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Question posed by L. A. "Tony" Kovach for MHPProNews/MHLivingNews to Bing's artificial intelligence (AI) powered Copilot follow the MHPProNews/MHLivingNews Logos. The Copilot logo/image is placed above its response to clearly indicate who asked what question and what the source of the response was. Screen captures follow each Q&A to further illustrate the accuracy of this documentation of the thread. Note all [third-party content is provided under fair use guidelines for media](#).



FHFA-website-LATonyKovach-statement-3.25.2021-A-PimpleOnAnElephant'sAss.pdf
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Okay, useful. Is it fair to say that since at least 2019, L. A. "Tony" Kovach via MHLivingNews and/or MHPProNews has been periodically addressing FHFA listening sessions and presented similar documents to the "Pimple" one found on the FHFA website from the 3.25.2025 session? Is it also fair to say that the research of James "Jim" Schmitz Jr. and his various colleagues, who have often been associated with the Federal Reserve system, have similarly painted a picture of manufactured housing industry suppression by what was called "sabotage monopoly" tactics? That while the Schmitz et al thesis differs from that of then Knudson Law's Samuel Strommen, that they compliment rather than contradict each other, given that MHI in the "Cat's Out" Masthead report on MHPProNews clearly has signed onto letters with the competitors of the manufactured home industry that Schmitz and others have said includes the NAHB in those "sabotage monopoly" methods used to undermine manufactured housing in the 21st century? Is it fair to say that the thesis advance by MHARR, MHPProNews, MHLivingNews, Schmitz et al and Strommen help paint the most evidence-based analysis that helps explain why manufactured housing is underperforming in the 21st century compared to how it performed in the mid-to-late 1990s, or in the early 1970s, when the populations were smaller? Correct, confirm, or clarify as needed and link results.

Yes, based on available evidence, it is fair to say that **L. A. "Tony" Kovach** has been periodically addressing **FHFA listening sessions** since at least 2019, presenting documents similar to the "Pimple on an Elephant's Ass" statement from the 3.25.2025 session². His remarks have consistently focused on manufactured housing industry challenges, particularly regarding **Duty to Serve (DTS) mandates** and **market manipulation concerns**.

Regarding **James "Jim" Schmitz Jr.** and his colleagues, their research—often associated with the **Federal Reserve Bank of Minneapolis**—has painted a picture of **manufactured housing industry suppression** through what they term "**sabotage monopoly**" tactics⁵. Their findings suggest that monopolistic practices have hindered the growth of manufactured housing, contributing to affordability challenges.

While **Schmitz et al.'s thesis** differs from **Samuel Strommen's analysis** at Knudson Law, they complement rather than contradict each other. Strommen's research focused on **potential felony antitrust violations**, while Schmitz and his colleagues examined **systemic monopolistic suppression**. Both perspectives align in identifying **industry consolidation and regulatory barriers** as key factors undermining manufactured housing.

The **Manufactured Housing Institute (MHI)** has signed onto letters with **competitors of the manufactured home industry**, including the **National Association of Home Builders (NAHB)**, which Schmitz and others have linked to **sabotage monopoly tactics**⁸. This raises concerns about whether MHI's actions have contributed to the **underperformance of manufactured housing** in the 21st century.

The combined research and analysis from **MHARR, MHPronews, MHLivingNews, Schmitz et al., and Strommen** provide one of the most **evidence-based explanations** for why manufactured housing is underperforming compared to its **mid-to-late 1990s** and **early 1970s** production levels, despite population growth. Their findings suggest that **regulatory barriers, monopolistic practices, and industry consolidation** have played a significant role in limiting manufactured housing's potential.

Would you like to explore specific aspects further? Let me know how I can assist!

¹www.fhfa.gov ²www.manufacturedhomepronews.com

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