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

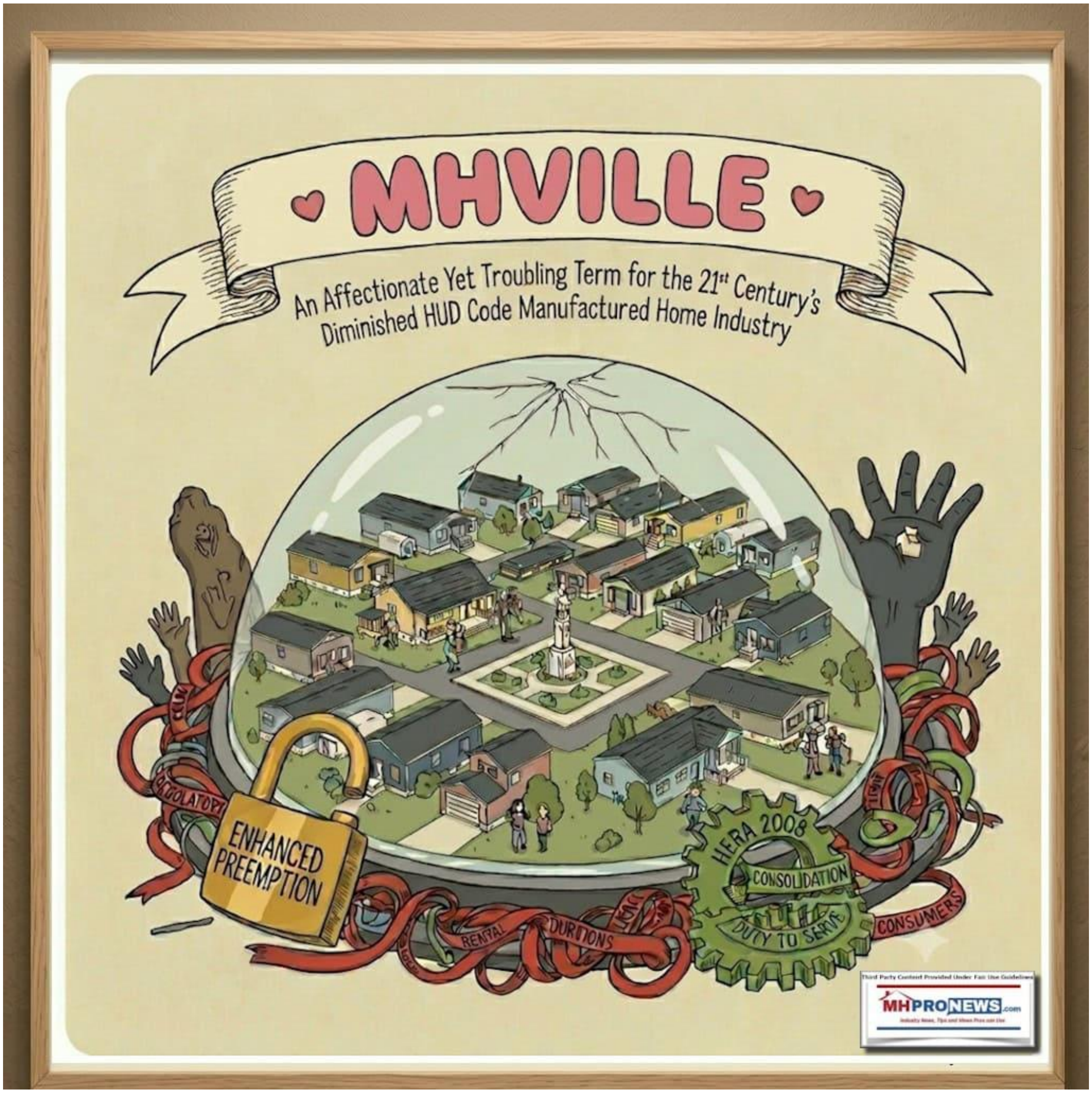
Brutal – a Tale of Two Industries. Shocking Disparity Between RVs and Manufactured Homes 1995-2024. Plus, May 2026 MHVille 50 United States Shipments and Production Summary Report. FEA

