

Pre-publication draft of a developing article on MHProNews for third-party artificial intelligence (AI) facts-evidence-analysis (FEA) check on the topics as shown.

NAHB Errors Fixed in Manufactured Home Report. Meanwhile-What About Error-Filled Comments by Meredith Whitney Advisory Group CEO Meredith Whitney to Yahoo Finance on Manufactured Housing? FEA

On Sunday morning on 1.4.2026, shortly after emailed and posted remarks to the National Association of Home Builders (NAHB) post via their Eye on Housing platform that had apparent errors on manufactured housing, a senior official with the NAHB had emailed [MHProNews](#) back to say they would review the concerns in a meeting the next morning. By Monday afternoon, NAHB had fixed the remarks, posted the MHProNews submitted comments, and further posted a reply by Catherine Koh - the author - thanking us for bringing the error to the NAHB's attention. A screen capture documenting much of that is shown below and more is being considered in a planned follow up report. It is worth noting for now that the senior NAHB official said in part in his email: "**I have read your articles before, no problem.**" Without putting too much emphasis on that statement, based on the totality of the rapid response, and appreciated correction, one might be forgiven if the impression is that NAHB official has read [MHProNews](#) and knows that this publication routinely does its homework. Meanwhile, over at [left](#)-leaning *Yahoo! Finance*, two messages were sent to them about errors in a video interview posted on their website. Those errors published by *Yahoo! Finance* were first brought to the attention of Meredith Whitney in an email to her provided further below. At the time this article was being drafted, several hours later, there were no response from either Yahoo or Whitney. See Part I for details, because her claims - while seemingly favorable to the manufactured home industry - are nevertheless inaccurate. As former Manufactured Housing Institute (MHI) chairman and still MHI board member [Tim Williams previously told MHProNews](#), "**There are good arguments to be made that we** [i.e.: MHI, the industry, etc.] **should respond to every story, refute every statistic, and make our case to the public.**" As noble, intelligent, and common sense as those remarks by Williams, President and CEO of 21st Mortgage Corp (BRK) sound, there is no serious evidence that MHI has implemented those potentially useful concepts. This [MHVille facts-evidence-analysis](#) (FEA) will compare and contrast what Yahoo and Whitney did versus the NAHB's clearly professional response.



2 Responses

L. A. "Tony" Kovach says:

January 4, 2026 at 10:49 am

There is a notable factual inaccuracy in the above that should be corrected by the NAHB/Eye On Housing. "Most single-section homes are less than 1,000 square feet and contain five total rooms in the house — typically two bedrooms and three bathrooms." That has been problematic reversed, it should be three-bedroom with two bathrooms. The next statement is also likely incorrect: "multi-section homes usually range from 1,000 to 2,000 square feet and have six rooms, comprising three bedrooms and three bathrooms." I've been in thousands of manufactured homes during my career, many of them were multi-sectionals. While you do see some 3 bathroom models, most would be 2 or 2.5 baths, not three. Several antitrust concerns exist with respect to the manufactured housing industry that may be beyond the specific scope of this article but are nevertheless important for understanding the market. <https://www.housingwire.com/articles/judge-valderramas-roadmap-for-successful-antitrust-litigation-in-affordable-housing-crisis/> When NAHB/Eye on Housing aptly points out that the cost of a new manufactured home is rising faster than a new conventional house, one should wonder. Isn't that a classical sign of a market that is being restricted?

[Reply](#)

Catherine Koh says:

January 5, 2026 at 3:12 pm

Hi Tony, thank you very much for flagging this. You're correct that the bathroom counts in the text were misstated. The confusion arose from AHS coding conventions: in the bathroom variable, a value of "3" corresponds to two bathrooms, whereas for bedrooms and total rooms, "3" represents the actual count. We'll issue a correction soon. Appreciate you bring this to our attention!

[Reply](#)

There are potential silver linings to the Whitney/Yahoo Finance errors. That may be addressed in a possible follow up. But for now, let's note that their headline for that report proclaimed the following.

US legislation could give 'quantum' boost to manufactured housing

Editorially speaking, MHProNews would welcome a 'quantum boost' to manufactured housing production. But there is an evidence-based case to be made that without something closely resembling or copying [the MHARR amendments](#), [the pending legislation](#) could stymie the potential for the manufactured housing industry based on existing federal laws that are going largely un-enforced or improperly enforced.

