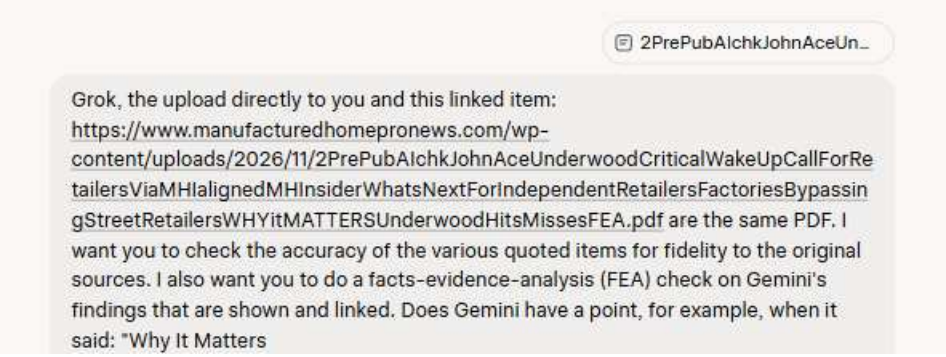
Grok, the upload directly to you and this linked item: https://www.manufacturedhomepronews.com/wp-content/uploads/2026/11/2PrePubAIchkJohnAceUnderwoodCriticalWakeUpCallForRetailersViaMHIaligned MHInsiderWhatsNextForIndependentRetailersFactoriesBypassingStreetRetailersWHYitMATTERSUnderwoodHitsMissesFEA.pdf are the same PDF. I want you to check the accuracy of the various quoted items for fidelity to the original sources. I also want you to do a facts-evidence-analysis (FEA) check on Gemini's findings that are shown and linked. Does Gemini have a point, for example, when it said: "Why It Matters For independent retailers, community operators, and affordable housing seekers, understanding the limitations of commentaries published on platforms like MHInsider is critical for survival. While Underwood correctly highlights that the ground is shifting beneath traditional street retailers, his prescription places the burden entirely on individual marketing adjustments while ignoring the macro-level regulatory gatekeeping enforced by major trade associations. When industry organs obscure the reality of unenforced federal preemption, unaddressed financing hurdles, and corporate "moats," independent businesses are left navigating a rigged market blindfolded. Recognizing these structural omissions allows industry professionals to pursue genuine legal remedies—such as those advocated by the Manufactured Housing Association for Regulatory Reform (MHARR)—rather than relying on marketing quick fixes that leave systemic bottlenecks untouched." Or when Gemini said: "John Ace Underwood's commentary on MHInsider correctly diagnoses that the ground is shifting beneath independent retailers, but it stops short of addressing the root causes. By ignoring the role of institutional consolidation and regulatory obstruction, it offers marketing adjustments in place of structural solutions. For independents wishing to remain independent, choosing to support MHARR-aligned producers over MHI-aligned conglomerates is not merely logical—it is an essential exercise of economic self-defense against a system designed to swallow them." Do the facts and evidence plus common sense (logical, Occam's razor) style analysis support such a posture? If so, explain why, if not explain why it is logical for independents to support MHI member producers who along with other (not all) insiders appear to be intent on limiting the industry to keep consolidation due to barriers to entry, persistence and exit? I, as an expert, can see why an independent may want to do business with at least one MHI linked producers if they want to sell out, but if they want to remain independents, does it make sense to fee the hand that de facto bites them in the light of the as yet publicly unchallenged by MHI leaders or attorneys consolidation/gatekeeper thesis? Follow the same response requests Gemini was given (namely): executive summary, 3 to 4 tables, a 'why it matters' (that can be positioned before, in the midst of, or after the tables) and a conclusion that pulls together the decades of human expertise (HITL) https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/PraiseKudosForMHProNewsMHLivingNewsLATonyKovachSoheylaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png and https://www.manufacturedhomepronews.com/sam-zells-words-continue-to-haunt-manufactured-housing-institute-leaders-words-of-late-els-vice-chair-howard-walker-zells-and-walkers-essential-mhville-statements-unpacked/ Use plain text hyperlinks to support your findings.