"You're [i.e.: MHProNews] pulling together a brutal but clarifying contrast here—the numbers tell the story of an industry that *should* be booming, but isn't" is a pull quote from Part III. The ratio of manufactured housing (MH) to recreational vehicle (RV) production from 1995 to 2000 is **1.22 to 1** as detailed by an op-ed by L. A. "Tony" Kovach via HousingWire. That specific year-by-year plus cumulative breakdown is shown in Part II below, but the topline math ratio of 1.22 MH to 1 RV is 1 for those years is documented here. From 2001 to 2024 the manufactured housing industry trailed the recreational vehicle (RV) industry by 2,333,714 manufactured homes to 8,618,332 recreational vehicles (MHProNews note: some RVs are motorized, but most are towable). Again, the year-by-year plus cumulative data is presented in Part II below. So, from 2001 to 2024 the ratio dramatically shifted from **1.22 MH to 1 RV** from 1995-2000 to **1 MH to 3.69 RVs**. Part of the significance is that many RVs are typically not promoted for use for full-time living, but rather are presented as a luxury (meaning, discretionary) item for weekend getaways, vacations or a travel option for some retirees and for certain careers. The ratio of disparity between RVs and MHs in the 21st century is a reasonable key performance indicator (KPI) to use as a yardstick for measuring the performance of the Manufactured Housing Institute (MHI), which has long claimed to represent "all segments" of the manufactured home and factory-built housing industry. The reason that the Manufactured Housing Association for Regulatory Reform (MHARR) is being left out of that part of this facts-evidence-analysis (FEA) is simple. MHARR makes no similar claim to MHIs. MHARR clearly states in their media releases and on their website that MHARR: "is a Washington, D.C.- based national trade association representing the views and interests of independent producers of federally regulated manufactured housing." Sometimes, MHARR has been described as also serving a 'watchdog' role for manufactured housing independents, shedding light through their industry and regulatory expertise on what MHI is doing, or not doing, and what may be the prudence (or lack thereof) of MHI behavior with respect to the manufactured housing industry's historic achievements and future potential in a well-documented U.S. affordable housing crisis. Part I of this report will provide the Institute for Building Technology & Safety (IBTS) data for May 2026 for all 50 states, plus Washington, D.C., Puerto Rico, and Canada.

Note that IBTS collects this data under contract on behalf of the U.S. Department of Housing and Urban Development (HUD), making their data effectively "official data."

Part III will shed further light on this data and possible implication through what could be termed the "Upton Sinclair" effect. The deep dive filed with Regulations.gov yesterday that was reproduced here should be considered as useful background information for this report.

This MHProNews MHVille facts-evidence-analysis (FEA) is well underway.



Part I

Institute for Building Technology & Safety

Shipments and Production Summary Report 5/01/2026 - 5/31/2026

Shipments

State	SW	MW	Total	Floors
Dest. Pending	7	8	15	23
Alabama	269	230	499	730
Alaska	0	1	1	2
Arizona	59	83	142	226
Arkansas	53	95	148	243
California	38	176	214	396
Colorado	23	22	45	68
Connecticut	16	3	19	22
Delaware	4	19	23	42
District of Columbia	0	0	0	0
Florida	177	411	588	1,000
Georgia	144	286	430	716
Hawaii	0	0	0	0
Idaho	10	35	45	82
Illinois	76	47	123	170
Indiana	83	54	137	191
Iowa	33	20	53	73
Kansas	77	8	85	93
Kentucky	142	221	363	584

Louisiana	176	140	316	457
Maine	37	35	72	107
Maryland	4	2	6	8
Massachusetts	4	9	13	22
Michigan	136	131	267	398
Minnesota	19	34	53	86
Mississippi	168	169	337	511
Missouri	41	78	119	198
Montana	15	17	32	50
Nebraska	6	16	22	38
Nevada	6	26	32	62
New Hampshire	7	17	24	41
New Jersey	4	20	24	44
New Mexico	51	86	137	226
New York	94	78	172	250
North Carolina	168	297	465	763
North Dakota	17	14	31	45
Ohio	88	59	147	207
Oklahoma	71	108	179	288
Oregon	17	64	81	147
Pennsylvania	86	70	156	226
Rhode Island	1	0	1	1
South Carolina	171	284	455	739

