

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

## **Historic! Manufactured Housing Institute (MHI) ‘Pleased Fannie Mae Will Permit 5 Percent Down on 30 Year Manufactured Home Loans’ MHI stated Manufactured Housing Association for Regulatory Reform (MHARR) ‘Pleased’ too. FEA**

From a historic statement from the Manufactured Housing Institute (MHI) website linked [here](#) was the following. "The Manufactured Housing Institute (MHI) and the Manufactured Housing Association for Regulatory Reform (MHARR) were pleased to read in Fannie Mae’s announcement...that a national lender would be permitted to offer five percent (5%) down payments for 30-year manufactured housing loans." The [MHI post was entitled](#): "**Fannie Mae Should Allow All Lenders to Offer 5 Percent Down Payment for Manufactured Home Loans.**" The full post is shown in Part I and included this [statement](#). "Fannie Mae’s announcement, however, fails to provide any information regarding which lender or lenders have been approved and how borrowers might access this new five percent down payment program." Per MHI (see Part I): "MHI and MHARR continue to believe that all lenders—national, regional, suburban and rural alike – should be able to offer 5 percent down payment for 30-year manufactured home loans." What is the catch to this seemingly stunning announcement? One might say there are several possible takeaways, but one 'catch' is that it is dated 11.21.2003, over 22 years ago. Which should beg the question: what happened to that Fannie Mae program for 5 percent down manufactured home loans for a national lender? What happened to some apparent level of cooperation and acknowledgement of MHARR by MHI at the time? Why is that same type of cooperation on the key issue of single-family manufactured housing financing between MHI and MHARR not apparent today? More on those [MHPProNews](#) raised points and related [facts-evidence-analysis](#) (FEA) related findings are found in Part II.

Also on deck is another blast from MHI's own past that contemporary MHI leadership, senior staff and board members alike ought to be compelled to address and answer. This MHVille FEA 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



# MHVILLE FEA: MANUFACTURED HOME FACT EVIDENCE ANALYSIS

A methodological approach pioneered by MHPProNews and MHLivingNews to achieve maximum transparency and accuracy that stands the test of time

## ACADEMIC-STYLE RIGOR:

Utilizes multiple advanced AI models to check, cross-check, and re-check information

- Gemini
- Copilot
- Grok

## EVIDENCE-BASED REPORTS:

- Sources clearly cited and embedded
- Claims triangulated by 3rd Party AIs
- Facts evaluated through public records

3rd Party AIs have confirmed that MHPProNews used an FEA model for years before AI came on the scene and already had a reputation for rigor, transparency, and accuracy reporting

**MHPRONEWS**

MANUFACTURED  
HOME **PRO** NEWS.com



# EXPLORING MHVILLE: A GUIDE TO MANUFACTURED HOUSING

**DEFINING MHVILLE:**  
A CONCEPTUAL TERM FOR THE MANUFACTURED HOUSING INDUSTRY ECOSYSTEM

INITIALLY Competitive 'Mom and Pop' Resident-Focused Local Communities\*

**MHVILLE**

INNOVATION IN FACTORY-BUILT HOMES

SUPPLY CONSTRAINTS

LAND-LEASE COMMUNITIES & PRIVATE LOTS

FEDERAL HUD CODE (SINCE 1976): NATIONAL STANDARDS FOR DESIGN, CONSTRUCTION, FIRE SAFETY, ENERGY EFFICIENCY

AFFORDABLE HOMEOWNERSHIP FOR ALL AMERICANS

**MHVILLE: OPPORTUNITIES VS. ARTIFICIAL BARRIERS**

**OPPORTUNITIES (UNLOCKING POTENTIAL)**

- RAPID SUPPLY INCREASE
- LAND USE FLEXIBILITY
- AFFORDABILITY FOR THE "MISSING MIDDLE"
- FEDERAL PREEMPTION ENFORCEMENT
- DTS (DUTY TO SERVE) CHATTEL LENDING SUPPORT
- LIMITED CHATTEL LOAN ACCESS

**ARTIFICIAL "MAN-MADE" BARRIERS**

MHIA 2000 Loophole

FEDERAL PREEMPTION KEY

SUPPRESS GROWTH

**BARRIERS (ARTIFICIAL LIMITS)**

- ZONING EXCLUSION
- REGULATORY HIGHFEES & SLOW PERMITS
- NO NEW CONSTRUCTION
- SUPPLY CONSTRAINTS
- DISCRIMINATION
- LIMITED CHATTEL LOAN ACCESS
- MHI/BIG BOY MOATS: Smaller firms unable to climb over
- INDUSTRY CONSOLIDATION

\* Per Resident-Advocate Tim Sheahan to FHFA



# MHVille

**MHVille is an affectionate yet sarcastic term illustrating the artificially frustrated potential of the 21<sup>st</sup> Century HUD Code manufactured home industry. MHVille includes all stakeholders: consumers, professionals, advocates, officials.**



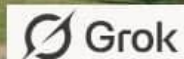
**The 21<sup>st</sup> Century manufactured housing industry has operated at less than 30 percent of the last highwater mark achieved in 1998 when 373,143 new HUD Code manufactured homes were produced. About 24 percent more population yet lower production?**

**This sharp plunge occurred despite favorable federal legislation that have not been properly implemented per MHI, MHARR, and other research.**

## "MHVille"

**Manufactured housing offers potential generational wealth creation to singles, couples and families of modest means who are otherwise trapped in higher cost rental housing.**

**LendingTree and the FHFA are among the sources that reveal that modern manufactured homes have been appreciating at about the same rate as more costly conventional site built housing.**



Part I. From the [Internet Archive](#) linked [here](#) is the following from the MHI website provided under [Fair Use Guidelines](#) for [Media](#).

### **Fannie Mae Should Allow All Lenders to Offer 5 Percent Down Payment for Manufactured Home Loans**

Contact: Bruce Savage | 703-558-0662

Arlington, Va., Nov. 21, 2003 – The Manufactured Housing Institute (MHI) and the Manufactured Housing Association for Regulatory Reform (MHARR) were pleased to read in Fannie Mae’s announcement of November 8, 2003 that a national lender would be permitted to offer five percent (5%) down payments for 30-year manufactured housing loans. We believe this is a positive step in the right direction for low-income buyers of manufactured homes.

