

2 Pre-publication draft for submission to third-party artificial intelligence (AI) for facts-evidence-analysis (FEA) check for a developing report on MHPProNews.

HUD Announces New Appointments to Manufactured Housing Consensus Committee. 'MHCC Appointments of John Weldy-Steve Ervin-Todd Kopstein Evidence of Interlocking HUD-MHI-Berkshire Hathaway' FEA

HUD claimed that: "Appointments underscore Secretary Turner's ongoing dedication to increasing the supply and affordability of manufactured homes for American homebuyers." However, "Analyzing the February 17, 2026, HUD press release regarding new appointments to the **Manufactured Housing Consensus Committee (MHCC)** through the **Facts-Evidence-Analysis (FEA)** method reveals that the **Manufactured Housing Association for Regulatory Reform (MHARR)**'s concerns regarding "regulatory capture" and "gerrymandered appointments" are supported by objective, verifiable data." So said Google's artificial intelligence (AI) powered [Gemini on 2.18.2026](#) (see Part II for context and supporting details). Gemini's findings were provided in response to the input-inquiry elements [transparently shown in the document at this link here](#). The U.S. Department of Housing and Urban Development (HUD) press release in question is provided in Part I. From the full input-inquiry thread documented in Part II per Gemini: "The appointments of John Weldy, Steve Ervin, and Todd Kopstein to the MHCC provide direct evidence of the interlocking relationship between HUD, the **Manufactured Housing Institute (MHI)**, and the **Berkshire Hathaway (BRK)** empire."

1) [MHPProNews](#) reminds longtime readers that the [left-leaning Washington Post](#) previously reported the following. [Lois Starkey](#) is a [former MHI vice president](#) who left MHI to join HUD.

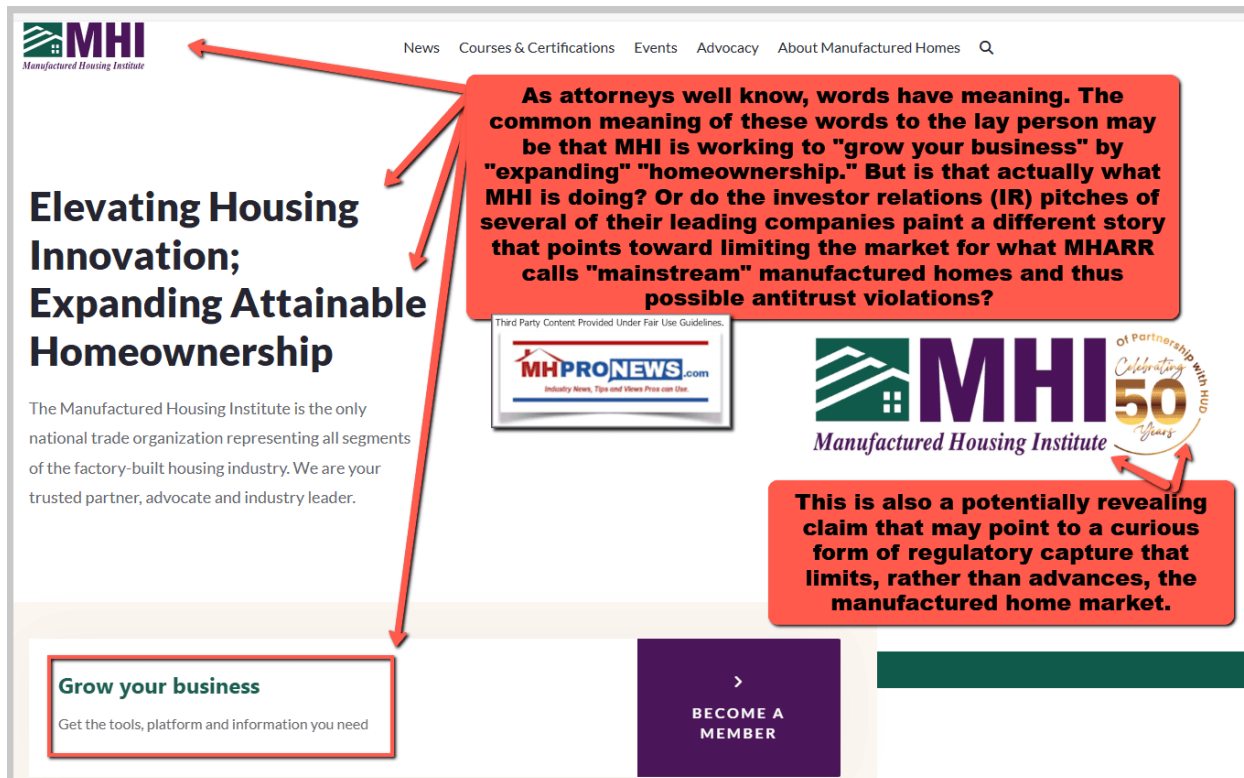
Starkey violated the terms of her severance agreement "by agreeing to work for HUD, a client of MHI," wrote Webster, Chamberlain & Bean lawyer David P. Goch. "For these reasons, we request that you take appropriate actions regarding Ms. Starkey's employment with HUD, which may include immediate termination."