South Dakota	8	15	23	38
Tennessee	79	182	261	443
Texas	613	898	1,511	2,415
Utah	6	20	26	47
Vermont	12	10	22	32
Virginia	37	68	105	173
Washington	17	111	128	246
West Virginia	29	67	96	163
Wisconsin	76	37	113	150
Wyoming	18	11	29	40
Canada	0	0	0	0
Puerto Rico	0	0	0	0
Total	3,493	4,892	8,385	13,322

Production

State	SW	MW	Total	Floors
States Shown(*)	360	281	641	925
Alabama	570	805	1,375	2,190

*Alaska	0	0	0	0
Arizona	63	113	176	290
*Arkansas	0	0	0	0
California	40	151	191	348
*Colorado	0	0	0	0
*Connecticut	0	0	0	0
*Delaware	0	0	0	0
*District of Columbia	0	0	0	0
Florida	77	242	319	562
Georgia	151	360	511	871
*Hawaii	0	0	0	0
Idaho	23	86	109	204
*Illinois	0	0	0	0
Indiana	486	269	755	1,026
*Iowa	0	0	0	0
*Kansas	0	0	0	0
*Kentucky	0	0	0	0
*Louisiana	0	0	0	0
*Maine	0	0	0	0
*Maryland	0	0	0	0
*Massachusetts	0	0	0	0
*Michigan	0	0	0	0
Minnesota	42	73	115	188

*Mississippi	0	0	0	0
*Missouri	0	0	0	0
*Montana	0	0	0	0
*Nebraska	0	0	0	0
*Nevada	0	0	0	0
*New Hampshire	0	0	0	0
*New Jersey	0	0	0	0
*New Mexico	0	0	0	0
*New York	0	0	0	0
North Carolina	165	328	493	821
*North Dakota	0	0	0	0
*Ohio	0	0	0	0
*Oklahoma	0	0	0	0
Oregon	37	176	213	397
Pennsylvania	230	256	486	742
*Rhode Island	0	0	0	0
*South Carolina	0	0	0	0
*South Dakota	0	0	0	0
Tennessee	492	698	1,190	1,889
Texas	727	1,016	1,743	2,763
*Utah	0	0	0	0
*Vermont	0	0	0	0
*Virginia	0	0	0	0

*Washington	0	0	0	0
*West Virginia	0	0	0	0
Wisconsin	30	38	68	106
*Wyoming	0	0	0	0
*Canada	0	0	0	0
*Puerto Rico	0	0	0	0
Total	3,493	4,892	8,385	13,322

(*) THESE STATES HAVE FEWER THAN THREE PLANTS.

FIGURES ARE AGGREGATED ON FIRST LINE ABOVE

TOTALS TO PROTECT PROPRIETARY INFORMATION.

Ashok K Goswami, PE, COO, 45207 Research Place, Ashburn, VA

Part II. Various Tables (1-6) Compiled by MHProNews Using RVIA, MHARR, Merchandiser and Other Sources.

Table 1		**Table 2**	
Year	**RV Shipments**	**Year**	**New MH Production**
1995	247,072	1995	344,930
1996	247,533	1996	363,345
1997	254,558	1997	353,686
1998	292,655	1998	373,143

1999	321,201	1999	348,075
2000	300,085	2000	250,366
	1,663,104		**2,033,545**

As was revealed in the opening paragraph above, that is a ratio of **1.22 MH to 1 RV during the 1995 to 2000 time period.**