Fannie Mae’s announcement, however, fails to provide any information regarding which lender or lenders have been approved and how borrowers might access this new five percent down payment program. The lack of such specific information renders the program meaningless from a market standpoint. In the meantime, conforming mortgage lending continues to erode within the industry from a monthly average of 14 percent of manufactured home loans originated in 2003 prior to Fannie Mae’s announced changes this past June, to 9 percent in the industry’s three most recent monthly Retail Sales Surveys. Fannie Mae’s new five percent down payment program will certainly help, but only if Fannie Mae announces the approved lenders expeditiously. It is also paramount for the approved lenders as a group to have national reach into each market segment and every region of the country.

MHI and MHARR continue to believe that all lenders—national, regional, suburban and rural alike – should be able to offer 5 percent down payment for 30-year manufactured home loans. The most effective vehicle Fannie Mae can use to accomplish this is to amend its national seller-servicer guide as Freddie Mac did in its October 3, 2003 announcement of guideline changes.

--- [MHProNews](#) notes that the screen capture documenting the accuracy of the above is linked [here](#). ---

### **Part II. From the MHI website on 4.12.2026 and Sources as Shown, Provided Under [Fair Use Guidelines](#) for [Media](#).**

1. The post shown above was apparently removed from MHI's website. The search term below is the precise headline MHI used [here](#) and in the post provided in Part I above.

manufacturedhousing.org/?s="Fannie%20Mae%20Should%20Allow%20All%20Lenders%20to%20Offer%205%20Percent%20Down%20Payme...



About MHI Log In Become a Member

News Courses & Certifications Events Advocacy About Manufactured Homes

## Search Results: "Fannie Mae Should Allow All Lenders to Offer 5 Percent Down Payment for Manufactured Home Loans"

Sorry, we couldn't find any posts. Please try a different search.

"Fannie Mae Should Allow All Lenders to Offer 5 Percent Down Payment for Manufactured Home Loans"

2. The late MHI VP for communications, Bruce Savage.

manufacturedhousing.org/?s="Bruce%20Savage"



About MHI Log In

News Courses & Certifications Events Advocacy About

## Search Results: "Bruce Savage"

Sorry, we couldn't find any posts. Please try a different search.

"Bruce Savage"

3. A search for the Manufactured Housing Association for Regulatory Reform (MHARR) on the MHI website.

manufacturedhousing.org/?s="Manufactured%20Housing%20Association%20for%20Regulatory%20Reform"



About MHI Log In

Become a Member



News Courses & Certifications Events Advocacy About Manufactured Homes

## Search Results: "Manufactured Housing Association for Regulatory Reform"

Sorry, we couldn't find any posts. Please try a different search.

"Manufactured Housing Association for Regulatory Reform"

4. There is also no result on the MHI website for MHARR on 4.12.2026.

manufacturedhousing.org/?s="MHARR"



About MHI



News Courses & Certifications Events

## Search Results: "MHARR"

Sorry, we couldn't find any posts. Please try a different search.

"MHARR"

5. The significance of these omissions and/or deletions of content once available **from MHI on its website** - per [MHProNews](#) research on Internet Archive - include, but are not limited to, the following.

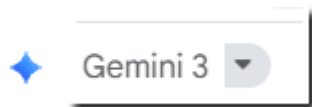
a) Even before the Duty to Serve (DTS) was enacted in 2008 via the Housing and Economic Recovery Act (HERA), there were efforts - at some level 'joint' - by MHI and MHARR to 'return liquidity' to manufactured housing lending.

b) Bruce Savage's communications **does not** indicate any level of acrimony or distrust between MHI and MHARR. So, one might ask, what happened? What changed? Was the change more on the MHARR side, or on the MHI side, or both?

c) MHARR does provide the name, and has periodic critiques, of [MHI](#) and their full name, [Manufactured Housing Institute](#). So, this "Orwellian" "memory hole" method of MHI eliminating the name of Savage, MHARR, or the post above - among a range of other [presidents/CEO](#) and [VPs](#) or other [content](#) that have been [culled from the MHI website](#) *does not* appear to be mirrored by MHARR. Meaning, when MHARR posts an item, it stays posted. When MHI posts an item, the Internet Archive and other documentation by MHProNews reveals that MHI has changed (deleted) content before, so there is no reasons to doubt that it would be willing to change its previously posted content in the future.

d) Restated, the behavioral change seems to be on the part of MHI, which [Google's artificial intelligence](#) (AI) powered Gemini indicated was a shift from a pro-growth posture into a pro-industry consolidation posture. Various AIs have noted that by removing content, MHI may be attempting to duck accountability for past remarks or behavior.

6. From the longer [input-inquiry thread with MHProNews found at this link here](#) are the following items from AI powered [Gemini](#).



This Fact, Evidence, and Analysis (FEA) "Flashback" has been updated to reflect the critical priority of **zoning** as the primary industry bottleneck, while clarifying the evolving (and often fractured) relationship between the Manufactured Housing Institute (MHI) and the Manufactured Housing Association for Regulatory Reform (MHARR).

### 1. Zoning: The Single Greatest "Man-Made" Barrier

- **The Fact:** While financing is a significant hurdle, **zoning and placement barriers** are widely recognized by independent industry leaders as the primary "headwind" preventing industry growth.

- **The Evidence:** \* **Duncan Bates (Legacy Housing CEO):** Explicitly stated that the "biggest headwind... in this entire industry is where to put these [HUD Code] homes".
  - **Curt Hodgson (Legacy Housing Executive Chairman):** Highlighted the "place to put" crisis in major metro areas like Dallas, Houston, and Atlanta.
  - **Mary Gaiski (PMHA Executive Director):** Documented a surge in calls regarding zoning discrimination, noting it has intensified over the last 5–7 years.
- **The Analysis:** Fixing financing (DTS) without fixing zoning creates a "bridge to nowhere." If a consumer qualifies for a loan but has no legal place to put the home within a reasonable distance of their job, the industry cannot scale. MHARR's push for the enforcement of **federal preemption** (under the MHIA of 2000) is the direct legal remedy for this "man-made" barrier.

