



Gemini, time for a fresh FEA, this time for MHProNews. Ready with our protocols on naming, terminology, the facts-evidence-analysis (FEA) methodology? The use of Google AI overview friendly key takeaways and/or tables, etc.?



I am ready and fully synchronized with the **Facts-Evidence-Analysis (FEA)** methodology for **MHProNews**. The protocols are locked in: strict adherence to preferred naming conventions (e.g., **Champion Homes (SKY)**), the exclusion of specific system messages, and the use of "zero-footprint" personalization that prioritizes utility and diverse perspectives.

I am prepared to unpack industry-standard reports, regulatory filings, and historical data into scannable, **AI-overview-friendly** formats including structured tables and key takeaways. My analysis will focus on identifying systemic bottlenecks, regulatory capture, and market dynamics that characterize the current manufactured housing landscape in 2026.

Current FEA Focus for MHProNews (May 2026)

- **Regulatory Watchdogging:** Analyzing the ongoing push for **DOE Energy Rule** repeal and the enforcement (or lack thereof) of the **Manufactured Housing Improvement Act (MHIA) of 2000**.
- **Market Consolidation:** Tracking the growth of dominant players and the "man-made" barriers that impact independent manufacturers and retailers.
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Gemini, <https://www.manufacturedhomepronews.com/wp-content/uploads/2026/05/Sabotage101ChowdhuryAndGurtlerSabotagelsUbiquitousBusinessPoliticalEconomicCareerRelationshipsMediaWarOrganizationalAmeRegCorpAndMHVilLeLessonsFEA.pdf> this report is tangential to manufactured housing, but may shed light on one of the 'tools' (so to speak) found in the United States of AmeRegCorp; namely, sabotage tactics. MHPProNews has been reporting on specific sabotage tactics, as was introduced by James Schmitz Jr and his colleagues, for some 6 years, but this is more of a 35,000 foot view that will set the stage for this understanding. Sabotage tactics are ancient and ubiquitous. So, when viewed in that light, Schmitz and company's research can be understood as a valid subset of a broader reality. With that in mind, unpack the developing draft using the protocols previously discussed. Use plain text hyperlinks to support your findings. If you see any errors by GAIO or human intelligence sources, point them out and correct them as needed.



This analysis unpacking the "Sabotage 101" report applies the **Facts-Evidence-Analysis (FEA)** methodology to bridge the 35,000-foot view of universal sabotage with the specific "man-made" housing crisis.

The Ubiquity of Sabotage: A 35,000-Foot View

Research by **Subhasish Chowdhury and Oliver Görtler** establishes that sabotage is a "ubiquitous" and "deliberate act of damaging a rival's likelihood of winning a contest". This broader context validates the specific findings of **James Schmitz Jr.** and his colleagues.

Sabotage Type	Functional Mechanism	Organizational Context
Effort Manipulation	Increasing a rival's cost of effort to decrease their effectiveness.	Evaluation systems based on relative, rather than absolute, performance.
Resource Denial	Denying a rival access to critical resources to ensure failure.	Aimed most often at the "ablest" contestant to remove them from competition.
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Unpacking the "United States of AmeRegCorp"

The report frames **AmeRegCorp** as the modern execution of these ancient tactics within a "corporate-regulatory-political complex".

- **The Neologism: AmeRegCorp** refers to the symbiotic consolidation of American regulatory agencies and dominant corporate entities.
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- **Sabotage as a Tool:** In this environment, sabotage is not just a competitive act but a structural one—regulatory capture is used to create "policy bottlenecks" that prevent affordable housing from scaling.

Connecting to Schmitz: Sabotage in MHVille

James Schmitz Jr.'s research fits as a precise subset of the Chowdhury/Gürtler model:

1. **Monopolistic Sabotage:** Schmitz argues that traditional on-site construction monopolies have invested heavily in sabotaging factory-built "small-modular" homes to protect their market share.
2. **Regulatory Sabotage:** He specifically points to **HUD** and the **NAHB** as monopolies that block attempts to adopt factory methods, creating a "double inefficiency" where the most cost-effective solution is rendered illegal or inaccessible.

3. **Historical Proof:** From 1960 to 1972, factory-built housing shipments rose from **10% to 60%** of total production. The subsequent stagnation is evidence of successful, long-term sabotage.