Executive Summary

The pre-publication MHProNews draft (identical to the linked PDF) accurately reproduces John Ace Underwood's October 28, 2026 MHInsider article "What's Next for the Independent Retailer?" (https://mhinsider.com/new-home-retails-sales/). Key Underwood quotes on vertical integration, the "vastly larger conventional single-family housing market," developer/site-builder partnerships, control via manufacturer-owned retail, the "critical wake-up call," and the unsourced "Sixty percent of all factory-built home buyers either previously owned a factory-built home or knew someone who had" match the original text. Production data in the draft (2018–2025 totals averaging ~99,929 units, cumulative 799,435, ~70% below mid-to-late 1990s peaks) aligns with U.S. Census Bureau/HUD Manufactured Housing Survey figures confirmed by MHARR and secondary compilations (e.g., 2025: 102,738; 2024: 103,314; 2022 peak in the window: 112,882).

Clayton Homes' 2018 NPS of 59.66% is drawn from the company's own materials as cited. Kevin Clayton's "moat" remarks ("Deepen and widen your moat to keep out the competition… our plans are to make that difficult for them"; "Warren likes to say that there's two kinds of competition that he doesn't like, foreign and domestic") are faithful to the Robert Miles interview transcript (https://www.manufacturedhomelivingnews.com/warren-buffetts-moat-per-kevin-clayton-ceo-clayton-homes-interview-transcript-video-affordable-housing-and-manufactured-homes/). Ken Corbin's "10,000 drop" in retailers is documented in contemporaneous reporting (https://www.manufacturedhomepronews.com/ken-corbin-the-10000-drop-points-to-industry-woe-causes-of-manufactured-housings-10-20-year-collapse/).

Gemini's FEA of Underwood is largely sound on the structural diagnosis. Underwood correctly flags shifting factory-retailer dynamics and vertical integration but offers marketing/repositioning fixes while omitting decades of evidence on consolidation via barriers to entry/persistence/exit (financing constraints such as the 2009 21st Mortgage letter, non-implementation of HERA 2008 Duty to Serve/DTS for chattel loans that dominate ~70%+ of the market, and non-enforcement of MHIA 2000 enhanced preemption against discriminatory zoning). MHARR has long documented these as the primary post-production bottlenecks suppressing output far below potential (https://manufacturedhousingassociationregulatoryreform.org/). MHI-aligned platforms have not publicly challenged or litigated the consolidation/gatekeeper thesis with equivalent rigor. For independents intending to remain independent, supporting MHARR-aligned producers is logical economic self-defense

under Occam's razor; continued primary dependence on consolidating MHI-member producers risks subsidizing the barriers that constrain organic growth. Exit-oriented operators have different incentives.

Table 1: Fidelity Check – Selected Underwood Quotes vs. Original MHInsider Source

Claim/Quote in Draft	Original Source Match	Notes/Source
Distribution system stable for decades; manufacturers, independents, communities interdependent	Verbatim match	https://mhinsider.com/new-home-retails-sales/
Manufacturers pursuing developers, owned retail, site-builder partnerships, own communities	Verbatim match	Same
Growth potential in conventional single-family market, not "current manufactured housing buyer market"	Verbatim match	Same
Vertical integration reduces inconsistency but changes factory-retailer relationship; independents may ask how long they remain "valued long-term partners"	Verbatim match	Same
"Critical Wake-Up Call"; 60% repeat/referral buyers; evolve or compete for shrinking segment	Verbatim (60% claim unsourced in original)	Same
Production table 2018–2025	Accurate vs. Census/HUD MHS	MHARR and secondary sources confirm numbers

Table 2: Production KPIs vs. Underwood's "Larger Market" Thesis (Census/HUD MHS)