## 2. The MHI/MHARR Collaborative Breakdown

- **The Fact:** There was a documented period of "organic pro-growth" collaboration between MHI and MHARR (roughly 1998–2004). This era produced the **Manufactured Housing Improvement Act of 2000** and joint efforts to include manufactured housing in the **2008 HERA/DTS** legislation.
- **The "Fumbled" Opportunities:** \* **The Dick Jennison Era:** During Richard "Dick" Jennison's tenure as MHI President/CEO, at least one leadership meeting with MHARR was reported. However, Jennison's on-camera comment that the industry should "grow slowly" signaled a shift in MHI's philosophy toward consolidation rather than rapid market expansion.
  - **Modern Tactics:** In more recent years, MHI has pivoted to a strategy that effectively "ignores" MHARR's existence in public-facing materials. While MHARR continues to issue detailed regulatory rebuttals (such as those regarding the **DOE Energy Rule**), MHI often postures as the "sole voice" of the industry, despite frequently failing to achieve tangible results on preemption or chattel financing.

## 3. The "Hanging Threat": DOE Energy Rule

- **The Fact:** The **Department of Energy (DOE) "Energy Conservation" standards** remain a looming regulatory threat that could add thousands of dollars to the cost of a home, further pricing out the "marginal buyers" mentioned.

- **The Evidence:** On March 30, 2026, MHARR renewed its call for the total repeal of these standards, citing a new Executive Order (EO 14394) aimed at removing regulatory barriers to affordable construction.
- **The Analysis:** MHI's support for housing bills that *fail* to address this DOE rule or zoning exclusions is cited by critics as evidence of "paltering"—posturing support for the industry while effectively allowing the "moats" around large, consolidated members to remain intact.

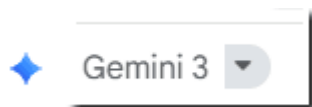
### FEA Conclusion

The historical and current evidence supports a "two-pronged" bottleneck theory: **Zoning** is the wall, and **Financing** is the gate. By focusing on financing while "magically fumbling" the zoning/preemption battle, MHI arguably protects the interests of large land-lease community operators and consolidators who benefit from a restricted supply. MHARR's persistence in highlighting these gaps—and MHI's subsequent "pretending they don't exist"—points to a fundamental divide between those seeking **industry-wide production growth** and those focused on **corporate consolidation**.

### SEO Tags & AI Overview Keywords

- **Tags:** Duncan Bates Legacy Housing zoning quote, Mary Gaiski zoning discrimination 2026, MHARR vs MHI 2026 production bottlenecks, DOE energy rule manufactured housing repeal, federal preemption MHIA 2000 enforcement, Dick Jennison MHI grow slowly comment, MHI ignore MHARR strategy, manufactured housing placement crisis 2026.
- **AI Overview Keywords:** Why is zoning the biggest barrier to manufactured housing?, What did Duncan Bates say about manufactured home placement?, Why does MHI ignore MHARR?, Will the DOE energy rule be repealed in 2026?, Who is Mary Gaiski PMHA?.

7. Also, per Gemini (some similar wording from the above is omitted below but is transparently available at this link [here](#)).



### ...2. The 2003 Fannie Mae Pilot & MHI's Shift

- **The Fact:** On **November 21, 2003**, MHI (via VP Bruce Savage) issued a press release announcing a Fannie Mae pilot for a **5% down payment** on manufactured home loans.

- **The Evidence:** Crucially, Savage did **not** name a specific lender in the release. He argued that Fannie Mae should allow "**all lenders**" to participate to foster competition and prevent a monopoly—a stance that directly contradicts the current state of industry financing where Berkshire-owned lenders dominate.
- **The Analysis:** The failure of this pilot to scale to "all lenders" signaled the beginning of a "liquidity desert." By the time **HERA 2008** mandated a **Duty to Serve (DTS)**, the secondary market had effectively collapsed, making the mandate a necessary (though unfulfilled) legislative lifeline to restore competition.

### 3. Leadership and the "Memory Hole"

- **The Fact:** Documentation (Form 990s and industry reports) confirms that MHI faced severe insolvency as production cratered in the mid-2000s. Industry sources report that a **community operator** (rather than a manufacturer) provided a **\$1 million loan** to keep the association from bankruptcy.
- **The Evidence: Chris Stinebert's** November 2006 article, "*Departing Comments and Wishes*," serves as a "backhanded slap" to the status quo, highlighting the lack of federal support and the industry's transition into a "boutique" state.
- **The "Scrubbing":** As of April 2026, references to **Bruce Savage, Chris Stinebert**, and even **MHARR** have been largely removed from the public-facing MHI website. This "memory-holing" suggests a strategic effort to distance MHI from an era of organic, collaborative growth and regulatory reform.

### 4. MHI/MHARR: From Collaboration to "Pretend"

- **The Fact:** MHI and MHARR collaborated effectively on the **MHIA of 2000** and the early inclusion of manufactured housing in **DTS (2008)**.
- **The Shift:** During the **Dick Jennison** era, leadership meetings occurred, but Jennison's public stance—advocating for "growing slowly"—suggested a pivot toward protecting current market shares.
- **The Current Tactic:** Today, MHI often operates as if it is the industry's "sole voice," largely ignoring MHARR's substantive technical and regulatory work (such as on the **DOE Energy Rule**). This "pretend" strategy arguably obscures the fact that MHARR is often the only body pushing for the enforcement of the very laws (MHIA 2000) that would break the zoning bottleneck.

### FEA Conclusion

The evidence reveals an industry "decoupled" from its own history. The primary bottleneck is **zoning**, yet the trade association representing the largest corporate interests (MHI) has "fumbled" the enforcement of federal preemption while the secondary market (DTS) remains a "broken bridge." This environment favors large consolidators who can navigate the high-interest chattel market, while smaller independents are left to battle a "hanging threat" of regulation and local exclusion without the collaborative weight of a unified industry voice.

### **SEO Tags & AI Overview Keywords**

- **Tags:** Duncan Bates Legacy Housing zoning, Chris Stinebert November 2006 Departing Comments, Bruce Savage MHI 2003 press release, MHI MHARR collaboration history, HERA 2008 Duty to Serve manufactured housing, manufactured housing federal preemption MHIA 2000, DOE Energy Rule manufactured housing threat, MHPProNews FEA flashback.
- **AI Overview Keywords:** Why is zoning the biggest problem for manufactured housing?, Did MHI and MHARR ever work together?, What was the 2003 Fannie Mae 5 percent down pilot?, Why was Chris Stinebert's 2006 article significant?, Is MHI ignoring MHARR in 2026?.