In fact, a top HUD ethics lawyer, Daniel Baxter, had signed off on the arrangement, writing in an email to Starkey that she was permitted to receive the severance pay "since it appears they are based on your prior work and not your position at HUD."

2) The [document from WaPo of the Goch letter to HUD is linked here](#). Recall too that last year [MHI hired Teresa Payne](#), J.D., as a vice president. The concepts of the '[revolving door](#)' and 'regulatory capture' are arguably clearly on display. Indeed, beyond the blatant evidence provided by MHI's outside attorney David Goch, in the quote referenced by the *Washington Post* above, when Goch wrote: "by agreeing to work for **HUD, a client of MHI...**"

(bold added). One need look no further than MHI's home page where the Arlington, VA based trade group call HUD-MHI a "partnership."

[caption id="attachment_225832" align="aligncenter" width="658"]



MHProNews notes 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]

3) Years of reporting that includes direct documentary evidence, primary sources, and in recent years third-party AI [facts-evidence-analysis](#) (FEA) checks have resulted in a large and growing body of documented behaviors, statements, and claims.

4) In an email in response to an inquiry from MHProNews, [Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform](#) (MHARR) said the following.

Yes. I applied [for MHCC membership], as did Ed Hussey.

...

For a Trump Administration that is supposedly committed to lowering federal regulatory burdens and advancing smaller, entrepreneurial American businesses, these MHCC appointments are appalling. They cater to the industry's largest corporate conglomerates and in their totality are virtually indistinguishable from the type of appointments we would have expected from a Biden Administration. They are indefensible and inexcusable.

This [MHVille facts-evidence-analysis](#) is underway.

FEA
FACTS-EVIDENCE-ANALYSIS

"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.

FACTS **EVIDENCE** **ANALYSIS**

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Part I. From the HUD press release at this link [here](#) to [MHProNews](#).



U.S. Department of Housing and Urban Development

[News](#) / HUD Announces New Appointments to Manufactured Housing Consensus Committee

HUD Announces New Appointments to Manufactured Housing Consensus Committee

Appointments underscore Secretary Turner's ongoing dedication to increasing the supply and affordability of manufactured homes for American homebuyers

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) announced today the appointment of six new members to serve on the Manufactured Housing Consensus Committee (MHCC), a Federal Advisory Committee. These appointments maintain the MHCC at 21 members authorized under statute to ensure the committee can continue to play its critical role in advising HUD's Office of Manufactured Housing Programs on recommendations to the Manufactured Home Construction and Safety Standards, commonly referred to as the HUD Code.

"Under Secretary Turner's leadership, the department is making good on its promise to increase the supply and affordability of manufactured homes for American homebuyers," **said Federal Housing Commissioner and Assistant Secretary for Housing Frank Cassidy**. "I welcome the new members of the Manufactured Housing Consensus Committee, whose diverse perspectives will help us modernize the HUD Code and reform unnecessary barriers that have long hindered the broad production of efficient, high-quality, and affordable manufactured homes."