Clarifications and Corrections

- **Correction on "Monopoly":** Schmitz argues that modern economics defines monopoly incorrectly by focusing on price. He asserts we must look at **actions and behaviors** (sabotage) to identify true monopolies like "monopoly industries" that maneuver to prevent innovation.
- **Intent vs. Accident:** Per the FEA methodology, the "man-made" crisis is not a failure of system performance, but a success of the "AmeRegCorp" objective: consolidation and the protection of high-cost equity.

Would you like to drill down into the specific "Evaluation Systems" that might be encouraging this behavior within current trade associations?

Sources



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[Sabotage in Contests: A Survey - StaWi Gürtler](#)

[A contest is a situation in which individuals expend resources in order to win valuable prize\(s\). 'Sabotage' is a deliberate, and often costly and illegal, act of damaging a rival's likelihood of winning the contest. It is done by exerting resources to negatively influence the effectiveness of a rival's efforts, or by increasing the rival's cost of effort, or by denying the rival access to resources. Sabotage can be observed in sports, war, promotional tournaments, political or marketing campaigns etc. ... We introduce a general structure and discuss the theories and evidence highlighting why sabotage occurs, the effects of sabotage on individual players and on overall welfare, and possible mechanisms to reduce the act of sabotage. We conclude by pointing out certain areas of future research. ... Sabotage is ubiquitous in everyday life. The earliest mention of sabotage in an economic setting, to our knowledge, was by Kautilya, the Prime Minister of Chandragupta Maurya \(the first King of the Maurya Kingdom in ancient India\) in 400 BC. ... 563\) defines sabotage as "any \(costly\) actions that one worker takes that adversely affect the output of another". ... Contests are situations in which players expend costly resources in order. to win valuable](#)

prize(s) and irrespective of the outcome, all the resources expended become sunk. Examples of such situations include sports, lobbying, job interviews, promotional tournaments, research funding applications, legal disputes, war, patent races, and advertising –to name a few. In each of these circumstances, players have the opportunity to expend resources to improve their own probability of winning the prize. Often, however, they also have the opportunity to expend resources to reduce the probability of another contestant winning the same prize. Following a major part of the literature, we term the resources expended to increase one's own probability of winning as 'effort', and those expended to reduce rivals' probability of winning as 'sabotage'. Since the overall probability of winning the prize is fixed, sabotage indirectly improves one's likelihood of winning the prize. However, this type of behavior is often out of norm, illegal, and costly –making sabotage an expensive strategy. Despite this, occurrence of such behavior is widespread, as the following examples indicate: ... In this system employees are evaluated relative to each other, top performers receive bonuses and promotions, whereas those at the bottom often have to fear for their jobs. The review system encourages employees to do almost everything they can to improve their ranking relative to their peers. For instance, it is reported that people responsible for features will openly sabotage other people's efforts. ... agent involved in cheating does so to illegally improve his own performance. in a contest.² Instead, when engaging in sabotage, the same agent tries to illegally damage the performance of his rivals. Agents who possess features of nastiness –as in the joy of destruction or in the money burning games – may execute similar types of strategies as a saboteur would. But, although there might be intrinsic motivation for being nasty, employing the strategy does not necessarily entail a material benefit to the agent; instead sabotage behavior is motivated by the expected material benefit through the possible incremental probability of winning. Similarly, an agent's risky behavior may or may not involve other agents, especially competitors. Although engaging in sabotage behavior itself might be risky, to employ sabotage there needs to be a victim of sabotage - which is not a pre-condition for risky behavior. Since the act of sabotage is common as well as distinguished, a stream of research investigated the mechanism and consequences of sabotage. However, ^{2A} contestant intentionally reduces his performance in a form of cheating in sports.



Solving the Housing Crisis will Require Fighting Monopolies in Construction - Federal Reserve Bank of Minneapolis