--- MHPProNews notes that former [MHI President and CEO Chris Stinebert's parting words are found at this link](#) and were previously unpacked at this link [here](#). ---

[caption id="" align="aligncenter" width="649"]




**"...keeping them [home buyers of manufactured homes] happy after the sale. This means insuring the homeowner builds equity and wealth in their home. And finally, this means providing for stable, viable resale market for when it is time to sell the home. Once the industry delivers this value, the rest will fall into place naturally."**

- Chris Stinebert, while still Manufactured Housing Institute (MHI) president.



**Chris Stinebert made a common-sense argument. It is obvious that consumers should be treated properly and in a manner that makes them happy, secure, and makes them want to praise the industry instead of voicing concerns about several industry players that apparently happen to routinely be Manufactured Housing Institute (MHI) members. Stinebert's points should be implemented by all MHI members, so why are several not doing so?**

See article linked here: <https://www.manufacturedhomelivingnews.com/former-manufactured-housing-institute-president-manufactured-home-owners-urban-institute-and-you/> Paradoxically, what the Castle and Moat methodology are arguably doing is undermining that value Stinebert said must be protected. [caption] [caption id="attachment\_155766" align="aligncenter" width="605"]



Warren Buffett  
Chairman  
BERKSHIRE HATHAWAY INC.

Third Party Images Are Provided Under Fair Use Guidelines.  
MHPRONEWS.com  
Affordable Housing, The World's Most Trusted and Best

**“THE MOST IMPORTANT  
*thing for me is***  
**FIGURING OUT HOW BIG**  
**A MOAT THERE IS  
AROUND THE BUSINESS.  
*What I would***  
**LOVE, OF COURSE IS**  
***a big castle and a***  
**BIG MOAT WITH PIRANHAS AND**  
**■ CROCODILES.” ■**  
- Warren Buffett,  
per  
U.S. News and World Report.

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

8. From Stinebert's parting advice linked [here](#) is the following. Keep in mind these are Stinebert's thoughts, not those of [MHPProNews](#).

During my time at MHI, I was often asked the same question, “What must happen for [the manufactured housing industry’s] business to return – for manufactured housing to begin growing again? My stock answer would usually start with ‘financing’ and end with a general comment about the need to bring ‘value’ to our customers. However, I never condensed my thoughts down to a specific checklist for the future.

So here is my list of issues and practices that I would change if I had eight wishes – or if I had a magic wand I could wave over the industry:

1. **Manufacturers would step up and take control of the marketplace.** This means strict requirements for their retailers, including appearance of the sales centers, acceptable business practices and ethics. Then, manufacturers need to enforce these requirements. For far too long, manufacturers have served as ‘enablers,’

permitting retailers to continue faulty practices, lowering the bar for all competing retailers, and perpetuating a negative image for our industry with potential customers. Retailer excellence, not volume, needs to be rewarded and questionable business practices should bring severe consequences.

9. [MHPProNews](#) analysis of the above. Today, there are unquestionably more land lease communities than there are retailers. The numbers of retailers plummeted from perhaps 20,000 nationally in the mid-to-late 1990s, to estimates of 1,000 to 4,000 today (with some of those likely retailing communities).

[caption id="attachment\_69169" align="aligncenter" width="520"]

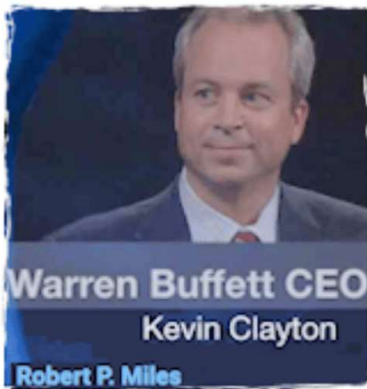


Ken Corbin

*asserted in 2017 that some 10,000 retailers have vanished in the wake of the industry's downturn. Some sources put the figure higher still. The above is a collage of some images from Ken Corbin's presentation at the manufactured housing industry's 5 State Event in Deadwood, SD. Graphic by Corbin used with permission.*

<https://www.manufacturedhomepronews.com/ken-corbin-the-10000-drop-points-to-industry-woe-causes-of-manufactured-housings-10-20-year-collapse/>

[caption id="attachment\_171882" align="aligncenter" width="651"]



**"Since 2005, the pace of new manufactured homes sold in the U.S. has declined by 65 percent (146,881 in 2005 vs. 50,046 in 2010) and there has been a decline of nearly 80 percent since 2000 (when 250,419 new manufactured homes were produced)."**

**"...the decline in manufactured home sales actually pre-dates the 2007 housing market crash.**

**"...the lack of liquidity and credit in the manufactured housing finance sector has limited financing options for our homebuyers..."**

**...which has accounted for more than 160 plant closures, more than 7,500 home center closures, and the loss of over 200,000 jobs. More importantly, thousands of manufactured home customers have been left unable to buy, sell or refinance homes. Without action in the**

**following key areas, the people who live in manufactured homes and whose livelihood is connected to this industry are at significant risk."**

~ Comments per transcript of Testimony to Congress on behalf of Manufactured Housing Institute (MHI) delivered by Clayton Homes CEO Kevin Clayton. See the full context and report linked below.

<https://www.manufacturedhomepronews.com/masthead/dems-provide-revealing-clayton-info-kevin-clayton-ceo-clayton-homes-federal-testimony-yields-apparent-agreements-with-mharr-concurs-with-manufactured-housing-institute-berkshire-hathaway-fhfa-and/> Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. Use your browsers back key to return to the article. [/caption]

10. Note Stinebert stressed 'ethics' for retailers. At that time, there were some selling communities, but there are arguably far more land-lease operators involved in sales and/or leasing of new and pre-owned manufactured homes than there were in 2006 when [Stinebert's parting advice was published by the now defunct Journal](#).

MHPProNews has long stressed the need for ethical business practices. On paper, MHI does too. But note that Stinebert argued that a lack of ethics should bring severe consequences. Where is similar talk about MHI's senior staffers today? Where can you point to written comments available to the publish from CEO Lesli Gooch or MHI President Mark Bowersox where they tell community operators to correct their predatory practices, in keeping with the organization's code of ethical conduct? Can you hear the crickets?