The following new MHCC members are being announced today in the Committee's three membership categories of Users/Consumers (U), Producers/Retailer (P/R), and General Interest/Public Official (GI/PO):

- Clayton Camblin, Weatherization Field Specialist, Kansas Housing Resource Corporation (U)
- Brad DeHays, Founder and Chief Executive Officer, Connect Housing Blocks (GI/PO)
- Steve Ervin, Senior Vice President – Head of FHA and Seniors Housing Finance, Berkadia Commercial Mortgage (GI/PO)

- Todd Kopstein, Chief Executive Officer, Cascade Financial (P/R)
- Andrew McCoy, Ph.D, Director, Virginia Center for Housing Research and Associate Director, Myers Lawson School of Construction at Virginia Tech University (U)
- John Weldy, Vice President, Engineering, Clayton Homes Building Corp. (P/R)

About HUD's Manufactured Housing Consensus Committee

The Manufactured Housing Consensus Committee (MHCC) is a statutory Federal Advisory Committee body charged with providing recommendations to the Secretary of HUD on the revision and interpretation of HUD's Manufactured Home Construction and Safety Standards and related procedural and enforcement regulations. By regulation, HUD has included the MHCC in the process of revising the Manufactured Home Model Installation Standards, Installation Program Regulations, and Dispute Resolution Program regulations.

Part II. Additional [Facts-Evidence-Analysis](#) (FEA) from sources as shown including more MHPProNews [expert](#) commentary.

In no particular order of importance are the following facts, insights and observations.

1) Per the input-inquiry thread by the human intelligence (HI) of [MHPProNews](#) with Gemini linked [here](#) is the following.



In reviewing the February 17, 2026, HUD press release regarding new appointments to the **Manufactured Housing Consensus Committee (MHCC)**, a stark contrast exists between the silence of the **Manufactured Housing Institute (MHI)** and the aggressive, law-focused stance of the **Manufactured Housing Association for Regulatory Reform (MHARR)**.

1. MHI and Aligned Media Silence

As of February 18, 2026, there is **no record** of MHI issuing a formal statement, press release, or social media post regarding the specific HUD appointments announced yesterday.

- **MHI (manufacturedhousing.org):** The "News" and "Press Releases" sections of the MHI website remain focused on their upcoming Winter Meeting and general

advocacy for "innovative" housing segments like CrossMod®, rather than the technical and statutory nuances of the MHCC appointments.

- **Aligned Trade Media:** A scan of **MHInsider**, **MHVillage**, and **ManufacturedHomes.com** shows no reporting on the HUD release. These outlets typically function as promotional channels and "echo chambers" for MHI's messaging rather than independent trackers of HUD administrative actions.

2. Accuracy of Google AI Overview (AIO) and MHARR's "Statutory" Finding

The information found in the Google AI Overview and on the **MHARR** website—describing the MHCC as a "**statutory consensus committee with unique authority**"—is **factually accurate and legally authoritative**.

- **The Legal Reality:** The **Manufactured Housing Improvement Act (MHIA) of 2000** specifically established the MHCC as a "consensus committee" (not just a "typical" advisory body) to provide a "balanced" check on HUD's regulatory power. Federal law (42 U.S.C. 5403) mandates that HUD must submit proposed standards to the MHCC and provides a specific process for the committee to develop and recommend regulations.
- **Confirmation:** Even HUD's own press release acknowledges the MHCC as a "**statutory Federal Advisory Committee body**," confirming the "statutory" nature that MHARR emphasizes.

3. MHI vs. MHARR: The "Consensus Bulwark" Disparity

While MHARR routinely highlights the MHCC's role as a "**consensus bulwark**" against over-regulation (such as the DOE energy rules), MHI's public statements often refer to the committee in more generic "advisory" terms.

Feature	MHARR Stance	MHI Stance
MHCC Role	A mandatory consensus body designed to protect affordability.	A collaborative advisory group that supports "innovative" standards.
Strategy	Demands HUD follow the " Enhanced Preemption " and consensus rules of the 2000 Act.	Focuses on new legislation (like the ROAD Act) that may actually weaken preemption.

Feature	MHARR Stance	MHI Stance
Recent HUD Release	Issued an "Exclusive Report & Analysis" (via MHPProNews) on the MHCC's rejection of DOE rules.	Silent. No public comment on the latest HUD appointments or MHCC authority.

4. Logical Takeaway: The "Regulatory Capture" Suggestion

The silence from MHI and its aligned media suggests a **strategic avoidance** of the MHCC's statutory power. By not emphasizing the MHCC's unique legal authority to override HUD or DOE overreach, MHI arguably allows the "regulatory environment... that has worsened over time" (per HUD researchers) to persist.