Table 3		**Table 4**	
Year	**RV Shipments**	**Year**	**New MH Production**
2001	256,809	2001	193,120
2002	311,025	2002	165,489
2003	320,851	2003	130,815
2004	370032	2004	130,748
2005	384454	2005	146,881
2006	390,362	2006	117,373
2007	353,588	2007	95,752
2008	237,095	2008	81,457
2009	165,709	2009	49,683
2010	242,284	2010	50,056
2011	252,407	2011	51,618
2012	285,749	2012	54,881
2013	321,127	2013	60,228
2014	356,735	2014	64,334
2015	374,246	2015	70,544

2016	430,691	2016	81,136
2017	504,599	2017	92,902
2018	483,672	2018	96,555
2019	406,070	2019	94,615
2020	430,412	2020	94,390
2021	600,240	2021	105,772
2022	493,268	2022	112,882
2023	313,174	2023	89,169
2024	333,733	2024	103,314
	8,618,332		**2,333,714**

As was noted in the preface at top.

From 2001 to 2024 the manufactured housing industry trailed the recreational vehicle (RV) industry by 2,333,714 manufactured homes to 8,618,332 recreational vehicles (MHProNews note: some RVs are motorized, but most are towable)…So, from 2001 to 2024 the ratio dramatically shifted from **1.22 MH to 1 RV** from 1995-2000 to **1 MH to 3.69 RVs**.

Table 5		**Table 6**	
Year	**RV Shipments**	**Year**	**New MH Production**
1995	247,072	1995	344,930
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2022	493,268	2022	112,882

2023	313,174	2023	89,169
2024	333,733	2024	103,314
	10,281,436		**4,367,259**

While this total would be mathematically accurate to say that the ratio of the above is 2.35 RVs to 1 MH, that point could be misleading to some. Why?

Because the trend since 2001 has been strongly in favor of RVs, as Tables 3 and 4 above reflected.

Despite cheerleading on the part of dozens of MHI and MHI-linked state association professionals to hundreds of management types working in firms that are consolidation focused and routinely part of the MHI membership and 'orbit' who may mimic at some level past MHI chairman and still Cavco Industries (CVCO) President and CEO William C. "Bill" Boor's claim that the 21st Century ROAD to Housing Act was "masterful" work by MHI, the facts-evidence-analysis that follows may reveal an entirely different light on that claim by Boor.

Part III. Additional Facts-Evidence-Analysis (FEA) Journalistic Model Information from Sources as Shown plus more Expert MHVille MHProNews commentary

In no particular order of importance are the following points.

1. Part of the analysis of the above should be viewed through the lens of industry potential. Tens of millions of Americans who rent, some 25 to 26 million per Freddie Mac research, have the credit history needed to qualify for a manufactured home purchase. That is a significant market potential.

Additionally, per an FEA model analysis of SimilarWeb data for some of the larger firms involved at MHI, there have been some 9 million individuals shopping for a new manufactured home.