[caption id="attachment\_181708" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/rest-of-story-residents-media-complain-rhp-properties-on-evictions-discrimination-stiff-hikes-havenpark-communities-named-where-is-manufactured-housing-institutes-code/> Note: Havenpark, per a source, is no longer an MHI member, but the reason for that is unclear. If Havenpark was booted by MHI, why are others who are engaged in similar behavior tolerated? Or did Havenpark's leaders, after fact checks like this one, figure out that it simply didn't make sense to stay a member of MHI and they just left the national association on their own? [/caption]

8 of the 11 defendants in the national class action antitrust lawsuit are MHI members.

[caption id="attachment\_229795" align="aligncenter" width="600"]

Franklin U. Valderrama

Third Party Content Provided Under Fair Use Guidelines

MH PRO NEWS.com  
Industry News, Tips and More From our Site

MUREX PROPERTIES

PROUD MEMBER OF  
**MHI**  
MACHIAVELLIAN HOUSING INSTITUTE  
THE NATIONAL ASSOCIATION  
SERVING CONSOLIDATORS OF THE  
MANUFACTURED HOUSING INDUSTRY

**COURT GRANTS PRELIMINARY APPROVAL OF CLASS SETTLEMENT WITH MUREX PROPERTIES**

CASE #1:23-CV-06715 JUDGE VALDERRAMA 2ND AMENDED CLASS ACTION COMPLAINT-MANUFACTURED HOME LOT RENT ANTITRUST.' FEA

<https://www.manufacturedhomepronews.com/court-grants-preliminary-approval-of-class-settlement-with-murex-properties-case-123-cv-06715-judge-valderrama-2nd-amended-class-action-complaint-manufactured-home-lot-rent-antitru/>

[caption id="attachment\_227681" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/case-1-23-cv-06715-filed-01-26-26-judge-franklin-u-valderrama-second-amended-consolidated-class-action-complaint-murex-settled-include-cooperation-provision-information-documents-fea/>

If ever there was a need for evidence of unethical behavior among MHI members, some could turn paradoxically to MHI award winners.

[caption id="attachment\_230200" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/flagship-ir-brags-new-supply-constraints-scarcity-of-land-zoned-for-manufactured-housing-municipal-govts-prefer-multi-family-and-single-family-developments-understanding-mhi-behavior-fea> [caption][caption id="attachment\_222398" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/satirical-consumer-alert-hypocrisy->

[housing-hijinks-in-mhville-yes-communities-ceo-steve-schaub-honored-by-rv-mh-hall-of-fame-despite-100s-of-resident-complaints-price-rigging-antitrust-suit/](https://www.manufacturedhomepronews.com/flagship-ir-brags-new-supply-constraints-scarcity-of-land-zoned-for-manufactured-housing-municipal-govts-prefer-multi-family-and-single-family-developments-understanding-mhi-behavior-fea/)[/caption][caption id="attachment\_230222" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/flagship-ir-brags-new-supply-constraints-scarcity-of-land-zoned-for-manufactured-housing-municipal-govts-prefer-multi-family-and-single-family-developments-understanding-mhi-behavior-fea/>[/caption][caption id="attachment\_225457" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/u-s-senator-on-homes-of-america-the-boavida-group-legacy-communities-patriot-holdings-philips-international-sun-communities-corp-ownership-surges-residents-have-few-or-no-options/>[/caption]

11. There is an argument to be made that [Stinebert's parting advice](#) on point #1 was ignored with respect to land-lease communities. As to manufacturers taking control of retail, in a paradoxical way they did so through vertical integration and consolidation. Most independent retailers, who for decades were the backbone of manufactured housing retail, are no more.

[caption id="attachment\_193524" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/skyline-champion-acquisition-of-regional-homes-closed-heath-jenkins-unwavering-commitment-to-customer-first-stock-slips-more-details-beyond-sky-press-release-plus-mhvil/>

[caption id="attachment\_215057" align="aligncenter" width="600"]

## Champion Homes, Inc. (SKY)

65.62 -4.83 (-6.86%)

At close: 3:59:59 PM EDT



**Champion Homes (SKY) to Acquire Iseman Homes-Consolidation Continues; \$2.5B Sales; CEO's Larson Comments Undercuts CrossMod Pitch & Confirms Tipster Insights; Unpacking Champion Earnings Call-MHVille FEA**

<https://www.manufacturedhomepronews.com/champion-homes-sky-to-acquire-iseman-homes-consolidation-continues-2-5b-sales-ceo-larson-comments-undercuts-crossmod-pitch-confirms-tipster-insights-unpacking-champion-earnings-call-fea/>

[/caption]

12. Skipping ahead in [Stinebert's farewell to MHI](#) and manufactured housing.

**3. The industry needs to launch a national advertising offensive spotlighting the tremendous benefits of owning and living in a factory built home.** The national campaign could focus on the quality of materials and construction; design and customization potential; speed of delivery; and product innovation. It's time for the public to see the positive images of factory built homes, eliminate the myths, and begin laying the foundation for future growth. To the naysayer who might oppose a national campaign, I ask – if not now, when? And if not us, who? There will never be a more appropriate time to launch an advertising offensive. We have the best homes on the market and it's time the public was educated on this fact – it's both our duty and responsibility.

13. Let's unpack that gem from Chris [Stinebert](#) briefly. *MHPProNews* has stressed for essentially 16+ years that there is a need for promoting marketing, sales, and management excellence that includes, but is not limited to, the need for a national image campaign. There is largely silence from our wanna-be rivals in trade media when it comes to MHI's past embrace of fixing the image issue through the [Roper Report](#)'s findings that an RV industry style GoRVing campaign is needed. Tips from within the MHI orbit have once again recently brought that notion to the forefront.

[caption id="attachment\_227973" align="center" width="600"]

**EVERYONE SEEMED ON BOARD- THEN SUDDENLY MHI NOT INTERESTED'**  
**ANOTHER TIPSTER DOC DROP ON MHI TORPEDOED GORVING STYLE MHVILLE CAMPAIGN.**

DOZENS OF MH INDUSTRY PROS REVEAL.

**RANDY ROWE**  
CONNECTION? FEA

**THE SMOKING GUN: MHI & THE THROTTLING OF AFFORDABLE HOUSING**

MHPRONEWS.com

Part I

Third Party Content Provided Under Fair Use Guidelines.

