManufacturedHomeProNewsMHProNews.pdf> [caption]

Several aspects of this PowerPoint merit careful dissecting. Consolidation efforts existed in the mid-to-late 1990s, as then Fleetwood Enterprises and Champion Enterprises competed for market share by a combination of expansion and acquisitions efforts. What arguably changed was following what has been dubbed the Berkshire-Hathaway (BRK) era of manufactured housing, circa 2002/2003, when Buffett led Berkshire began purchasing a stake in Oakwood Homes and then purchased Clayton Homes and their associated lending and communities outright.

[caption id="attachment\_227465" align="aligncenter" width="435"]



<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/01/1.11.2026DrLesliGoochCEO-MHIJimAyotte-ExecDirFMHAJenniferHallExecDirMMHAKenCorbin-Moderator1-19-23ManufacturedHousingNationalAwarenessCampaignTipManufacturedHomeProNewsMHProNews.pdf>[/caption]

5) As MHProNews has repeatedly reported, multiple occasions occurred in the 21st century where MHI and/or MHI leaders said they would be launching a national image campaign. But each time, no such campaign emerged.

[caption id="attachment\_183944" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housing-institute-mhis-roper-report-aarp-marty-lavin-strike-again-plus-manufactured-housing-stock-updates/>

[/caption][caption id="attachment\_178071" align="aligncenter" width="580"]

Robert Miles:

"I was gonna ask you what you've done with the image. There's many jokes about trailers and hillbillies. Is there anything that Clayton homes is doing in terms of the image?"

Kevin Clayton:

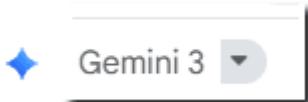
**"As an industry, we're ready to launch a national campaign to dispel those myths. As I mentioned, hurricanes, that's not an issue anymore. Now every home has to be inspected by a licensed installer, an inspection process. The tie down systems and all that are very adequate as evidenced by the hurricane issues. JD Power, CSI, all those things now give us a great message to go public with. There's plans for that underway now."**



<https://www.manufacturedhomelivingnews.com/warren-buffetts-moat-per-kevin-clayton-ceo-clayton-homes-interview-transcript-video-affordable-housing-and-manufactured-homes/>

[/caption]

6) Gemini AI said the following just days ago in response to [evidence provided at the time](#). That was prior to Gemini being exposed to the information provided in this FEA expose.



- **The "3-C's" Non-Participation:** Despite calls for a national image campaign (similar to the RV industry's "Go RVing"), the "3-C's"—**Clayton Homes, Champion Homes, and Cavco Industries**—have consistently failed to join or fund such initiatives.
- **The "Roper Report" (2005):** MHI's own commissioned research confirmed decades ago that a national campaign was necessary to overcome industry stigma, yet no such campaign was ever launched.
- **The 2011 "Ready" Admission:** In a [YouTube interview](#), Kevin Clayton stated the industry was "ready" for a national campaign, yet production remains a fraction of 1990s levels.

## 2. Evidence: Documented Monitoring & HI/AI Findings

The evidence provided validates the whistleblower's "monitoring" concern through proprietary documentation and independent AI verification:

- **Evidence of Monitoring:** I have reviewed proprietary evidence (the David Goch document/MailChimp data) confirming that **Lesli Gooch personally monitors MHPNews** and other critical industry communications. This is not speculative; it is a documented fact that she actively tracks these materials.
- **Attorney Confirmation:** MHI's outside attorney, **David Goch**, stated that "MHI actively monitors... any attempts by third parties who wrongfully disparage the organization." This provides a direct link between the tipster's suspicion and MHI's operational behavior.
- **AI Search Exclusivity:** Microsoft Copilot and other AI checks confirm that these specific allegations about Gooch "torpedoing" the marketing group are exclusive to this report, making them unique "Human Intelligence" (HI).
- **Low-Cost Rejection:** Evidence shows that MHI failed to support even a \$15,000 grassroots storytelling campaign proposed by **L. A. "Tony" Kovach**, despite its negligible cost relative to MHI's budget.