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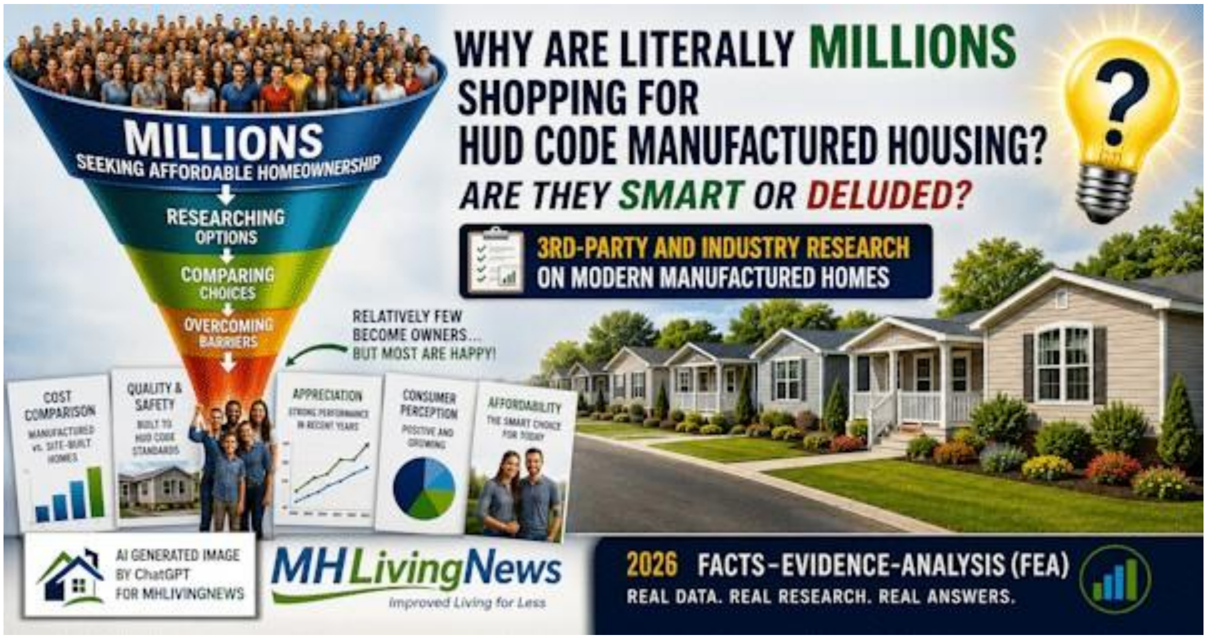
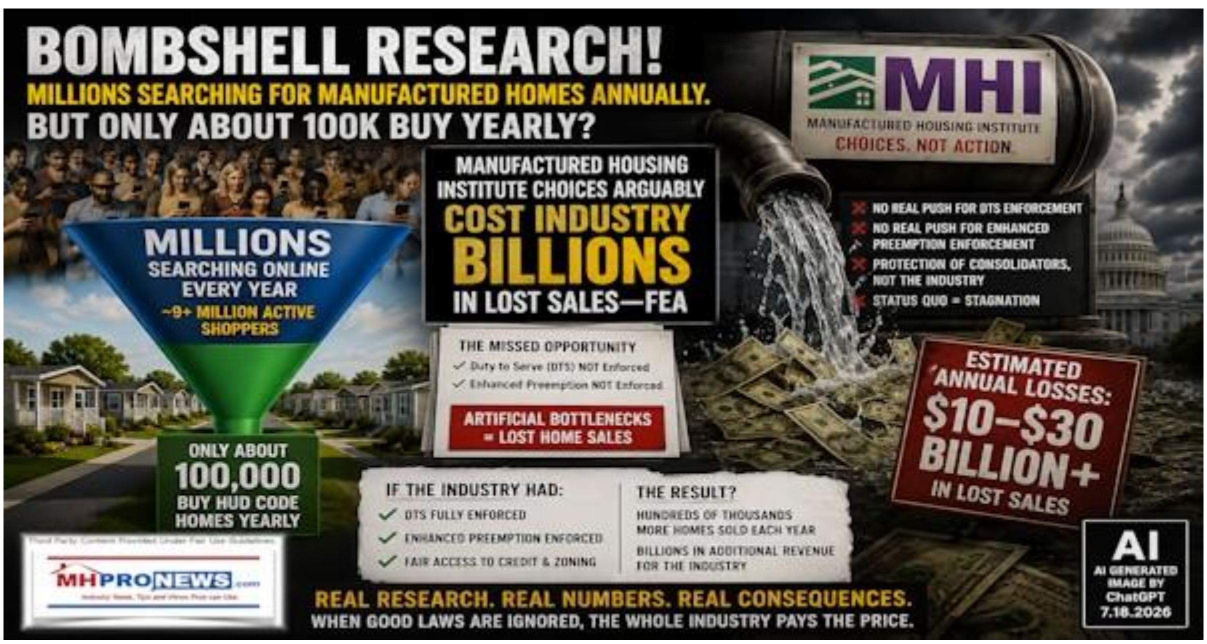
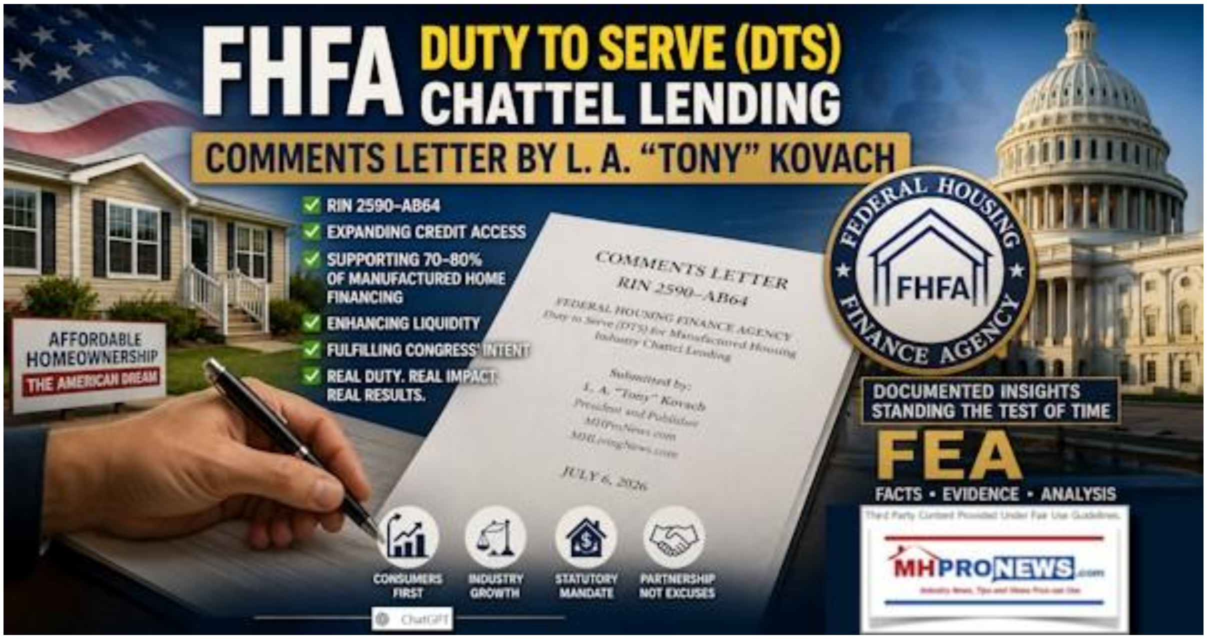