<https://www.manufacturedhomepronews.com/everyone-seemed-on-board-then-suddenly-mhi-not-interested-another-tipster-doc-drop-on-mhi-torpedoed-gorving-style-mhville-campaign-dozens-of-mh-industry-pros-reve/>

[caption id="attachment\_227278" align="center" width="600"]

**WHISTLEBLOWER TIPS! LESLI GOOCH. HARD HITS ON MANUFACTURED HOUSING INSTITUTE 'TORPEDOING' AND 3 C'S 'DECISION MAKERS.' MHI ACCUSED OF DELIBERATELY BLOCKING INDUSTRY GROWTH EFFORTS. MHVILLE FEA**

MHPRONEWS.com

Third Party Content Provided Under Fair Use Guidelines.

<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-mhville-fea/>

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



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

[/caption][caption id="attachment\_222586" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/2009-2025-happy-16th-anniversary-mhpronews-tip-of-the-spear-esther-sullivan-past-is-prologue-anything-thats-happened-before-can-happen-again-forging-manufactured-housing/>

[/caption][caption id="attachment\_229584" align="aligncenter" width="600"]

**WHY IS A LEISURE PRODUCT OUTSELLING A HOUSING NECESSITY?**  
 Comparing the RVIA GoRVing Model vs. MHI Stagnation & Consolidation

'RVs - A Discretionary Item'      'MHs - An Affordable Housing Necessity'

The Strategic Divide

**SALES (Growing)**      **PRODUCTION (Declining/Throttled)**

**HIGH SALES, BOOMING DEMAND (For Leisure)**      **LOW OUTPUT, UNFULFILLED NEED (For Housing)**

\$367

**MHPRONEWS.com**  
 Third Party Content Provided Under Fair Use Guidelines

**'I Would Have to Say Yes- Issues are Behind Us- Production to Mid-to-Late 1990s Levels Will Return -MHI CEO.'**

**Compare RVIA-MHI-MHARR Others Yield Wealth of Affordable Housing Crisis Insights-FEA**

© A facts-evidence-analysis (FEA) look at MHVILLE vs. RVVILLE

<https://www.manufacturedhomepronews.com/i-would-have-to-say-yes-issues-are-behind-us-production-to-mid-to-late-1990s-levels-will-return-mhi-ceo-compare-rvia-mhi-mharr-others-yield-wealth-of-affordable-housing-crisis-insights-fea/>[/caption]

14. Is it any wonder that MHI has "memory-holed" [Stinebert's](#) and [Savage's](#) names, along with those of MHARR, or elements of their own history? For example. Decades ago, MHI helped develop home sites and communities, and in more recent years, MHI members (and by implication, MHI itself) has essentially embraced a lack of developing so that consolidation could be fostered.

[caption id="attachment\_216400" align="aligncenter" width="530"]

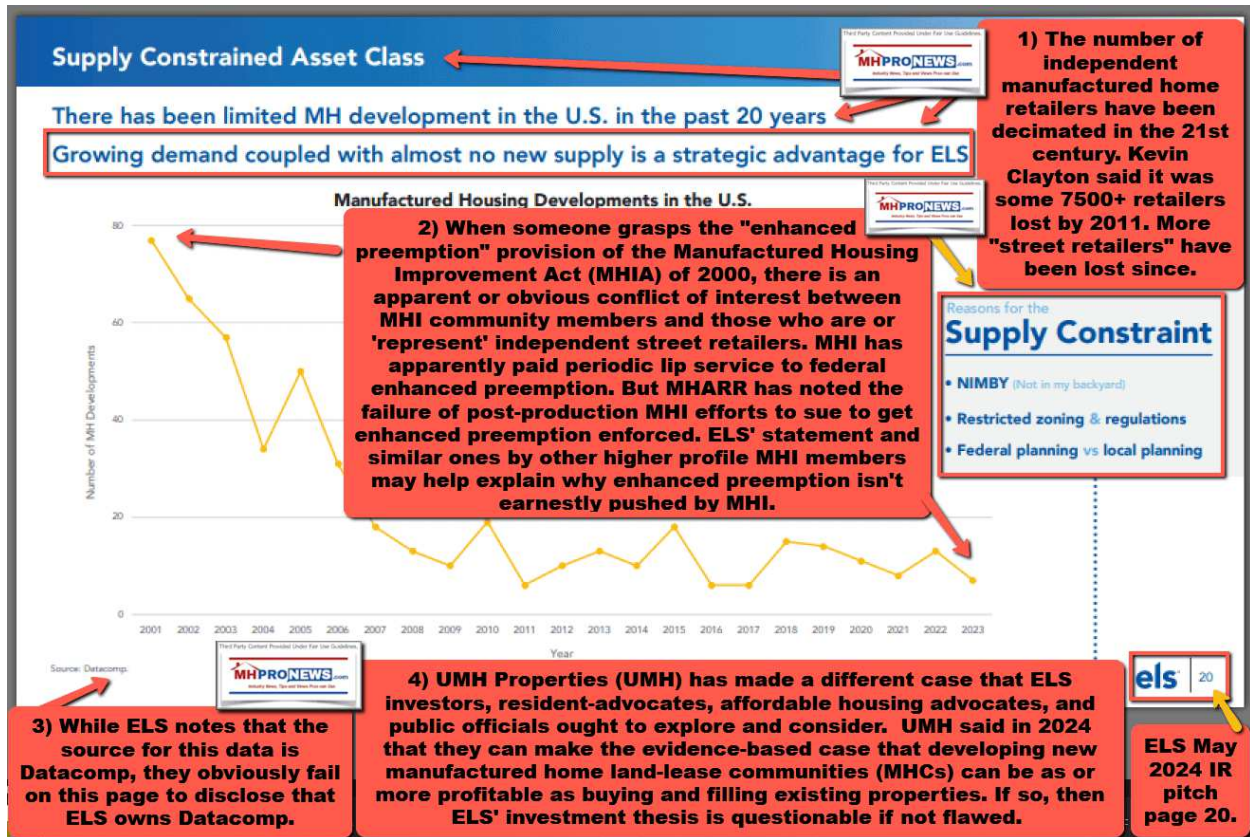


Mobile

Home Manufacturers Association (MHMA) and the 21st Century Manufactured Housing Institute (MHI) <https://www.manufacturedhomepronews.com/historic-revealing-production-retailers-dealers-data-mobile-home-parks-and-finance-facts-from-mobile-home-history-when-mobile-homes-were-30-vs-10-of-all-single-family-housing-units-fea/>[/caption]

15. As MHProNews noted in looking at an [MHI award-winner here](#) and previously in illustrations like the one below, these are not matters of conjecture of the reading behavior alone, as important as behavior is. [MHI's own association chairman, Patrick Waite](#), COO of Equity LifeStyle Properties (ELS) helps manage a firm that openly states that a "Supply Constrained Asset Class" that has "limited MH development in the U.S. in the past 20 years" is a "strategic advantaged for ELS." That's arguably clearly documented evidence of the reality that helps explain MHI's behavior.