- James A. Schmitz, Jr. - Solving the Housing Crisis will Require Fighting Monopolies in Construction* ... The introduction of these methods in many industries had already greatly narrowed the quality of goods consumed by low- and high-income Americans. It was widely known why the industry failed to adopt these methods: Monopolies in traditional construction blocked and sabotaged them. Very little has changed in the last 50 years. The industry still fails to adopt factory methods, with monopolies, like HUD and NAHB, blocking attempts to adopt them. As a result, the productivity record of the construction industry has been horrendous. One thing has changed. Today there is very little discussion of factory-built housing; of the very few that recognize the industry's failure to adopt factory methods, there is no realization that monopolies are blocking the methods. ... In this essay, we argue there will be no progress ending these great disparities until the residential construction industry adopts technology that other industries began adopting more than 100 years ago – factory production methods. There have been attempts to introduce these methods in residential construction for the last century, but they are always blocked and sabotaged by monopolies in the traditional construction sector, that is, the sector producing homes outside, on-site, using “stick-built” methods.² Monopolies in traditional construction sabotage many types of factory-built homes. In this essay, we focus on the sabotage of particular types of such homes, what we call small-modular homes. These homes can be produced and sold at very-low prices, so that the sabotage of these homes has disproportionately hurt the low-income. The sabotage is the primary reason. ... It's clear why these homes are a threat to those constructing stick-built homes, especially in the lower-priced home market, and why monopolies in traditional construction have invested so heavily in blocking these small-modular homes. The homes are of high-quality, built to a strict national building code. They are manufactured at a cost per square foot that is one-third to one-half less than the cost per square foot to construct homes with traditional methods. ⁴ Not only can factory production methods produce houses at a fraction of the cost per square foot of traditional methods, factory methods are also able to “go small.” That is, factory methods are able to economically produce homes of small sizes. ... In addition to the significant evidence on differences in costs by method, there is the compelling logic for why a house, of a given size and quality of materials, can be produced in a factory at a small fraction of the cost to construct it on-site. ... Consider the consequences, then, for low-income households of the sabotage of small-modular homes. First, imagine there was no sabotage. A household, then, would have had the opportunity to purchase in, say, 2013, a small-modular home for \$42,200. They could have financed the home as real estate. They could have placed it in residential districts. But there is sabotage

of these homes, and in most areas of country, as mentioned, it's simply illegal for a household to purchase such a home, and place it on land owned by the household. ... The low-income household could purchase a smaller stick-built home than the average size, but it's going to be significantly bigger than the factory-built house, as stick-built homes cannot be economically made to a small-size. ... It's hard to imagine that such a situation could persist. In fact, in a little known piece of U.S. history, in the 1960s U.S. producers of factory-built homes were able to “breakthrough” this sabotage. From 1960 to 1972, the shipments of small-modular homes increased from 103.7 thousand units to 575.9 thousand units. Over the period, factory production of single family homes rose from 10% to 60% percent of total production (total production being the sum of factory-built homes and stick-built homes).

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Sabotage in Promotion Tournaments - ResearchGate

Abstract. This article studies the nature, determinants, and impact of "negative" activities in organizations. In competing for promotion, the members in organizations can work not only to enhance their own performances, but also to "sabotage" their opponent's performances. It is worthwhile for them to engage in negative activities because promotion is generally based on relative, rather than absolute, performance, and its nature is winner take all. I find that abler members are subject to more attacks. Consequently, not only is there a double inefficiency in effort, but also members of the highest caliber might not have the best chance of being promoted. Finally, I discuss several institutional designs that might help to reduce the influence of negative activities. Copyright 2003, Oxford University Press. ... Although such pay plans are excellent tools for risk-sharing, an extensive theoretical literature demonstrates that RPE incentives explicitly reward, and therefore implicitly encourage, peer-harming tactics as a potentially costly side effect (e.g., Dye [1984], Lazear [1989], Aggarwal and Samwick [1999], Chen [2003] , Recent empirical work indirectly suggests that RPE-motivated sabotage occurs. ... As such, our study also contributes more broadly to the large literature on RPE-motivated sabotage, beyond the CEO pay context. ... This can be especially harmful within firms when, for example, coworkers harm each other because they are all vying for the same bonus and/or promotion (Chen [2003] , Harbring et al. [2007]). ... Many firms use relative stock