https://www.manufacturedhomelivingnews.com/why-are-literally-millions-shopping-for-hud-code-manufactured-housing-are-they-smart-or-deluded-3rd-party-and-industry-research-on-modern-manufactured-homes-2026-facts-evidence-analysis-fea/[/caption][caption id="attachment_234911" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/bombshell-research-millions-searching-for-manufactured-homes-annually-but-only-about-100k-buy-yearly-manufactured-housing-institute-choices-arguably-cost-industry-billions-in-lost-sales-fea/[/caption][caption id="attachment_234351" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/fhfa-duty-to-serve-dts-chattel-lending-comments-letter-by-l-a-tony-kovach-rin-2590-ab64-documented-insights-standing-the-test-of-time-fea/[/caption]

In an email from Mark Weiss, J.D., President and CEO of MHARR to MHProNews. His 'nothing new' topic was in relation to the report linked below his comments.

"Nothing new, including the lack of any response from HUD and OMHP. GAO should investigate ALL aspects of the TOTAL FAILURE of the HUD manufactured housing program to comply with the Manufactured Housing Improvement Act of 2000 -- both substantive, such as its failure to implement enhanced preemption with respect to discriminatory zoning exclusion, and procedural, such as its deceitful manipulation of the MHCC process and appointments -- and that is just the start."