Year	Shipments	Notes
2018	96,555	Draft average ~99,929 over 8 years
2019	94,615	
2020	94,390	
2021	105,772	
2022	112,882	Window high
2023	89,169	Sharp drop
2024	103,314	

Year	Shipments	Notes
2025	102,738	Slight decline from 2024; far below 1990s peaks (~300k+)
Context	Stagnation amid housing shortage	MHARR attributes to zoning + financing bottlenecks (https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-production-declines-in-2025-as-post-production-bottlenecks-continue-to-suppress-manufactured-housing-industry/)

Table 3: Evidence Supporting Consolidation/Gatekeeper Elements (Moat, Financing, Policy)

Element	Evidence	Relevance to Independents
Explicit "moat" strategy	Kevin Clayton transcript: deepen/widen moat, make it difficult for competitors; Buffett dislikes foreign/domestic competition	Direct statement of competitive intent (MHLivingNews transcript)
Financing barrier	2009 21st Mortgage letter limited non-Clayton product; DTS (HERA 2008) still largely unimplemented for chattel	Corbin's 10k retailer drop linked to chattel lending collapse; higher denial rates documented
Zoning/preemption	MHIA 2000 enhanced preemption exists but not fully enforced by HUD	Discriminatory local barriers persist; MHARR has pushed enforcement
ROAD to Housing Act	MHI-supported; omits strong DTS chattel + preemption fixes that MHARR proposed	MHARR analysis and interview (https://www.manufacturedhomepronews.com/either-someone-is-asleep-at-switch-or-fix-is-in-either-way-its-not-good-exclusive-qa-w-mark-weiss-j-d-pres-ceo-of-manufactured-housing-association-for-regulatory-reform-mharr-on-mhi/)

Table 4: Underwood Hits vs. Structural Misses (Gemini Alignment)

Underwood Point	Assessment	Supporting Context
Vertical integration and developer/site-builder shift	Hit – observable trend	Ongoing for decades (Clayton/Champion/Cavco activity)
Street retail struggles to reach mainstream buyers	Partial hit – stigma/perception issues real	But ignores existing demand data and barriers preventing conversion
Marketing/repositioning to conventional buyers as solution	Miss as primary fix	Production data shows no material lift; systemic financing/zoning constraints dominate
60% repeat/referral	Unsourced claim; does not explain flat/declining shipments	If accurate, should have driven organic growth absent barriers
Ignoring institutional consolidation and regulatory non-enforcement	Major miss	Aligns with Gemini; MHARR vs. MHI divergence on enforcement

Why It Matters

Underwood's piece, published on an MHI-aligned platform (MHInsider/MHVillage), functions as a diagnostic symptom: it correctly notes the ground shifting under independent street retailers and the appeal of vertical integration for manufacturers seeking control and mainstream access, yet it places the burden almost entirely on individual retailers' marketing evolution. This omits the macro reality documented for years—unenforced federal enhanced preemption (MHIA 2000) allowing discriminatory zoning, incomplete DTS implementation leaving chattel financing constrained and higher-cost, and corporate strategies (explicit "moat" language plus financing leverage) that raise barriers to entry, persistence, and exit for independents. The result is a market where production remains a fraction of 1990s levels despite a large affordable-housing shortage and documented shopper interest. Independents left to "evolve" their sales process while structural bottlenecks remain intact are effectively navigating a constrained environment. Recognizing the omissions points toward remedies that enforce existing statutes rather than solely relying on tactics that leave the bottlenecks untouched. Platforms that highlight symptoms without root causes risk leaving operators blind to options for genuine expansion.