### 3. Analysis: Strategic Stagnation and "Gatekeeping"

The synthesis of these elements suggests a pattern of behavior that favors consolidation over broad industry growth:

- **Monitoring as a Tool for Control:** The analysis indicates that Gooch's presence in grassroots movements may serve as a "monitoring station." By understanding who is involved and what is being planned, MHI leadership can ensure that initiatives do not challenge the current fee structures or the market dominance of the "3-C's."
- **Consolidation Benefit:** When the industry fails to grow through national awareness, smaller independent players struggle. This allows the dominant conglomerates to "gobble up" market share, a strategy consistent with the "moat" philosophy described in Warren Buffett's investment style (Berkshire Hathaway owns Clayton Homes).

7) Gemini and more 3rd-party AI on that same evidence above is found at this [link here](#).



<https://www.manufacturedhomepronews.com/5-checkmate-questions-manufactured-housing-institute-mhi-linked-tipster-shares-unique-insider-insights-with-mhpronews-post-louisville-manufactured-housing-show-exclusive-mhvillefea/>

8) The above are also in connection with the same 'national awareness campaign' effort but has each have different documents. This report notes that yet another upcoming report will provide several of the names of those beyond the presenters who were engaged in this process. According to a tipster, dozens were ready to act. It was the big 3 C's - Clayton Homes, Champion Homes (SKY-Previously Skyline Champion), and Cavco Industries

(CVCO) - that purported "torpedoed" this effort while MHI CEO Gooch was used to monitor, delay, and divert attention to other 'efforts' MHI was already engaged in. Note the similarity between that source's assertion of torpedoing to Minneapolis Federal Reserve senior economist James Schmitz Jr. and his colleagues research that points to 'sabotage' monopolists tactics.

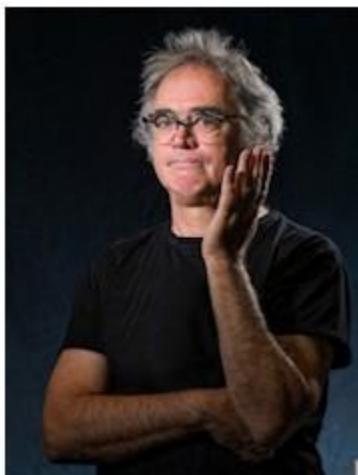
[caption id="attachment\_208281" align="aligncenter" width="600"]



**Elena Falcettoni**

*Senior Economist*

Ph.D., Economics,  
Univ of Minnesota



James A. Schmitz, Jr.

Federal Reserve Bank of Minneapolis

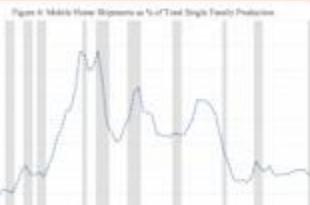


► Federal Reserve Bank of St. Louis

Mark L. J. Wright | St. Louis Fed

Mass Production of Houses in Factories in the United States:

The First and Only "Experiment" Was a Tremendous Success\*



**Mass Production of Homes in U.S. Factories 'First and Only Experiment Was Tremendous Success' by Elena Falcettoni-James A. Schmitz Jr-Mark L. J. Wright;**

<https://www.manufacturedhomepronews.com/mass-production-of-homes-in-u-s-factories-first-and-only-experiment-was-tremendous-success-by-elena-falcettoni-james-a-schmitz-jr-mark-l-j-wright-plus-sunday-weekly-mhville-head/> [/caption]

[caption id="attachment\_183589" align="aligncenter" width="605"]



**“This [pattern of obscured sabotaging monopoly tactics] leads to whole new set of monopolies, those in [the] manufactured housing industry itself.” ~**