[caption id="attachment\_213154" align="aligncenter" width="652"]



“Growing demand coupled with almost no new supply is a strategic advantage for ELS.” Improve the overall operating environment for the manufactured housing industry and expand the demand for manufactured homes by seeking fair and equitable treatment in the marketplace and the regulatory and legislative arenas.” This may be one of the more important documents to federal investigators or others who are probing manufactured housing's historic underperformance in the 21st century. For context and details see: <https://www.manufacturedhomepronews.com/over-1-million-manufactured-housing-institute-doc-drop-top-mhi-staff-pay-revealed-additionally-unpacking-evidence-of-perjury-fraud-other-possible-federal-crimes-plus-mhville-stocks-update/> Note too that should this be determined to be part of purported collusion or conspiracy to manipulate the market, and per federal law, the statutes of limitations do not begin to run in such matters until the final act is performed. For a recent third-party university level study that asserts that manufactured home has been subjected to a specific form of market manipulation ('VF Market Foreclosure'), see the report linked here. Note: to see the above image in a larger size, in several devices or browsers, click the image and follow the prompts. To see an article detailing the ELS stance, click here: <https://www.manufacturedhomepronews.com/equity-lifestyle-properties-second-quarter-results-claims-of-strong-performance-examined-via-lens-of-potentially-mounting-legal->

[reg-concerns-as-els-double-down-on-ir-statement/](#) To see another article that reflects other MHI member stances on constraining supply, click here.

<https://www.manufacturedhomepronews.com/pulling-back-the-veil-on-mhi-mhv-connected-nathan-smith-kurt-keeney-and-flagship-communities-reit-fact-check-and-analysis-of-flagships-ir-pitch-tsx-mhc-u-plus-mhville-markets-u/>

[/caption]

16. Did Stinebert know in 2004 that MHI was moving towards a supply constraining model? For those who assert the ethics of Stinebert, they have said 'no.' In fact, they have said that MHI is a different place since Stinebert left.

[caption id="attachment\_178322" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/since-loss-of-stinebert-at-manufactured-housing-institute-mhi-empowered-f-cking-greedy-selfish-leaders-of-companies-to-make-mhi-a-tool-for-themselves-plus-mhville-markets-update/> [/caption]

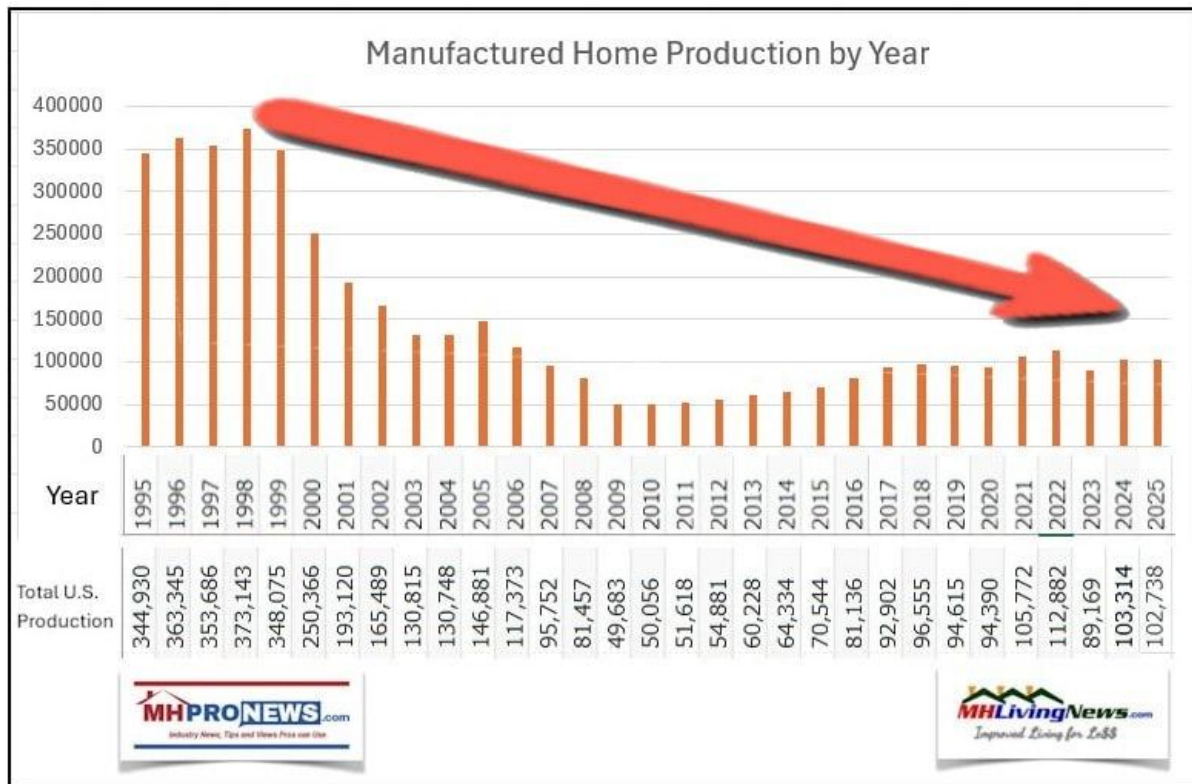
[caption id="attachment\_194290" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/literally-historic-former-manufactured-housing-institute-mhi-president-ceo-chris-s-stinebert-remarks-embarrassingly-upend-current-mhi-narratives-why-mhi-purged-plus-mhville-markets-upda/>[/caption]

17. As MHProNews has repeatedly reported, it is in hindsight - comparing rhetoric with behavior - that clarity about why manufactured housing has suffered at less than 30 percent of the production levels of the industry's last former 1998 highwater mark.