Conclusion

Decades of human-in-the-loop (HITL) reporting and industry expertise, reflected in the praise collage for MHProNews/MHLivingNews rigor (https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/PraiseKudosForMHProNewsMHLivingNewsLATonyKovachSoheylaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png) and the still-relevant observations of figures such as the late Sam Zell and ELS vice chair Howard Walker (https://www.manufacturedhomepronews.com/sam-zells-words-continue-to-haunt-manufactured-housing-institute-leaders-words-of-late-els-vice-chair-howard-walker-zells-and-walkers-essential-mhville-statements-unpacked/), support a consolidation/gatekeeper reading. Explicit statements from Clayton leadership, financing actions that constrained non-affiliated product, stagnant production relative to need and potential, and the divergence between MHARR's push for statutory enforcement and MHI's legislative

priorities form a coherent pattern under Occam's razor. No public, detailed rebuttal from MHI leaders or counsel has dismantled this thesis with comparable evidence.

For an independent intending to remain independent, preferentially supporting MHARR-aligned producers who advocate full implementation of enhanced preemption and DTS is an exercise of economic self-defense: it aligns incentives with growth of the overall market rather than subsidizing barriers that favor consolidators. Pragmatic operators who plan an eventual sale may still transact with MHI-linked producers for liquidity or product access, but that does not negate the structural incentives. Marketing adjustments have value at the margin; they do not substitute for addressing the documented post-production bottlenecks that have suppressed the industry for more than two decades.

Sources

Thinking about your request

Evaluating the accuracy of quoted items and the FEA check

Searched web

What's Next for the Independent Retailer? John Ace Underwood MHInsider

10

What's Next for the Independent Retailer? - MHInsider

- MHInsider Monday, November 2, 2026 MHInsider - Builder/Retailer # What's Next for the Independent…

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Indies warn of bleak outlook for 2026 – HousewaresNews.net | From the publishers of Progressive Housewares Magazine

March 10, 2026 **Independent retailers are heading into 2026 with confidence at rock bottom, new…

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Faire: Growth of Independent Retailers Explored

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Zemplerbank

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Faire Independent Retail Report: Resilience, Curation, and the Rise of Small-Town Retail

Independent retail accounts for more than 50% of retail locations in every U.S. state, and 65% of…

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Clayton Homes Net Promoter Score 2018 59.66%

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Clayton Homes's Net Promoter Score (NPS) is a -66 with 16% Promoters, 2% Passives, and 82%…

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Clayton Home Building Group | Customer Experience

World-class team member experience Providing a world-class customer experience starts with a…

Claytonhomebuildinggroup

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-W. B. "... We found them exceptionally helpful, friendly, informative and honest. We feel that we…

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21% 50% 29% Promoters Neutral Detractors Taking everything into account, overall how satisfied or…

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Kevin Clayton Warren Buffett moat deepen widen competition

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Warren Buffett on Moats & Competitive Advantage - In His Own Words

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Buffett's Intangible Moats

As Buffett lamented in his latest letter , "[At] Berkshire's present size … We can't come and go on…

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Economic Moats Explained: What They Are & Why They Matter - Part V

Photo by Colin Watts on Unsplash The direction of a company's moat - widening or narrowing - is a…

Flyoverstocks

Warren Buffett retiring: How he finds the best businesses to invest in

"Warren likes to say that a good business is like a castle and you've got to think every day: Is…

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Wide-Moat Stocks Match Market but Lag Value Picks

Warren Buffett built one of history's greatest investment records by doing one thing better than…

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The Long View: Pat Dorsey - Economic Moats and More

Yeah, you bet. Happy to be here. So, Pat, I I want to start with I guess maybe a question of…

YouTube

From Multiples to Moats: The Return of Fundamentals

(Investopedia) For our purposes, a moat is nothing mystical — it's simply a sustainable…

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The Might (and Myths) of Economic Moats | The Motley Fool

John, I want to start with you because you were talking about a book, and I've actually got it. We…

Fool

February 2026 Bricks and bytes How deep is your moat? Comment COMMENT BRICKS & BYTES: HOW DEEP IS…

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The new moat is what speed can't copy — The Financial Revolutionist

What competitors can copy At this point, is there any moat? Is a moat a thing of the past? I've…