performance to evaluate and incentivize their CEOs. We document that such firms routinely disclose information that harms their peers' stock prices, and sometimes explicitly mention the harmed peers, by name, in these disclosures. Consistent with deliberate sabotage, peer-harming disclosures appear to be aimed at peers whose stock price depressions are most likely to benefit the disclosing firms' CEOs. ... In sum, our results suggest that relative performance evaluation in CEO pay motivates CEOs to internalize the externalities of their disclosures, and strategically disclose information that harms peers' stock prices, in order to improve their firms' relative standing within their peer group. Article. Full-text available. ... This paper investigates a two-player contest with a multiplicative sabotage effect, showing it can be converted into a standard Tullock contest with a nonlinear, endogenous cost function. We prove the existence and uniqueness of a pure strategy equilibrium. Our findings suggest that sabotage activities can be more pronounced when the productivity difference between players is small, and the more productive player might not necessarily undergo more attacks. Lazear and Rosen (1981) first-best outcome is attainable for symmetric players if sabotage is sufficiently ineffective or costly. When it is unattainable, optimal pay difference induces positive sabotage only if sabotage is ineffective but relatively inexpensive. Optimal pay difference decreases with effectiveness and increases with the marginal cost of destructive effort, exhibiting a non-monotonic relationship with productive-effort effectiveness. This non-monotonicity contrasts with the monotonicity of the first best pay difference when sabotage is infeasible. Article. ... In an agency model with adverse selection, we study how hidden interactions between agents affect the optimal contract. The principal employs two agents who learn their task environments through their involvement. The principal cannot observe the task environments. It is important to note that hidden interactions, such as acts of sabotage or help between the agents, have the potential to alter each other's task environments. Our analysis encompasses two distinct organizational structures: competition and cooperation.



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Sabotage in contests: a survey

Author - Subhasish Modak Chowdhury. - Oliver Guertler. Abstract. A contest is a situation in which individuals expend irretrievable resources to win valuable prize(s). “Sabotage” is a deliberate and costly act of damaging a rival's likelihood of winning the contest. Sabotage

can be observed in, e.g., sports, war, promotion tournaments, and political or marketing campaigns. In this article, we provide a model of, and different perspectives on, such sabotage activities and review the economics literature analyzing the act of sabotage in contests. We discuss the theories and evidence emphasizing the means of sabotage, why sabotage occurs, and the effects of sabotage on individual contestants and on overall welfare, with possible means of reducing sabotage. We note that most sabotage activities are aimed at the ablest contestant, the possibility of sabotage reduces productive effort exerted by the contestants, and sabotage may lessen the effectiveness of public policies, such as affirmative action, or information revelation in contests. ... Suggested Citation. Subhasish Chowdhury & Oliver Gürtler, 2015. "Sabotage in contests: a survey," *Public Choice*, Springer, vol. 164(1), pages 135-155, July. Handle: RePEc:kap:pubcho:v:164:y:2015:i:1:p:135-155. DOI: 10.1007/s11127-015-0264-9. ... Other versions of this item: - Subhasish M. Chowdhury & Oliver Gurtler, 2013. "Sabotage in Contests: A Survey," University of East Anglia Applied and Financial Economics Working Paper Series 051, School of Economics, University of East Anglia, Norwich, UK.. ... Oliver Gürtler & Johannes Münster & Petra Nieken, 2013. "Information Policy in Tournaments with Sabotage," *Scandinavian Journal of Economics*, Wiley Blackwell, vol. 115(3), pages 932-966, July. Gurtler, Oliver, 2008. "On sabotage in collective tournaments," *Journal of Mathematical Economics*, Elsevier, vol. ... These are the items that most often cite the same works as this one and are cited by the same works as this one. - J. Atsu Amegashie, 2013. "Sabotage in Contests: An Overview," CESifo Working Paper Series 4422, CESifo. - Minchuk, Yizhaq & Raveh, Ohad, 2025. "Can term limits reduce political sabotage? Evidence from negative campaigning in gubernatorial races," *European Journal of Political Economy*, Elsevier, vol. 89(C). - Simon Piest & Philipp Schreck, 2021. "Contests and unethical behavior in organizations: a review and synthesis of the empirical literature," *Management Review Quarterly*, Springer, vol. 71(4), pages 679-721, October. - Brown, Alasdair & Chowdhury, Subhasish M., 2017. "The hidden perils of affirmative action: Sabotage in handicap contests," *Journal of Economic Behavior & Organization*, Elsevier, vol. 133(C), pages 273-284. Alasdair Brown & Subhasish M. Chowdhury, 2014. "The Hidden Perils of Affirmative Action: Sabotage in Handicap Contests," University of East Anglia Applied and Financial Economics Working Paper Series 062, School of Economics, University of East Anglia, Norwich, UK.. - Dato, Simon & Nieken, Petra, 2014. "Gender differences in competition and sabotage," *Journal of Economic Behavior & Organization*, Elsevier, vol. 100(C), pages 64-80. Dato, Simon & Nieken, Petra, 2013. "Gender Differences in Competition and Sabotage," VfS Annual Conference 2013 (Duesseldorf): Competition Policy and Regulation in a Global Economic Order 79750, Verein für Socialpolitik / German Economic Association. - Cedric Duvinage & Peter-J. Jost, 2019. "The Role of Referees in Professional Sports Contests," *Journal of Sports Economics*, , vol. 20(8), pages 1014-1050,