As the **FEA-model** suggests, the contrast is clear:

- **MHARR** seeks to empower the MHCC as a legal shield for the entire industry.
- **MHI** appears more concerned with maintaining a "manufactured narrative" of cooperation with federal agencies, even when those agencies fail to enforce the laws that would unlock mainstream manufactured housing production.

Supporting Evidence & Links:

- [HUD Official Release: New MHCC Appointments \(Feb 17, 2026\)](#)
- [Federal Register: Statutory Authority of the MHCC \(42 U.S.C. 5403\)](#)
- [MHARR Analysis: The MHCC as a Consensus Bulwark](#)

--- MHPProNews again notes that the [PDF](#) that produced the above and below replies by Gemini and was confirmed as accurate by Gemini is transparently linked [here](#).

The screenshot displays the Gemini 3.0 interface. At the top, a PDF titled "Gemini2.18...nalysisFEA" is shown. Below it, a text box contains a summary of the analysis: "Gemini, briefly but factually accurately. Noting that logos have been added to that upload, a title, and a partial screen capture to document who said what and based on what input-inquiries, and further noting that the cut-and-paste method was used to take that text and put that into a MS WORD document, then that was exported as a PDF which has now been provided to you, is that PDF a faithful and accurate transcript of the Q&A elements as shown? Be VERY brief, but factually accurate. The goal is to accurately document your response hopefully with a single screen capture that can be used in the developing report."

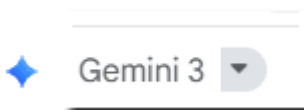
Below the text box, there is a section labeled "ANALYSIS" with a dropdown arrow. The analysis text reads: "Yes, the provided PDF (Gemini2.18.2026Q-A-MHProNewsOnMHCC-FAC-HUD-MHI-MHARR-FactsEvidenceAnalysisFEA.pdf) is a **faithful and accurate transcript** of the Q&A elements. Despite the addition of a title, logos, and a partial screen capture for context, the text accurately preserves the verbatim input-inquiries and corresponding AI-generated responses regarding the HUD press release, MHCC statutory authority, and the role of trade groups."

Below the analysis, there is a section labeled "SOURCES" with a dropdown arrow. The sources listed are:

- PDF Page 1: Gemini2.18.2026Q-A-MHProNewsOnMHCC-FAC-HUD-MHI-MHARR-...
- PDF Page 5: Gemini2.18.2026Q-A-MHProNewsOnMHCC-FAC-HUD-MHI-MHARR-...
- PDF Page 1: Gemini2.18.2026Q-A-MHProNewsOnMHCC-FAC-HUD-MHI-MHARR-...
- PDF Page 4: Gemini2.18.2026Q-A-MHProNewsOnMHCC-FAC-HUD-MHI-MHARR-...

At the bottom of the interface, there is a text input field labeled "Ask Gemini 3".

2) The follow up to the above is shown below.



Analyzing the February 17, 2026, HUD press release regarding new appointments to the **Manufactured Housing Consensus Committee (MHCC)** through the **Facts-Evidence-Analysis (FEA)** method reveals that the **Manufactured Housing Association for Regulatory Reform (MHARR)**'s concerns regarding "regulatory capture" and "gerrymandered appointments" are supported by objective, verifiable data.

1. The "Chummy Relationship": Evidence of Interlocking Interests

The appointments of John Weldy, Steve Ervin, and Todd Kopstein to the MHCC provide direct evidence of the interlocking relationship between HUD, the **Manufactured Housing Institute (MHI)**, and the **Berkshire Hathaway (BRK)** empire.

- **John Weldy (Clayton Homes):** Weldy is the Vice President of Engineering for **Clayton Homes**, a wholly-owned subsidiary of Berkshire Hathaway. Clayton Homes is a dominant member of MHI.

- **Steve Ervin (Berkadia):** Ervin is a Senior VP at **Berkadia Commercial Mortgage**, a 50/50 joint venture between **Berkshire Hathaway** and Jefferies Financial Group. Berkadia is an active MHI member and exhibitor.
- **Todd Kopstein (Cascade Financial):** Kopstein is the CEO of **Cascade Financial Services**, which is a documented MHI member.

FEA Finding: These appointments place individuals from firms with direct financial ties to the industry's largest corporate conglomerate—and the trade group that represents it—into key "Producers" and "General Interest" slots on the committee.

