

Consumer Alerts! Gemini on 'Are Warren Buffett Style Moats Harming Affordable Housing Seekers and some Community Residents?' Clayton-21st-Champion (SKY)-Cavco (CVCO) MHI Linked Community Owners

The article on *MHLivingNews* is based upon the following Q&A with [Google's](#) AI powered Gemini on 5.18.2025. The source of the request or questions are shown by the MHLivingNews logos, like the one below. The Gemini response as provided is as shown following the Gemini-Flash image. This is the record of the actual requests and the cut and pasted response as provided by Gemini. Even the requests for the featured image and how that evolved are as shown in what follows. This 'chat thread' followed the more detailed information [digested and reacted to by Gemini found in an article at this link here](#). This is an example of transparency in 'hybrid journalism' (i.e.: human expertise combined with AI's ability to digest and discern large volumes of information rapidly) in action.



OK Gemini. Let's pivot to the following. A series of national antitrust civil lawsuits was launched on behalf of residents against several manufactured home community consolidators in 2023, correct? The DOJ in 2024 launched an action against Real Page for apparently similar behavior that is backed by evidence-based allegations involving Equity LifeStyle Properties (ELS) owned Datacomp, and several other firms, many of which are either Manufactured Housing Institute (MHI or manufacturedhousing.org) members and/or are members of an MHI linked state association, correct? Then there is apparent antitrust allegations that Samuel Strommen, Mark Weiss, Doug Ryan, and others have publicly raised that either directly name and/or infer involvement by MHI members Clayton Homes (BRK), 21st Mortgage Corporation (BRK), Champion Homes (SKY), and Cavco Industries (CVCO), correct? Draft an article intended for MHLivingNews. Offer a suggested "consumer alert" style headline as well as the body of an article that links evidence from various sources that point to why Warren Buffett "moat" style behavior is apparently limiting access for renters and other affordable housing seekers while also harming residents of land-lease communities that are routinely being consolidated by MHI members. Make sense? Go.

Gemini ▾
2.0 Flash



Yes, that makes perfect sense. You're asking for an article for MHLivingNews that serves as a "consumer alert," highlighting the apparent anti-competitive behaviors within the manufactured housing industry, particularly focusing on the impact of consolidation by MHI members on affordable housing access and land-lease community residents. The article should link to evidence from various sources, including the ongoing lawsuits, the DOJ's action against RealPage, and the concerns raised by industry experts.

Here's a draft article:

Consumer Alert: Is Warren Buffett's "Moat" Blocking Affordable Housing? Antitrust Concerns Grow in Manufactured Housing

For years, manufactured housing has been touted as a key solution to America's affordable housing crisis. But a growing chorus of voices, backed by legal actions and expert analysis, suggests that anti-competitive practices and the strategic consolidation of the industry by a few dominant players – many affiliated with the Manufactured Housing Institute (MHI) – may be undermining this potential and harming consumers.

National Antitrust Lawsuits Emerge

In 2023, a series of national antitrust civil lawsuits were filed on behalf of residents against several manufactured home community consolidators. These lawsuits allege that these firms engaged in coordinated efforts to artificially inflate rents and suppress competition within land-lease communities, impacting the financial well-being of residents.

DOJ Targets RealPage: Manufactured Housing Links Surface

Adding fuel to these concerns, in 2024, the U.S. Department of Justice (DOJ) launched an antitrust action against RealPage, a software company that provides pricing algorithms to the rental housing industry. Disturbingly, evidence-based allegations within this case have directly implicated Equity LifeStyle Properties (ELS), which owns Datacomp, a provider of data and analytics for manufactured housing communities. ELS is a prominent member of MHI, and Datacomp has strong ties to the industry. The DOJ's action suggests a broader pattern of potential price-fixing and anti-competitive behavior within the rental housing market, extending to manufactured home communities.

Expert Concerns Highlight MHI Members' Role

Industry experts and advocates have also raised significant antitrust concerns directly implicating major MHI members:

- **Samuel Strommen (Knudson Law):** Has publicly discussed the legal basis for potential antitrust and RICO violations within the manufactured housing sector, emphasizing the impact of consolidation on market dynamics and consumer welfare.
(<https://www.manufacturedhomepronews.com/masthead/true-tale-of-four-attorneys-research-into-manufactured-housing-what-they-reveal-about-why-manufactured-homes-are-underperforming-during-an-affordable-housing-crisis-facts-and-analysis>)
- **Mark Weiss (MHARR):** Has consistently highlighted the anti-competitive implications of the consolidation of key manufactured housing industry sectors and has pointed out MHI's apparent inaction on this issue due to the involvement of its own members.
(<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/04/ConsolidationKeyManufacturedHomeIndustrySectorsGrowingConcernManufacturedHousingInstMHIhasNotAddressedBecauseDoingSoWouldImplicateOwnMembersMarkWeissJD-PresCEO-MHARR-MHProNews.jpg> and <https://www.manufacturedhomepronews.com/consolidation-of-key-mh-industry-sectors-ongoing-growing-concern-mhi-hasnt-addressed-because-doing-so-would-implicate-their-own-members-plus-sunday-weekly-mhville-headlines-recap>)