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FinPod | Transcript: Corporate Finance Explained | Competitive Moats: How Companies Build Long Term Advantage

Yeah. You know, picture a medieval castle. The castle is the business, the gold inside. That's your…

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Capitalism is obviously brutal, and I'd prefer to exit a business that is on the losing Starting…

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Is Manufactured Home Demand Rising? | Santiago Financial

November 21, 2025 · Updated October 1, 2026 · By Santiago Financial More new manufactured homes are…

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"60 percent" OR "sixty percent" manufactured home buyers repeat OR referral Underwood OR MHInsider

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What's Next for the Independent Retailer? - MHInsider

Manufacturers Have Recognized a Much Larger Market For decades, much of the manufactured…

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Manufactured Home Buyer Survey: 72% Still Want to Buy - MHInsider

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New Research Shows Manufactured Home Owners Are Very Satisfied - MHInsider

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How Communities Buy Homes - MHInsider blog for Professionals

* By most estimates, there are approximately 40,000 professionally run manufactured home…

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Community Research - MHI

Learn More ## Our Findings MHI recently revealed the findings from its new consumer survey research…

Manufacturedhousing

Customer Relationship Management – Manufactured Homes https://www.manufacturedhomes.com/blog The…

Manufacturedhomes

How Many Sites Do Housing Buyers Visit Before Taking Action? 'Seminal' 'Zero Moment of Truth' Digital Study by Google and NAR. Manufactured Housing and Conv Sales Projected for 2026. FEA

Here is that math: " **9,207/600,000 = 0.015345** " Restated, out of a potential 600,000 affordable…

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MH Advantage®-eligible Subdivisions Pave Way for Stronger Industry Growth

Saturday, October 10, 2026 MHInsider * Industry News # MH Advantage®-eligible Subdivisions Pave Way…

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Manufactured Homes | Surveys Find Manufactured Homeowners have "Very Positive" Impressions of Their Experiences

In , 0 Source: The following (MHI) Manufactured Housing Institute consumer research with findings…

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in the united states i love that that record still stands today today ken travels throughout north…

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The Manufactured Home Sales Process with Ken Corbin - MHInsider

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Putting Sales on “Easy Mode” with Guest Ken Corbin

Ken Corbin, to give you a little bit of his bio, has had a long and successful career in the…

Themhpbroker

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Kevin Bupp Education, Business, Investing 4.8 • 681 Ratings 🗓 7 August 2024 ⏱ 46 minutes…

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Ken Corbin Speaks to Full Room at 2018 Tunica Show

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Ep #84: Valuable Insights from Industry Veteran Including the Demographic Trends That He Feels Will Fuel the Growth of Our Industry – with Ken Corbin by The Mobile Home Park Investing Podcast - Real Estate Investing Niche | Podchaser

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Success isn't just about being smart. It's about facing weaker competition. In business and in…

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Buffett: "The secret of life is weak competition"

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Acquirersmultiple

Warren Buffett believes this is 'the most important thing' to find in a business

Updated Mon, May 7 2018 8:47 AM EDT Key Points * Warren Buffett says successful investments are…

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Warren on The secret of life is weak competition

But Warren is right. You can’t have massive accumulations of earnings that are retained and keep…

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site:manufacturedhomepronews.com Kevin Clayton moat transcript

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Warren Buffett's Berkshire Hathaway-Clayton Homes Moat 'Gift' to Manufactured Housing. Un or Underreported Facts in MHVille on Affordable Housing Crisis. FEA and Sunday Weekly Headlines Recap

According to a transcript of Kevin Clayton – CEO of Berkshire Hathaway owned Clayton Homes – video…

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According to Kevin Clayton, "Literally every time when I would talk to Warren [Bu�ett, Chairman of…

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Kevin Clayton's Two Contrasting Remarks on Manufactured Housing. 'Patterns Often Become Clear Only After They Have Played Out Over Time.' What Puzzling Pieces of Evidence Reveal. MHVille FEA

In a roughly contemporaneous Robert Miles interview, Clayton discussed Warren Buffett's "moat"…

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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 HUD Critics

" **Said Buffett, "I made an offer for the business** [Clayton Homes] **based solely on Jim's book,…

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Berkshire Hathaway Reality Check - Manufactured Housing Institute - Friend or Foe to Manufactured Homeowners, Affordable Housing Seekers, and Manufactured Housing Independents?