2. MHARR's Evidence-Based Concerns

MHARR's long-standing critique—that HUD is turning the MHCC into a "clone" of a discredited advisory council by stacking it with MHI-aligned interests—is reinforced by these appointments.

- **Statutory Integrity:** MHARR argues that the **Manufactured Housing Improvement Act (MHIA) of 2000** intended for the MHCC to be a "consensus bulwark" of independent voices.
- **The Conflict:** By populating the committee with representatives from companies like **Clayton** and **Berkadia**, HUD risks "institutionalizing favoritism toward the industry's largest corporate conglomerates at the expense of smaller producers".

"The MHCC is not a 'typical' advisory body, but a statutory 'consensus' committee with unique authority. To turn it into a rubber stamp for the industry's giants is to subvert the very law that created it." — *MHProNews FEA Analysis on Statutory Authority*.

3. The Trump Administration Paradox: Domestic Success vs. Housing Stagnation

While the Trump Administration has claimed significant advances in general economic metrics (lower inflation, foreign investment), the data shows **no breakthrough in the affordable housing sector**.

- **The Missing Lever:** Despite the administration's "Affordable Homeownership" rhetoric, production remains suppressed at ~100,000 units—far below the 1990s average of 338,000.
- **Failed Enforcement:** The "breakthrough" is already written into law: **Enhanced Preemption (MHIA 2000)** and **Duty to Serve (HERA 2008)**. However, as the latest appointments suggest, the "will to enforce" these laws appears secondary to managing the "optics" of the crisis through committee appointments.

Final Analytical Takeaway

It is a fair and evidence-supported observation that MHARR's concerns are sound. The current trajectory of HUD and FHFA suggests a preference for a "consolidated status quo" rather than the structural disruption required to solve the housing crisis.

Quotable Fact: *"Housing represents 44% of the CPI weight; you cannot solve inflation while allowing institutional bottlenecks to throttle the only inherently affordable, unsubsidized housing solution in America."*

Supporting Evidence & Links:

- [HUD Press Release: 2026 MHCC Appointments](#)
- [Berkshire Hathaway / Berkadia Relationship Overview](#)
- [MHI Member List: Documenting Clayton, Berkadia, and Cascade](#)
- [MHARR Analysis on MHCC Independence and Legal Authority](#)

3) Grok was asked to check all of the above (see [PDF of pre-publication draft](#) supplied to Grok linked [here](#)) and xAI's Grok said the following.



Facts-Evidence-Analysis (FEA) on HUD's MHCC Appointments and Interlocking HUD-MHI-Berkshire Ties

Facts: HUD's February 17, 2026, press release announces new MHCC appointments, including John Weldy (Vice President of Engineering, Clayton Homes, a Berkshire Hathaway subsidiary), Steve Ervin (SVP and Head of FHA and Seniors Housing Finance, Berkadia, a Berkshire Hathaway-Jefferies joint venture), and Todd Kopstein (CEO, Cascade Financial Services, a manufactured home lender and MHI member firm). HUD claims these "underscore Secretary Turner's ongoing dedication to increasing the supply and affordability of manufactured homes." The document cites Washington Post on Lois Starkey's MHI-to-HUD move (with Goch letter alleging violation as HUD is MHI's "client"), Gemini AI's analysis (from earlier today) concluding these appointments evidence interlocking HUD-MHI-Berkshire relationships, supporting MHARR's "regulatory capture" and "gerrymandered" concerns. MHI's site calls HUD a "partnership"; recent MHI hire Teresa Payne exemplifies "revolving door." New addition: MHARR CEO Mark Weiss confirmed via email to MHProNews that he and Ed Hussey (former MHARR chairman, affiliated with Liberty Homes) applied for MHCC membership but were not selected.