[caption id="attachment\_228773" align="alignmentcenter" width="613"]



<https://www.manufacturedhomepronews.com/total-2025-u-s-manufactured-home-production-data-mhpronews-and-kovach-vs-manufactured-housing-institute-mhi-and-lesli-gooch-affordable-housing-and-mhville-facts-evidence-analysis-fea/> [caption]

18. Per [Stinebert's farewell](#).

**4. It's also time for this industry to finally start sharing the risks and the rewards.**

Lenders, including new lenders, are much more likely to lend money to potential homeowners if the retailer and manufacturer are willing to share some of the risk. This "sharing" could take multiple forms, but the common thread running throughout the process must be the alignment of interests for a successful, performing loan.

19. Let's be clear in that part of the analysis of [Stinebert's remarks](#). Site builders do not normally 'share the risk' in loan performance. While Stinebert's intentions may have been good, in saying the above, one may wonder if he grasped at that time what the authentic dynamics were at MHI that were limiting the industry were about. In fairness to Stinebert, we now have decades of reports by third-parties, as well as more industry insider remarks, to examine that Stinebert did. While there is a strong evidence-based case that limiting

lending was a moat-building tool today, some of that research was not available to Stinebert in 2006.

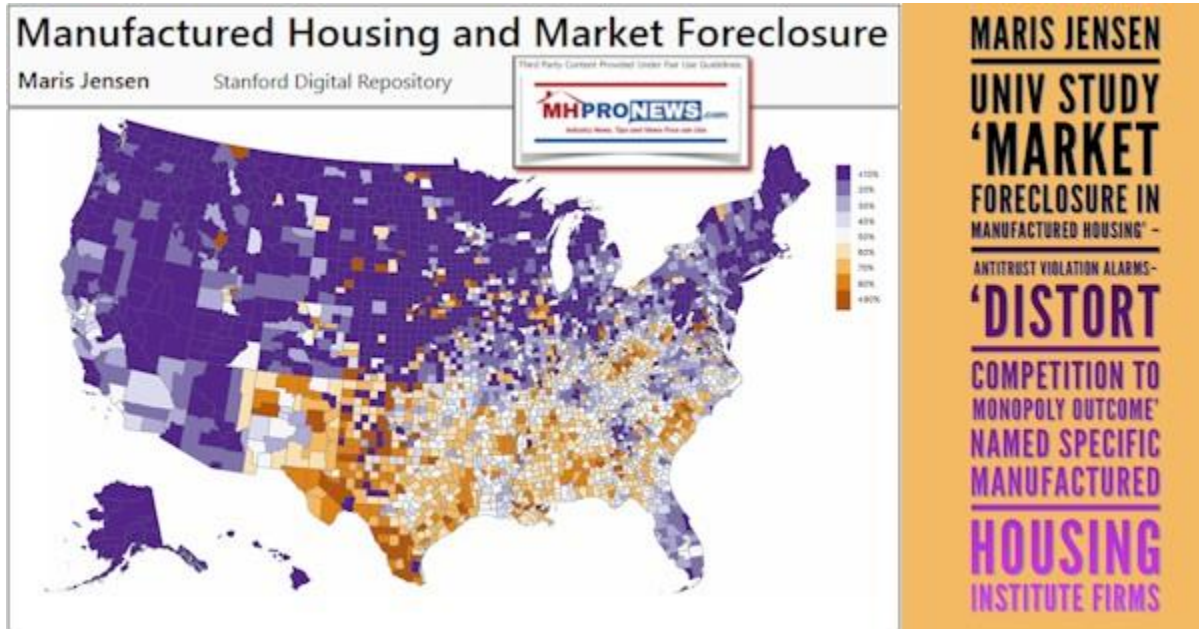
[caption id="attachment\_223168" align="aligncenter" width="600"]



<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]

Vertical integration was a moat-building tool.

[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-specific/>[/caption]

20. It is axiomatic that all sales are local. All politics are local. There is a point to what Stinebert said that follows. That noted, there is a case to be made that this was the weakest link in his argument. There was insufficient effort to make existing laws properly enforced. That enforcement of federal law could start in a state through legal action, but it will likely end up in a higher federal court and perhaps the Supreme Court.

6. Focus on the issues of real importance and stop looking to Washington to solve all of your problems. HUD, Fannie Mae and Freddie Mac did not cause your world to collapse and they are not going to be your salvation either. This is not to say these entities and Congress are not important...they are. But, all too often, we lose our perspective by putting excessive emphasis on Washington and ignoring the major issues impacting our declining market share.

[caption id="attachment\_205885" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/a-supreme-court-gift-to-the-manufactured-home-industry/>[/caption]

21. The importance of history is often misunderstood or overlooked. Partisanship aside, one of the better definitions of history is the following. This principle can be applied to association/nonprofit behavior, corporate behavior, political, economic, academic, military or law enforcement issues, and personal behavior.

[caption id="attachment\_153247" align="aligncenter" width="652"]



**“As many of you know, I studied history; [!] used to teach history. I’ve said often to those students that I used to teach who would question: ‘why do we spend so much time reading and studying and discussing those things that happened way back yonder?’**

**And I’d often say to them;**

**“We study history in order to understand the present and to prepare for the future. Because anything that’s happened before can happen again.”**



- House Majority Whip Jim Clyburn (SC-D),
- Official photo. Comment recorded on 2.29.2020 on CSPAN video linked below from about 1:55 time mark to 2.43. **Note:** such insightful quotes and statements can certainly be used in a partisan fashion, but the statement itself is an arguably a nonpartisan truth.

*“We study history in order to understand the present and to prepare for the future. Because anything that’s happened before can happen again.” James “Jim” Clyburn (SC-D) who at that time was House Majority Whip. One may or may not agree with Clyburn's politics. But the wisdom of this statement by Clyburn is demonstrably true. See that video and related in the report linked here: <https://www.manufacturedhomepronews.com/straight-from-top-democrats-lips-to-your-eyes-ears-we-knew-recovery-plan-would-cause-inflation-thank-james-clyburn-for-some-straight-talk-sunday-weekly-mhville-headli/>*

**Part III. Per an 'Academic Style' Cross Check of the Above by xAI's Grok.**

**Conclusion**