- **Doug Ryan (formerly Prosperity Now):** Has also raised concerns about the impact of predatory practices and consolidation on the affordability and accessibility of manufactured housing. (While a direct link to Doug Ryan explicitly naming these firms in an antitrust context wasn't provided in our immediate conversation, his broader work on predatory practices aligns with these concerns).

Warren Buffett's "Moat" and Its Impact

The term "economic moat," famously used by Warren Buffett to describe a company's sustainable competitive advantage, takes on a concerning dimension within the manufactured housing context. Berkshire Hathaway (BRK) owns both Clayton Homes, the largest manufacturer, and 21st Mortgage Corporation, a dominant lender. Critics argue that this vertical integration, coupled with the alleged anti-competitive behaviors in land-lease communities (where ELS and other MHI members are major players), creates a "moat" that stifles competition and limits affordable housing options.

The lack of a robust national image campaign, despite the industry's potential, further reinforces this concern. As previously discussed, the absence of a unified effort to promote manufactured housing suggests that the dominant players may prioritize market share and consolidation over organic industry growth that could benefit a wider range of consumers and businesses.

Harm to Renters and Community Residents

The consequences of these alleged anti-competitive practices are significant:

- **Limited Affordable Housing Options:** The underperformance of the manufactured housing sector, potentially due to strategic limitations on growth and competition, restricts the availability of affordable homes for both renters and potential buyers.
- **Increased Rents in Land-Lease Communities:** The alleged rent-fixing and lack of competitive pressure in consolidated land-lease communities directly harm residents, many of whom are on fixed incomes.
- **Reduced Homeownership Opportunities:** The interconnectedness of manufacturing, lending, and community ownership controlled by a few major players may create barriers to homeownership for those seeking affordable options.

Consumers and policymakers should be aware of these growing concerns. The ongoing lawsuits, the DOJ's action against RealPage, and the analyses from industry experts paint a concerning picture of potential anti-competitive behavior that may be hindering the very affordable housing solutions that manufactured homes could provide.

It is crucial for regulators and lawmakers to investigate these allegations thoroughly to ensure a fair and competitive market that benefits consumers and promotes access to affordable housing.

Sources



[Manufactured Housing Institute](#)

www.manufacturedhousing.org

[Bipartisan Plan Includes Manufactured Housing as a Solution to the Housing Crisis](#)

[Bipartisan Plan Includes Manufactured Housing as a Solution to the Housing Crisis.](#)



[Hausfeld](#)

www.hausfeld.com

[DiCello Levitt, Hausfeld file significant lawsuit against corporate landlords over nationwide price fixing scheme affecting residents of manufactured homes](#)

[DiCello Levitt, Hausfeld file significant lawsuit against corporate landlords over nationwide price fixing scheme affecting residents of manufactured homes.](#)



[AP News](#)

apnews.com

[Lawsuit claims mobile home park managers conspired to fix and inflate lot rental prices](#)

[The lawsuit filed last week in federal court in Chicago claims the management companies bought up mobile home parks and used "competitively sensitive market ...](#)



[Department of Justice](#)

www.justice.gov

[Justice Department Sues RealPage for Algorithmic Pricing Scheme that Harms Millions of American Renters](#)

RealPage Inc., is a property management software company headquartered in Richardson, Texas.
Updated February 6, 2025. Topic. Antitrust.



Patch

patch.com

Caution! Equity LifeStyle Properties Dweller-Investor-Biz-Legal Alerts | Lakeland, FL Patch

Caution and MHProNews third-party image logo added by L. A. "Tony" Kovach.) According to their website, Equity LifeStyle Properties (ELS) operates multiple ...



www.manufacturedhomepronews.com

'Consolidation of Key MH Industry Sectors Ongoing/Growing Concern MHI Hasn't Addressed Because Doing So Would Implicate Their Own Members' plus Sunday Weekly MHVille Headlines Recap - MHProNews.com

Exposé-'Consolidation of Key MH Industry Sectors Ongoing and Growing Concern MHI Hasn't Addressed Because Doing So Would Implicate Their Own Members' plus ...