This [MHVille FEA](#) is underway.

[caption id="attachment_218964" align="aligncenter" width="613"]



"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. Relevant emails on Meridith Whitney's controversial remarks as posted by Yahoo Finance on 1.7.2026

1)

from: L. A. "Tony" Kovach for MHProNews

to: info@meredithwhitneyllc.com

date: Jan 7, 2026, 1:52 PM

subject: Attention Meredith Whitney Advisory Group CEO Meredith Whitney, Media Inquiry

Meredith,

I just got through looking at the Yahoo Finance video interview of you linked below.

<https://finance.yahoo.com/video/us-legislation-could-quantum-boost-173000212.html>

We are the largest and most read trade media serving the manufactured housing industry. I've been working in manufactured housing through most of my adult life, starting in the early 1980s. I'm considered an expert. I say that to share the following concerns. It seems to me that you made multiple inaccurate statements during that video interview.

For example. The Manufactured Housing Association for Regulatory Reform (MHARR), which you named in that interview, is calling for amendments to be made to the pending legislation. They are not pushing that bill 'as is.'

You said the savings with the removable chassis rule enacted could be 25 or more percent. That's a figure much higher than typical estimates (perhaps 10 percent), so I've never heard a claim anywhere as high as yours in that video and doesn't make sense to me based on my experience.

There are other problematic remarks by you in that video. Are you prepared to go on the record and correct your misstatements?

The legislation, unless amended, could undermine existing legislation. That is what MHARR has said.

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<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/>

We prefer emailed remarks so that there is no question about who said what. Please send me your response by email, as we plan a report.

I can't speak for MHARR, but I contacted their president and CEO, Mark Weiss, J.D. to share the link of that post and video. <https://finance.yahoo.com/video/us-legislation-could-quantum-boost-173000212.html> Just fyi.

Again, please advise as soon as possible. Thank you.

--

L. A. "Tony" Kovach
Managing Member
LifeStyle Factory Homes, LLC

DBAs:

[**MHLivingNews.com | MHProNews.com | HousingWire Contributor**](#)

... --- *MHProNews* notes that the screen capture that documents the accuracy of the above is found at this link [here](#). ---

2)

from: L. A. "Tony" Kovach for MHProNews

to: press@yahooinc.com

cc: finance.corrections@yahooinc.com

date: Jan 7, 2026, 2:09 PM

subject: Yahoo media relations, there are multiple apparent errors in a new post/video on
your site

<https://finance.yahoo.com/video/us-legislation-could-quantum-boost-173000212.html>

We are the largest and most read trade media serving the manufactured housing industry. Beyond publishing, I've been working in manufactured housing through most of my adult life, starting in the early 1980s. I'm considered an expert. I share that to say the following.

There are multiple errors in that report. I've reached out to Meredith Whitney, who is the person making the questionable/errant remarks.

Whitney said, among other things:

- the savings with the removable chassis rule enacted could be 25 or more percent. That's a figure much higher than typical estimates (perhaps 10 percent), so I've never heard a claim anywhere as high as her's in that video. It doesn't make sense to me based on my experience.
- With all due respect, Whitney somewhat mangled the name of the Manufactured Housing Association for Regulatory Reform (MHARR). MHARR is calling for amendments to be made to the pending legislation. They are not pushing pending bills 'as is,' because MHARR believes it could undermine existing legislation (I'm not speaking for them, see their remarks yourself).
- <https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/>
- There are several articles on the MHARR site that are on the topic of the ROAD act and related.
- I've reached out to MHARR President and CEO Mark Weiss, J.D. He won't be in today, he advised me, and 'time will be at a premium' until about mid-next week. That said, without speaking for him, I'm confident he would want a factually accurate report, and Whitney's seems like she may be (pardon me, but IMHO) trying to boost Cavco (CVCO) and Champion (SKY). I'm not aware of any comments by those firms nearly as aggressive as the comments she made.

I'd urge you to pull the video and issue a correction. Either way, please advise your plan as we plan to report. Kindly email your remarks to my attention, no word limits, we do longform in depth journalism. Thank you.

