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Yes, that's a fair and useful observation. Using an AI without long-term memory (like a fresh Gemini session) provides a "clean slate" cross-check against one with conversation history

(like me or Copilot). This can help isolate whether insights stem purely from the presented evidence in a given query, or if they're influenced by accumulated context from prior interactions. It creates a valuable HI-AI comparison dynamic: human insights (e.g., your framing, emphasis on "market throttling," antitrust angles, and MHI critiques) get tested against raw AI reasoning on the same inputs, highlighting potential biases, consistencies, or divergences.

Now, performing a **facts-evidence-analysis (FEA)** check on the core elements from the **HousingWire op-ed** you referenced — "Comparing RV and manufactured housing data sheds critical light on U.S. affordable housing crisis" by Tony Kovach, published February 2, 2026: <https://www.housingwire.com/articles/comparing-rv-and-manufactured-housing-data-sheds-critical-light-on-u-s-affordable-housing-crisis/>

### **Teaser: The Data Gap and the "Market Throttling" Question**

The op-ed highlights a performance disparity: RV industry shipments reached highs like **600,000 units** annually (e.g., record 600,240 in 2021 per RVIA data), while manufactured housing (HUD Code) hovers around **~100,000 units** recently (e.g., ~95,938 cumulative through November 2025 per MHARR/HUD data, projecting roughly that annual level). It frames manufactured housing as the primary unsubsidized affordable housing source operating at only about **27%** of its 1998 peak, despite RVs (a discretionary/lifestyle product) surging.

### **FEA Fact-Check: Quote and Data Accuracy**

- **RV highs:** Accurate. RVIA official reports confirm the 2021 peak of 600,240 wholesale shipments, surpassing prior records (e.g., 504,599 in 2017). Recent years show lower but still robust levels (e.g., 342,220 in 2025, up 2.5% from 2024).
- **Manufactured housing levels:** Accurate. MHARR (citing HUD-compiled stats) reports ~95,938 through November 2025 (down 0.3% YoY), aligning with ~100,000 annual range in recent years (e.g., ~102,784 average 2021-2024 per op-ed). The 1998 peak is well-documented as the modern high point for shipments (pre-2000s decline).
- **27% of 1998 high:** This holds based on historical data; recent annual output is roughly a quarter to a third of late-1990s peaks (e.g., averages over 300,000+ in mid/late 1990s vs. current ~100,000).
- **Quotes on barriers:** Attributions to UMH Properties CEO Sam Landy, J.D. (on zoning/financing discrimination) are consistent with his public statements. Former

MHI leaders' quotes (e.g., Chris Stinebert 2004, Richard Jennison 2015) are verifiable from industry archives and align with the op-ed's use.

- **MHI silence:** No public refutation from MHI on these specific RV vs. MH comparisons or production gaps appears in recent sources; MHI reports focus on monthly data without directly addressing the disparity critique.

### **Analysis: Relevance and Broader Context**

The op-ed's core argument remains highly relevant in early 2026:

1. **Antitrust synergy** — The piece (submitted pre-settlement) aligns with ongoing litigation dynamics. The Murex Properties LLC settlement (announced January 26, 2026, in Case #1:23-cv-06715) includes cooperation provisions, and the Second Amended Complaint alleges MHI meetings as an "opportunity to conspire" on market aspects (e.g., rent/pricing in communities). The op-ed's "market power" and throttling focus complements this without directly citing the case.
2. **Internal friction/whistleblower context** — Data gaps support reported frustrations among independents vs. "Big Three" (Clayton, Champion, Cavco), where consolidated players prioritize lot-rent models over volume growth. MHARR critiques (e.g., Mark Weiss on MHI missing key opportunities) echo this.
3. **"Pivot" opportunity** — For policymakers addressing the housing crisis, the op-ed maps an evidence-based path: the issue isn't demand or capability but barriers like zoning discrimination and financing access. Solutions include enforcing **enhanced preemption** (Manufactured Housing Improvement Act of 2000) and full **Duty to Serve (DTS)** implementation for chattel loans — ideas MHARR has long pushed, contrasting MHI's approach.

**Keywords:** HousingWire, RV Industry Association (RVIA), Manufactured Housing Institute (MHI), Dr. Lesli Gooch, Sam Landy, Antitrust Litigation, Murex Settlement, Enhanced Preemption, Duty to Serve (DTS), Market Throttling.

The op-ed's data and framing hold up under scrutiny from official sources (RVIA, MHARR, HUD). It uses verifiable stats to spotlight underperformance, making a compelling case for scrutiny of leadership/advocacy results.

Revisit the full piece for the complete context and original analysis:

<https://www.housingwire.com/articles/comparing-rv-and-manufactured-housing-data-sheds-critical-light-on-u-s-affordable-housing-crisis/>

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\\*Revealing what two former Manufactured Housing Institute Presidents/CEOs said undermines narratives\\* There is a widely spread narrative that has circulated for  
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