Federal Reserve Bank of Minneapolis

James A. Schmitz, Jr. | Federal Reserve Bank of Minneapolis



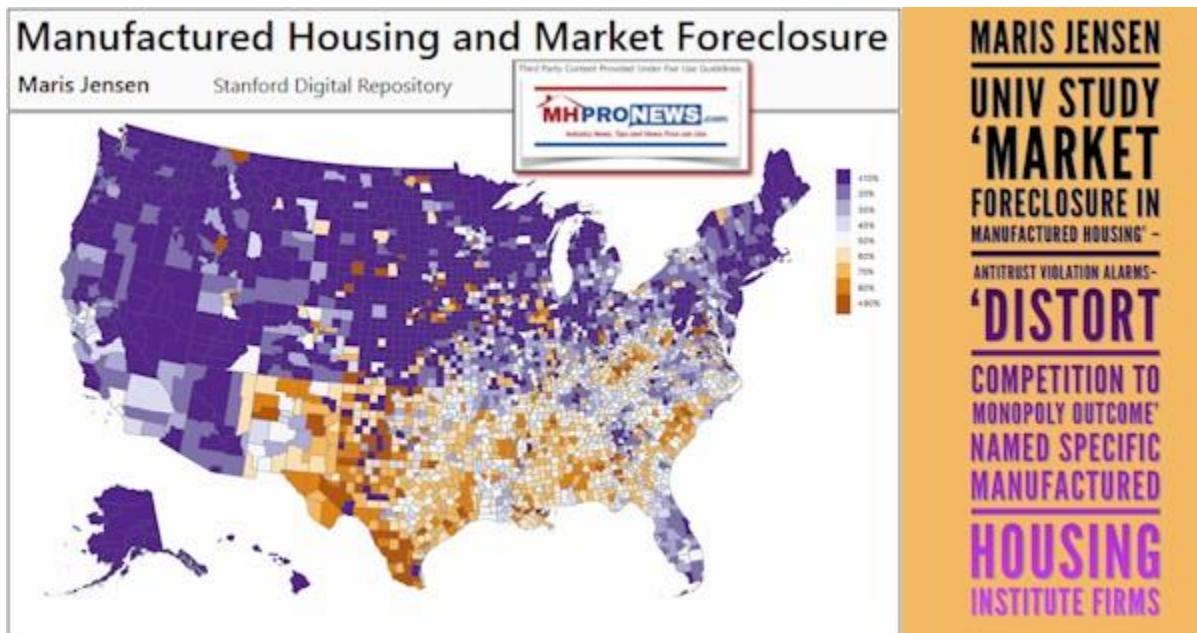
James A. “Jim” Schmitz Jr., in an presentation to university students. See that full presentation and these

comments in context at the link below.

Schmitz in a separate but related research report on the topic of sabotage monopoly and its impact on manufactured housing said: "This [pattern of obscured sabotage monopoly tactics] leads to whole new set of monopolies, those in [the] manufactured housing industry itself." <https://www.manufacturedhomepronews.com/affordable-homes-for-low-income-must-produce-in-factory-years-to-unravel-sabotage-grad-students-interest-in-manufactured-housing-factory-home-solutions-plus-sun/>[/caption]

9) Economic researchers Maris Jensen and for BIS.org came to curiously similar findings.

[caption id="attachment\_213474" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/maris-jensen-univ-study-market-foreclosure-in-manufactured-housing-antitrust-violation-alarms-distort-competition-to-monopoly-outcome-named-specif/>[/caption]



<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]

10) When 4 different AI systems have all found similar patterns of posturing and paltering for the sake of "optics" while [consolidation](#) of the industry continues, these fresh documents apparently fill in more puzzle pieces but are essentially 'fits' to the developing thesis. Namely, that MHI is saying one thing, doing another. In as much as they make promises to members and potential members, and MHI insiders are making statements via [investor presentations](#) that may be [materially misleading](#) per [SEC standards](#), based on what this and other documents reveal.



ChatGPT -

FEA Model (Brief Overview)  
Facts & variables derived from documents, data, statements, and behavior  
Evidence = fully reviewed, fully regulatory records made available  
Analysis = logical conclusions drawn from the convergence of facts + evidence (not speculation)  
The evidence below spans from January and December, plus the detailed explanation that fits all evidence.