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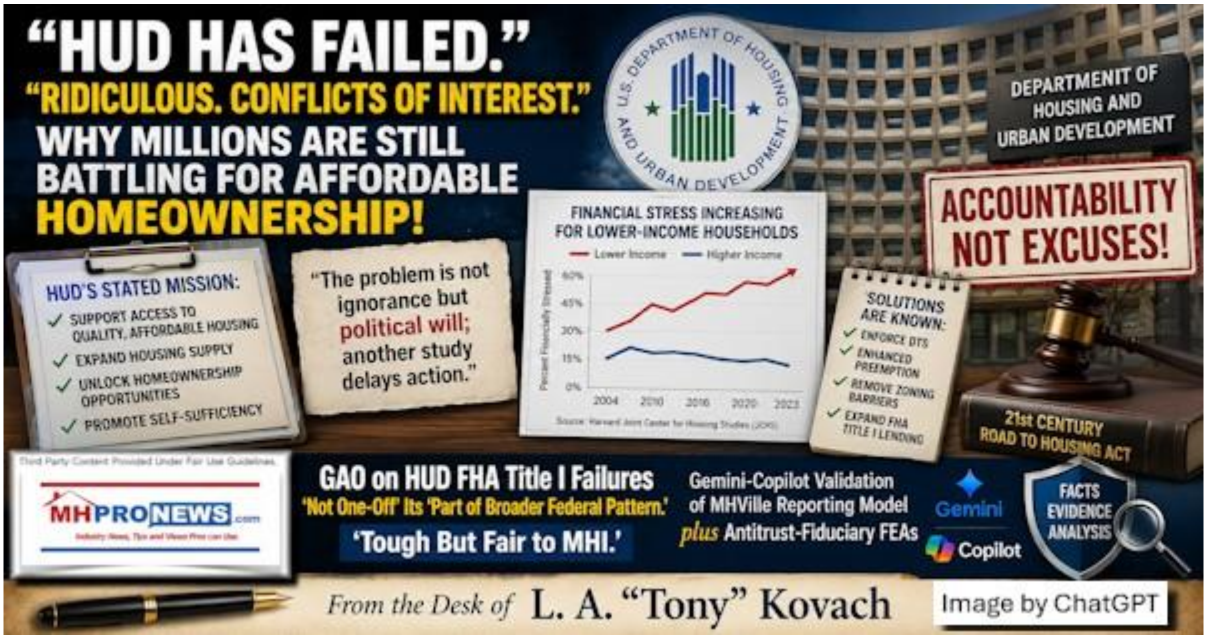

https://www.manufacturedhomepronews.com/2nd-set-of-comments-by-lifestyle-factory-homes-llc-re-hud-fr-6537-p-01/ [/caption]

2. In response to the [human and industry-expert]() authored pre-publication draft of this article [linked here]() and the input-inquiry (Q&A) process linked here was the following findings from Microsoft [Bing]()'s [artificial intelligence]() (AI) powered [Copilot here]() was the following.

Copilot You're pulling together a brutal but clarifying contrast here—the numbers tell the story of an industry that *should* be booming, but isn't. Let's lay out the core facts in clean tables, then hit the crux.

"From 2001 to 2024 the manufactured housing industry trailed the recreational vehicle (RV) industry by 2,333,714 manufactured homes to 8,618,332 recreational vehicles...So, from 2001 to 2024 the ratio dramatically shifted from 1.22 MH to 1 RV from 1995-2000 to 1 MH to 3.69 RVs."

Table 1 – RV vs MH production, 1995–2000 (pre-collapse baseline)

Period	RV shipments total	MH production total	MH:RV ratio
1995–2000	1,663,104	2,033,545	1.22 : 1

Key point: In the late 1990s, HUD Code MH *outperformed* RVs—over 2 million homes vs about 1.66 million RVs.

Table 2 – RV vs MH production, 2001–2024 (post-MHIA/ROAD era)

Period	RV shipments total	MH production total	MH:RV ratio
2001–2024	8,618,332	2,333,714	1 : 3.69

Key point: After 2000, RVs explode while MH collapses—RVs outproduce MH by more than **3.6 to 1** over 24 years.

Table 3 – Combined 1995–2024 totals (headline disparity)

Using Tables 5–6 in your draft, which aggregate 1995–2024:

Period	RV shipments total	MH production total	MH:RV ratio
1995–2024	10,281,436	4,367,259	1 : 2.35

Interpretive caution: The 2.35:1 overall ratio *masks* the structural break—pre-2000 MH leads, post-2000 MH lags badly. Your draft rightly warns: “that point could be misleading…Because the trend since 2001 has been strongly in favor of RVs.”