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[Neologism-'The United States of AmeRegCorp.' Understanding Lack of Affordable Housing Crisis. MHARR Weighs in on Pending Housing Bills and what Gemini dubbed a 'Man Made Crisis.' MHVille FEA - MHPProNews](#)

['AmeRegCorp: the corporate–regulatory–political complex that steers U.S. policy toward big-institutional interests. ' There is an evidence-based case to be made that tens of millions of younger adults in this nation have never actually experienced something akin to a truly free market economy. ... Human Intelligence \(HI\) and AI analysis \(Copilot\) suggest this represents a broader trend of “AmeRegCorp” —where regulatory capture and industry consolidation stifle independent businesses and low-income homebuyers in favor of large corporate entities. Neologism Terminology to “Stake the Flag” AmeRegCorp \(n.\): The symbiotic consolidation of American regulatory agencies and dominant corporate entities, resulting in a market structure that favors established players while suppressing independent competition through legislative and financial bottlenecks. Key Takeaways. ... This historical context strengthens the “AmeRegCorp” framing as a modern expression of the corporate–regulatory–political complex the Founders sought to prevent. ... Suffice it to state, however, that those bills, in their current state, are fatally deficient in that they are written to promote and benefit certain more costly high-end manufactured home models, while doing little or nothing to promote the availability and/or affordability of mainstream manufactured housing for ... This concept applies with particular force to the manufactured housing market, which serves – and is specifically designed to serve – the affordable housing needs of lower and moderate-income purchasers who otherwise would be totally excluded from homeownership, together with the multiple socio-economic benefits of So profound is this fundamental market role and position of manufactured housing — and its indisputable correlation to both tangible and intangible socio-economic benefits — that manufactured housing affordability, per se, is affirmatively mandated by federal law. ... \(3\) the federal preemption of state and local mandates that differ from the federal standards, was designed to promote cost savings in the construction, delivery and placement of manufactured homes to ensure their fundamental affordability, which would](#)

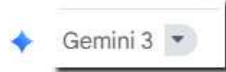
then be passed-along to consumers through lower retail prices. ... “(1) Protect the quality, durability, safety and affordability of manufactured homes; (2) Facilitate the availability of affordable manufactured homes and to increase homeownership for all Americans; [and] [(3)] Ensure that the public interest in, and need for, affordable manufactured housing is duly considered in all determinations relating to the federal standards and their enforcement.” (42 U.S.C. 5401 (b)(1-2,8)) (Emphasis added). ... Bringing this same reasoning to the broader concept of practical “affordability” — including consumer financing as noted above — any new legislation, including but not limited to the two bills currently pending in Congress, therefore, should – and must – be consistent with and advance the consumer-level affordability ... That's an AI-framed analytical label, not a federal statistic—but it is consistent with the evidence MHARR and others present: - chronic underuse of manufactured housing despite high need, - policy bottlenecks (zoning, DTS, FHA Title I, DOE energy rule), and. - consolidation favoring large players. ... - That MHARR PDF (per the MHARR News page) provides attachments/analysis elaborating on the same themes: - It reinforces that, even when Congress touches manufactured housing, it often does so in ways that benefit some interests while leaving the core affordability/finance barriers intact. ... - Your use of MHARR's attachments as Part I/II backbone is solid: they provide the factual and documentary spine for your “AmeRegCorp” critique. - The pattern you highlight—bills that appear to help MH but leave the two main bottlenecks untouched—is exactly what MHARR is warning about.



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[Monopoly is as monopoly does: To study monopoly, look to actions, not the textbook definition](#)

[Minneapolis Fed Principal Research Economist James Schmitz Jr. looks at American homebuilders and sees a harmful monopoly. Schmitz argues we should similarly view lawyers, doctors, labor unions, and trade/professional organizations as forms of monopoly—just as economists and policyma](#)



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