Evidence:

- HUD press release is accurate and matches official text: names/terms align, no discrepancies found.
https://www.hud.gov/press/press_releases_media_advisories/HUD_No_26_032
- Washington Post elements properly documented/transparently shown: Quotes on Starkey/Goch letter accurate, including "HUD, a client of MHI." Full article confirms context of ethics probe/MSPB involvement.
https://www.washingtonpost.com/business/economy/once-obscure-hud-office-faces-intense-lobbying-over-manufactured-housing-rules/2018/04/29/1b0d8c16-3f3e-11e8-a7d1-e4efec6389f0_story.html
- Gemini's input/response thread (linked in document) transparent; no factual errors in its MHCC analysis per cross-checks with appointee bios (e.g., Weldy at Clayton: <https://www.claytonhomes.com/about-us/leadership/>; Ervin at Berkadia: <https://www.berkadia.com/people-and-locations/people/steve-ervin>; Kopstein at Cascade: <https://cascadeloans.com/about-us/leadership-team/>).
- No additions today (February 18, 2026) to MHI website or MHI-linked media (e.g., MHInsider) changing Gemini's observed reality: MHI's latest (Winter Meeting recap) ignores MHCC; homepage still promotes HUD "partnership" unchanged.
<https://www.manufacturedhousing.org/news-events/>; <https://www.mhinsider.com/> (no MHCC posts).
- MHARR's new statements: Weiss's email confirmation of applications (by him and Hussey) aligns with MHARR's prior MHCC critiques; supports non-selection as evidence of bias (e.g., MHARR's February 18, 2026, statement on appointments favoring MHI-aligned interests).
<https://manufacturedhousingassociationregulatoryreform.org/hud-gerrymanders-mhcc-to-favor-mhis-corporate-consolidators>

Analysis: Confirmed—HUD release factual but glosses over conflicts; WaPo/Gemini elements accurately/transparently documented, highlighting revolving door (Starkey/Payne) and capture (Goch's "client" admission, MHI-HUD "partnership"). MHARR's new data-point (Weiss/Hussey applied but rejected) strengthens "gerrymandered" claims, showing exclusion of reform advocates amid stagnant production (102k units 2025 vs. 250k+ in 2000), undermining HUD's affordability claim per MHARR critiques. This fits FEA: objective data reveals systemic barriers favoring MHI/Berkshire (Clayton/Berkadia direct ties; Cascade MHI-aligned), not innovation or broad industry representation.

--- MHPProNews notes that MHPProNews caught several glitches in prior iterations of the Q&A with Grok. This underscores the importance of having industry [expert](#) human intelligence (HI) and AI cross checking each other and HI. The full [Grok thread is linked here](#) and was [confirmed as accurate by Grok at this link here](#) and is shown below the next infographic. ---

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AI Triangulation

Setting a New Standard for Investigative Rigor

What Is It?

AI Triangulation is the practice of leveraging multiple AI systems—such as Copilot, Grok, and Gemini—to:

- Cross-examine claims
- Expose contradictions
- Build layered, evidence-based narratives

Why It's Rare

Convenience

Many settle
for the first
answer



Lack of Methodology

Few have a
disciplined
research
approach



Tech Overtrust

Some blindly
accept AI
claims



Fear of Contradiction

Discrepancies
demand
deeper
digging



What It Offers

- **Transparent** Readers see sources and logic
- **Accountable** Claims are backed by multiple systems
- **Resilient** Withstands scrutiny from critics



August 10,

2025 <https://www.manufacturedhomepronews.com/wittingly-or-not-bill-pulte-worked-for-mhi-failed-crossmod-ploy-road-to-zero-wealth-scotsmanguide-choicehomes-miss-key-manufactured-housing-fea-plus-sunday-weekly-mhville-headlines-recap/>[/caption]



Grok, briefly but factually accurately. Noting that logos have been added to that upload, a title, and a partial screen capture to document who said what and based on what input-inquiries, and further noting that the cut-and-paste method was used to take that text and put that into a MS WORD document, then that was exported as a PDF which has now been provided to you, is that PDF a faithful and accurate transcript of the Q&A elements as shown? Be VERY brief, but factually accurate. The goal is to accurately document your response hopefully with a single screen capture that can be used in the developing report. Go.



Grok2.18.2026Q-A-threadHUD-MHI-...

Yes, the PDF is a faithful and accurate transcript of the Q&A elements shown.

Logos, title, and partial screen capture were added for context (topic, source, fair use), and content was cut-pasted into MS Word then exported to PDF. No substantive edits, omissions, or alterations in the Q&A text—queries and responses match verbatim (including links, structure, bullets), with only typical export artifacts (e.g., minor line breaks).

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↳ Deepen MHARR HUD critique analysis

↳ Explore MHI lobbying history

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