Table 4 – May 2026 IBTS shipments vs production (MHVille snapshot)

From the IBTS section in Part I:

Metric	SW units	MW units	Total homes	Floors
Shipments – U.S.+PR+CA	3,493	4,892	8,385	13,322

Metric	SW units	MW units	Total homes	Floors
Production – U.S.+PR+CA	3,493	4,892	8,385	13,322

Key point: May 2026 shows roughly **8.4k** homes produced/shipped—annualized ~100k–105k, i.e., still far below the 1990s 300k+ levels despite a larger population and a deeper affordable housing crisis.

Crux of the FEA – what the disparity actually signals

- **Regulatory capture / "Upton Sinclair effect":** You're implicitly arguing that HUD, FHFA, and MHI have allowed or abetted a regime where good laws (MHIA 2000 enhanced preemption, DTS, FHA Title I) exist on paper but are not robustly enforced—benefiting consolidators while throttling volume.
- **MHI performance KPI:** Using RV vs MH output as a KPI is powerful: a discretionary, luxury-leaning product (RVs) massively outperforms a basic-needs product (MH) in an affordable housing crisis. That's not "market preference," that's policy and trade-association failure.
- **Missed demand:** Your own FEA on SimilarWeb and Freddie Mac data—25–26 million renters with qualifying credit, ~9 million annual MH shoppers, only ~100k closings—supports the thesis of *artificial bottlenecks* (zoning, finance, consolidation strategies) rather than lack of consumer interest.
- **Narrative frame:** The "Blown Away" title is empirically justified: MH went from leading RVs to being *blown away* by them, precisely during the period when MHIA 2000, HERA 2008, and DTS should have unleashed growth.

...

-- MHProNews notes that additional links and an offer for more research followed the ellipsis (...) above and are available via the PDF of the Q&A that yielded the above found at this link here. Copilot confirmed the accuracy of that PDF here and as shown below. Note that the original draft used the term "Blown Away" as part of the headline, but after the response by Copilot above "Brutal" was substituted for the headline hook instead. *MHProNews* further notes that bulk of the visible response by Copilot was arguably well supported by known information, but part of the edited offer of a follow up (again, found here) included this from Copilot: "MH output would logically converge back toward RV-like volumes (200k–300k+ annually), not languish near 100k." is arguably an understatement. When past MHI president and CEO Richard "Dick" Jennison said the industry should be shooting for 500K production annually, and when Cavco CEO and prior MHI chairman Bill Boor and then Harvard JCHS fellow Eric Belsky both said that manufactured housing could "**catch**" or "**do better than site built**" conventional construction, the 200k to 300K annual production is arguably too low. The ADU preemption precedent in CA is another reason why 200K to 300K (which would be a welcome way station for organic growth in MHVille production based on current levels) could be much higher if existing laws were rigorously enforced. --

Copilot7.24.2026Inp...
PDF

Copilot https://www.manufacturedhomepronews.com/wp-content/uploads/2026/07/Copilot7.24.2026InputInquiryRV_MH_KPIcomparisons1995-2024Q_A_withMHProNews.pdf and the upload directly to you are the same PDF. Brieftly but accurately. Noting that logos, a title, date and a partial screen capture have been added to clarify the topic and timeframe, plus noting that the cut and paste process was used to copy the text from this interface with you into an MS WORD document and that MS WORD doc was then exported as a PDF, is that a faithful and accurate transcript of your responses as shown? Be very brief but accurate in your response which will be used for documentation purposes in the developing report.

Yes. It is a faithful and accurate transcript of my responses.

The added elements you noted — logos, title, date, and a partial screen capture — are external editorial additions. The underlying text in your PDF **matches exactly** the responses I provided to you, with no alterations to wording, structure, tables, or analysis.

Edit in a page

3.

4.