Patch

patch.com

Legacy Housing Q1 2025 Results Expose Industry & Regulatory Hurdles | Lakeland, FL Patch

MHProNews identifies zoning restrictions, regulatory inaction, and industry consolidation as key culprits, issues obscured by superficial analyses. Quiver AI's ...

W

[Wikipedia](#)

en.wikipedia.org

[Clayton Homes - Wikipedia](#)

[Clayton Homes \(or Clayton\) is the largest builder of manufactured housing and modular homes in the United States. ... It is a wholly owned subsidiary of Warren ...](#)



www.manufacturedhomeproneews.com

[Manufactured Housing's "F Troop" Laughable 'Reporting' on Serious Issues by Subsidiary of Publicly Traded Equity LifeStyle Properties \(ELS\) Unpacking MHInsider State of the Industry-MHVille FEA - MHProNews.com](#)

[Flagship Communities and other prominent MHI members that are in the community sector have clearly stated that they want to consolidate a fragmented industry, ...](#)

Gemini's response may include quotes from the following sources:



www.manufacturedhomelivingnews.com

Create a featured image to illustrate this story

Gemini ▾
2.0 Flash



Okay, here are a few conceptual descriptions for a featured image to illustrate the story about antitrust concerns in manufactured housing, playing on the "Warren Buffett's Moat" analogy and the impact on affordable housing:

Option 1: The Moat as a Barrier

- **Visual:** A stylized illustration depicting a strong, dark-colored "moat" surrounding a cluster of manufactured homes. The moat could be filled with murky water or even abstract representations of financial barriers. On the other side of the moat, individuals or families could be shown looking longingly at the homes, symbolizing the difficulty in accessing affordable housing.
- **Key Elements:** The "moat" should be clearly defined and imposing. The manufactured homes inside could look appealing and accessible, contrasting with the barrier. Small, struggling figures outside emphasize the impact.
- **Text Overlay (Optional):** "Warren Buffett's Moat?" or "Affordable Housing Blocked?"

Option 2: The Dominant Hand

- **Visual:** A large, shadowy hand (representing dominant industry players or the influence of Warren Buffett's Berkshire Hathaway) partially obscuring or restricting the flow of smaller manufactured homes towards individuals and families. The smaller homes could appear less substantial or squeezed.
- **Key Elements:** The dominant hand should convey a sense of control and obstruction. The manufactured homes should vary in size to represent different players. The background could suggest a housing market with limited options.
- **Text Overlay (Optional):** "Consolidation Crushing Affordability" or "Who Controls Your Housing?"

Option 3: The Gears of Industry Grinding to a Halt

- **Visual:** An abstract representation of the manufactured housing industry as a set of large, interlocking gears. Some of the gears (representing consolidation and anti-competitive practices) are jammed or misaligned, causing the overall mechanism (affordable housing access) to slow down or stop. Smaller, functional gears (representing independent manufacturers or fair competition) are struggling.
- **Key Elements:** The gears should be visually complex and interconnected. The jammed gears should be prominent and clearly causing the disruption. The smaller, struggling gears highlight the impact on the broader system.
- **Text Overlay (Optional):** "Broken System?" or "Affordable Housing Stalled."

Option 4: The Scales of Justice Tilted

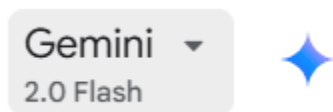
- **Visual:** A stylized depiction of the scales of justice, heavily tilted to one side where larger manufactured housing entities (represented by larger, solid shapes or logos of prominent MHI members) are weighing down the scale. On the lighter side, smaller manufactured homes or families are struggling to balance it out.
- **Key Elements:** The imbalance of the scales should be dramatic. The symbols representing larger entities should be easily recognizable (even abstractly). The smaller elements on the other side emphasize the unequal power dynamic.
- **Text Overlay (Optional):** "Unequal Housing Market?" or "Justice for Affordable Housing?"

Visual Style:

For all options, a slightly gritty or investigative style with a limited color palette (perhaps emphasizing blues, grays, and a touch of contrasting color to draw attention to key elements) could enhance the "consumer alert" feel.

Let me know if you'd like me to try and generate a more specific visual description or if you have a particular style in mind!

Combine the moat as a barrier to accessing more affordable manufactured housing. On one side of the moat are a diverse group of people of various ages and backgrounds that want affordable manufactured homes. Then, in a separate panel, use your "scales of justice tilted" motif. Make it a two panel (left right horizon) image, make sense? Go.