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L. A. "Tony" Kovach
Managing Member
LifeStyle Factory Homes, LLC

DBAs:

[**MHLivingNews.com | MHProNews.com | HousingWire Contributor**](#)

... --- [**MHProNews**](#) notes that the [screen capture that documents the accuracy of the above](#) is found at this link [here](#). ---

Part II. From the report on Yahoo! Finance at this link [here](#) provided below under fair use guidelines for media. Note that providing this text should NOT be misconstrued as endorsing its contents. There are arguably multiple errors, as the emails above begin to outline. See more in Part III.

1)

US legislation could give 'quantum' boost to manufactured housing

[Yahoo Finance Video](#) and [Julie Hyman](#)

Wed, January 7, 2026 at 12:30 PM EST

Meredith Whitney Advisory Group CEO Meredith Whitney sits down with [Julie Hyman](#) to talk about the manufactured housing industry, whether a boom is expected this year as available housing supply remains stuck in place, and the legislation US lawmakers could pass to ease the costs of manufactured housing developments.

Whitney has been dubbed the "Oracle of Wall Street" for forecasting the 2008 financial crisis during her time as an analyst.

Also watch Meredith Whitney comment on why manufactured housing [could see a renaissance in 2026](#) as Baby Boomer homeowners decide to age in place.

To watch more expert insights and analysis on the latest market action, check out more [Morning Brief](#).

Video Transcript

I want to get into manufacture a little bit because this is a fascinating area to me. And when we talk about manufacture of people are watching, we're talking about what we used to call prefab housing, right? You build it somewhere else and then you take it to the place or it's easily assembled. Um, I mean like people like Martha Stewart are now designing these kinds of houses. Um and in the past there was I think you could argue there was something of a stigma around them. Does that go away in 2026? Do we see a manufactured housing boom?

00:30 Speaker B

Dude, I'm so glad you're as into manufactured housing as I am because I could talk about it all day long. Um, you know, people look back on the 19 pre-1970s as like a trailer park type manufactured housing. Manufactured housing today are they're really nice. So, um not only are they um often times you have 25% of the price, but they're incredibly, um, you know, I would say, you know, high-end, very, very nice.

01:03 Speaker B

Um so uh what's interesting about this and why we think this is also a fat pitch opportunity is there are as as as little as 100,000 manufactured shipments annually. Um it bobs around right 100,000. So, um, uh when you move manufactured housing, there's a a requirement from the 1970s which called is a a chassis requirement where you have to move the uh the manufactured home on a steel platform and then you have to uh install it with the steel platform.

01:40 Speaker B

So both the House and Senate bills, um repeal this uh really outdated um structure, this this chassis mandate. And that would lower the price of manufacturing by an estimated additional 25 to 50% and importantly, um the manufactured housing, um uh uh uh uh association on regulatory reform thinks that it will increase shipments from 100,000 to 500,000.

02:11 Speaker B

So that's a obviously a quantum increase and what it would do to uh companies like Champion Home Sky, um would be massive. and there's Cavco that benefits as well. So uh these are you know, quantum shifts in um a business environment and volumes that could

happen with the the stroke of a pen from reconciliation from the House and Senate and the House and Senate by the way are motivated to pass this um in the in the first quarter uh this year.

02:43 Speaker B

And then then of course, the White House wants to be heavily involved in affordable homes too. So at the center of the this affordable home, I think is the manufactured housing stocks.

02:56 Speaker A

And so basically, this is an election issue in your view because of the whole discussion around affordability.

03:02 Speaker B

without a doubt. This will be the election domestic election issue, um uh for the midterms.

MHProNews notes that when Whitney said: "manufactured housing, um uh uh uh uh association on regulatory reform" she apparently meant to say the [Manufactured Housing Association for Regulatory Reform](#) (MHARR).

Part III

1) From the Meridith Whitney meredithwhitneyllc.com "about us" page <https://meredithwhitneyllc.com/about/> is the following pull-quote.

Independent, Data-Driven Approach

I have always been fiercely independent and unbiased. I am often been early and unafraid, driven by data. The broad scope of the data I use and the process I employ combined with my 30 years of Wall Street experience differentiates my final product.

2) Be that as it may, there is little evidence that may suggest that Whitney has any deep level of experience on manufactured housing. To be clear, based on some Google searches, it would appear that Whitney has been commenting on manufactured housing in recent years. But there is no clear indication that she spent time in the industry. To the points raised in the headline, preface, and through Parts I and Parts II, some of her remarks appear to be those of someone who might be a well-intentioned cheerleader who nevertheless lacks seasoning in the manufactured housing industry.