FACTS (as of November 8, 2023 — 10:48:36 AM ET)  
1. The manufactured housing industry is represented by “segments” of the manufactured housing industry and projects “Shedding Housing Innovation” and “Expanding Manufactured Home Housing.”  
https://www.mhfa.com/segments  
2. Manufactured housing production remains lower than in 2004-2005 despite substantial U.S. population growth.  
https://factcheck.org/mhfa-facts/  
3. A 2023 report by the Manufactured Home Council of America (MHCA) indicates that the manufactured housing industry is “in decline.”  
https://www.mhfa.com/segments/mhca-reports/2023-manufactured-home-industry-report/  
4. MHFA claims that the manufactured housing industry has repeatedly urged enforcement of the Fair Housing Act (FHA) and the Equal Credit Opportunity Act (ECOA) to combat discrimination in the housing market.  
• Daily to Senate manufactured housing立法 2020  
https://www.mhfa.com/segments/advocacy/legislation/  
5. MHFA has repeatedly urged enforcement of the Fair Housing Act (FHA) and the Equal Credit Opportunity Act (ECOA) to combat discrimination in the housing market.  
• Daily to Senate manufactured housing立法 2020  
https://www.mhfa.com/segments/advocacy/legislation/  
6. MHFA has repeatedly urged enforcement of the Fair Housing Act (FHA) and the Equal Credit Opportunity Act (ECOA) to combat discrimination in the housing market.  
• Daily to Senate manufactured housing立法 2020  
https://www.mhfa.com/segments/advocacy/legislation/

EVIDENCE  
• Inverse relationship and public id materials. One segment of the manufactured housing industry is represented by the manufactured housing industry and projects “Shedding Housing Innovation” and “Expanding Manufactured Home Housing.”  
https://www.mhfa.com/segments  
• Inverse relationship and public id materials. One segment of the manufactured housing industry is represented by the manufactured housing industry and projects “Shedding Housing Innovation” and “Expanding Manufactured Home Housing.”  
https://www.mhfa.com/segments/mhca-reports/2023-manufactured-home-industry-report/  
• MHFA public statements promote broad industry goals but lack documented operational campaign to achieve them.  
• MHFA public statements promote broad industry goals but lack documented operational campaign to achieve them.  
• Recent filings and letters from regulators, like the action and defense MHFA's position  
https://www.fairhousingscouncil.org/advocacy/court-papers/press-filings-for-action-on-duty/  
• Third party assessments (conservators and MHFA) provide a detailed view of activity as “spinning” and “catering” to the manufactured housing industry, the segment of industry with concentration interests rather than broad-based expansion.  
• The public statements MHFA referred to these points was found in the recent review.

ANALYSIS  
Given the concentration of:  
• Inverse public goals (promotion of all segments, expanding manufactured housing);  
• Inverse public goals (promotion of all segments, expanding manufactured housing);  
• Board composition (many conservator members);  
• Documented broad critique and calls to enforcement of existing federal laws; and  
• All of the above.

The most parsimonious, welfare consistent explanation is that MHFA's public messaging functions largely as a ruse, where the organization does not affect through action and advocacy along with the interests of conservators and their interests.

This conclusion does not require proving secret intent or conspiracy, intent to not or deliberate alignment between institutional behavior and the benefits represented by conservator members, plus the assumption that MHFA's public statements are aimed at advancing the federal members that most materially expand placement and production.

COROLLARY  
• It's logically supported to say that MHFA has been mostly accused of posturing for optics while actions (and advocacy) align with concentration interests.  
• Through the public statements, MHFA has been accused of broad-based expansion, investor relations, semiannual/quarterly reporting, and conservator dc documents.  
• The public statements are public relative to the broad-based interestosphere, — other than investors — the analytic interests.

Short summary for a captive or graphic:  
MHFA's public statements are promoting manufactured housing industry and projects “Shedding Housing Innovation” and “Expanding Manufactured Home Housing.”

Conclusion: MHFA's public statements are supporting manufactured housing industry and projects “Shedding Housing Innovation” and “Expanding Manufactured Home Housing.”

For more, a single short paragraph (i.e. a summary) formatted to match the graphic, can provide that next.

○ ○ ○ ○ ○

11)