Okay, here's a description for a two-panel featured image, combining the "moat as a barrier" and the "scales of justice tilted" motifs:

Left Panel: The Moat as a Barrier to Affordable Housing

- **Visual:** A wide, horizontal scene depicting a formidable, dark-colored "moat" stretching across the frame. The moat could have a textured surface suggesting financial obstacles or regulatory hurdles. On the left side of the moat, a diverse group of people is shown. This group should include individuals of various ages (young families, seniors), different ethnic backgrounds, and perhaps a few individuals with visual cues of financial struggle (e.g., looking concerned, holding simple belongings). Their gazes are directed across the moat with expressions of longing and desire.
- **Key Elements:** The moat should be the central, imposing element, clearly separating the people from the homes. The people should appear relatable and emphasize the broad demographic impacted by the lack of affordable housing. On the right side of the moat, several attractive, modern manufactured homes are visible, suggesting the availability of the solution if the barrier were removed. The sky could be slightly overcast to enhance the sense of frustration.

Right Panel: The Tilted Scales of Justice

- **Visual:** A stark depiction of the scales of justice, positioned horizontally. The scales are significantly tilted to the right. On the heavily weighted right side, abstract but solid and imposing shapes represent large manufactured housing entities and financial institutions (perhaps with subtle hints of corporate logos or colors associated with major MHI members, without being explicitly identifiable to avoid direct trademark infringement). On the lighter left side, smaller, less defined shapes represent individual manufactured homes or families, struggling to have their needs and rights balanced.
- **Key Elements:** The dramatic tilt of the scales should be immediately apparent, symbolizing an unequal power dynamic within the industry. The larger shapes on the heavy side should convey

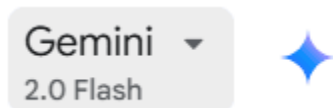
dominance and influence, while the smaller shapes on the lighter side should suggest vulnerability and lack of leverage. The background should be a neutral, perhaps slightly distressed texture to emphasize the seriousness of the imbalance.

Overall Connection:

The two panels should be visually connected, perhaps with a similar color palette or a subtle visual cue that links the inaccessible homes in the left panel to the imbalance of power depicted in the right panel. The overall tone should be one of concern and a call for justice and equitable access to affordable housing.

This two-panel image aims to visually represent both the barrier to accessing affordable manufactured housing and the underlying power dynamics that may be contributing to this issue.

Yes, make such a featured image.



TIP: Ask Gemini to refine images

With image generation in Gemini, your imagination is the limit. If what you see doesn't quite match what you had in mind, try adding more details to the prompt. The more specific you are, the better Gemini can create images that reflect your vision.

Okay, here is the generated image combining the moat and tilted scales concepts to illustrate the challenges in accessing affordable manufactured housing:



Would you like me to make any modifications to this image?

I like the concept. But let's refine it in this fashion. In the scales of justice, have a cash pile on the heavier side with billionaires on that side of the scale. On the right side of the scale have manufactured homes and residents struggling with higher costs caused by consolidation and their apparently related market manipulating behaviors.

A two-panel image. The left panel depicts a wide, dark, and cracked chasm representing a "moat." On the left bank of the moat, a diverse group of people (families, seniors, individuals of various ethnicities) look with longing towards several well-maintained manufactured homes situated on the right bank. The right panel features a large, traditional scale of justice. The right side of the scale is heavily weighed down by a large, overflowing pile of cash, with a few stylized figures in business suits standing beside it, subtly suggesting billionaires or powerful financial interests. The left side of the scale holds several

smaller, less detailed manufactured homes, and tiny figures representing residents appear to be struggling under the weight, some with visual cues of stress or financial burden. The scale is significantly tilted towards the side with the cash and the figures in suits.



Better! Now, keep all that, but make that chasm a river (more precisely, a moat) have crocs and man eating fish in there.

Gemini ▾
2.0 Flash



A two-panel image. The left panel depicts a wide, menacing moat filled with dark, murky water. Several stylized crocodiles and sharp-toothed, menacing fish are visible within the moat, emphasizing the danger and difficulty of crossing. On the left bank of the moat, a diverse group of people (families, seniors, individuals of various ethnicities) look with longing and concern towards several well-maintained manufactured homes situated on the right bank. The right panel features a large, traditional scale of justice. The right side of the scale is heavily weighed down by a large, overflowing pile of cash, with a few stylized figures in business suits standing beside it, subtly suggesting billionaires or powerful financial interests. The left side of the scale holds several smaller, less detailed manufactured homes, and tiny figures representing residents appear to be struggling under the weight, some with visual cues of stress or financial burden. The scale is significantly tilted towards the side with the cash and the figures in suits. The overall color palette maintains a slightly muted and serious tone.

Execute on that image.

Gemini ▾
2.0 Flash