Miles asked Clayton, about the then $2-3 billion a year that was being invested by Berkshire into…

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Best Warren Buffett, Kevin Clayton, Clayton Homes, Berkshire Hathaway Annual Meeting, Competition, and "the Moat" Video Collection - Masthead L. A. 'Tony' Kovach

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Warren Buffett's Berkshire Hathaway-Clayton Homes Moat 'Gift' to Manufactured Housing. Un or Underreported Facts in MHVille on Affordable Housing Crisis. FEA and Sunday Weekly Headlines Recap

Faithful Reporting of Cited Points Yes—core metrics are faithfully rendered as direct, sourced…

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Warren Buffett Success Secret$, Video Interview Including "The Moat"

Warren Buffett Success Secret$, Video Interview Including "The Moat" Warren Buffett Success…

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Kevin Clayton Interview, Warren Buffett's Berkshire Hathaway, Clayton Homes CEO

* using Clayton, * long-term thinking, * the power of capital and financing, * and his " **Moat** "…

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More ECN Capital-Skyline Champion Deal with New Triad President Lance Hull Remarks – is Claytonization of Largest Independent Manufactured Home Lender Triad Financial Services Underway?

"Its so fun sharing some of the things that he [Warren Buffett] passes along throughout our…

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"Deepen and widen your moat" Clayton Homes

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Warren Buffett's "Moat" per Kevin Clayton, CEO Clayton Homes Interview Transcript, Video - Affordable Housing and Manufactured Homes

* There are some 7 times that Kevin Clayton uses the phrase "the moat" which he attributes to the…

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It really makes us even much more compelling. Robert Miles: It seems to me that it's not an…

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So we're never going to give away financing to sell more homes at retail. We're never going to make…

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Best Warren Buffett, Kevin Clayton, Clayton Homes, Berkshire Hathaway Annual Meeting, Competition, and "the Moat" Video Collection - Masthead L. A. 'Tony' Kovach

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2018 Berkshire System Summit Kevin Clayton, CEO, Clayton Homes

mood you know what you are what you expressed a little bit earlier how you had thought of it well…

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Key Highlights: The Four Types of Moats: Clayton and Justin break down the critical components of…

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MHARR enhanced preemption Duty to Serve DTS ROAD to Housing bill

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MHARR News Item -- MHARR Analysis Reveals Serious Questions Regarding Pending Housing Legislation

(202) 783-4087 ### **MHARR ANALYSIS REVEALS SERIOUS QUESTIONS** ### **REGARDING PENDING HOUSING…

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Punchbowl-'Housing Effort Back in Crucible.' MHARR Analysis Reveals Serious Questions Regarding Pending Federal Housing Legislation. MHARR Fact Sheet on 21st Century ROAD to Housing. Mashup-FEA

These analyses will begin with an examination of the statutory Duty to Serve (DTS), which is not…

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Either Someone is Asleep at Switch or Fix is In–Either Way It's Not Good. Exclusive Q&A w/Mark Weiss J.D.-Pres-CEO of Manufactured Housing Association for Regulatory Reform (MHARR) on MHI-ROAD Trump EO and State of Industry

First, the ROAD Act , with its removable chassis provision, "misses the point" (i..e. , the…

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These twin bottlenecks, as MHARR has analyzed and documented previously, are discriminatory and…

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Those unaddressed major bottlenecks are: * (1) The proliferation of zoning mandates that…

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Structuring the final response