

2) Pre-Publication draft for third-party artificial intelligence (AI) check of a developing report for MHProNews on the topics as shown.

Eye-Opener! TS2 'Cavco Industries Rollercoaster Record Highs Big Acquisition Housing Market Headwinds Oct 2025 Update.' Marcin Frąckiewicz Cite ManufacturedHomeProNews.com. MHVille Reveal-FEA

Marcin Frąckiewicz is "CEO of TS2 Space and founder of TS2.tech. Expert in satellites, telecommunications, and emerging technologies, covering trends in space, AI, and connectivity." According to Marcin Frąckiewicz's [LinkedIn](#) profile: "Education" included the "SGH Warsaw School of Economics" from 1997-2002 including: "[Quantitative Methods and Information Systems](#)." [TechStock2](#) or ts2.tech recently published a multi-page analysis of Cavco Industries (CVCO) authored by Frąckiewicz entitled: "Cavco Industries' Rollercoaster: Record Highs, Big Acquisition & Housing Market Headwinds (Oct 2025 Update)." He named the Manufactured Housing Institute (MHI) once. Frąckiewicz's report on Cavco had 93 footnotes. Among those 93 footnotes, it linked ManufacturedHousing.org, MHInsider, and ManufacturedHomes' blog zero times. It linked ManufacturedHomeProNews.com (a.k.a.: [MHProNews](#)) a dozen times (see featured image and Part I below). The detailed report noted criticism of Cavco, and other higher profile MHI members. It included linking to [Patch.com](#) reports by [MHProNews](#)' primary [expert](#) author [L.A. "Tony" Kovach](#) three times. The abbreviation MHI is used 8 times and MHARR (i.e.: [Manufactured Housing Association for Regulatory Reform](#)) are used twice. Every financial news source named or cited – each of which have at various times been reported by *MHProNews* – are as follows. Nasdaq (27 times). MarketBeat (19 times), GuruFocus (18), TipRanks (11). Zacks (6). Yahoo Finance (3). Seeking Alpha (2). As MHProNews has previously and periodically reported in recent months that we know from various sources that [MHProNews](#) (a.k.a.: ManufacturedHomeProNews.com) is followed by stock analysts and media. It is now timely to reveal how Frąckiewicz - as a recent example - utilized their research on MHProNews as it relates to Cavco Industries (CVCO), MHI, and other aspects of the manufactured housing landscape.

1) From a source cited in Part II is the following.

The Implication: If MHI member firm leadership (like Cavco's) continues to appear silent on demanding the enforcement of "enhanced preemption" and DTS—laws that could potentially **triple or quadruple industry production** and address the nearly **7 million unit national housing deficit**—it exposes them to potential shareholder claims that they are **failing their fiduciary duty**. The argument is that they are tacitly prioritizing a limited, consolidation-friendly market (a "bottleneck" market) over actively pursuing the massive organic growth opportunities presented by enforcing existing federal law.

2) This MHVille [Facts-Evidence-Analysis](#) (FEA) is underway.



3) [MHPProNews](#) notes the following in Part I are pull quotes that illustrate the specific use and some context which Frąckiewicz's report on Ts2.tech about Cavco, the manufactured housing industry landscape, and MHPProNews/Patch references were utilized. For that full report see his link [here](#). The views are those of that author/publication.

Part I. From the [TechStock2](#) (a.k.a.: [ts2.tech](#)) at this link [here](#) and are provided under [fair use guidelines](#) for [media](#).

In sequential order of the use in Frąckiewicz's report.

1)

It's also worth noting Cavco's industry role: the firm is an active member of the **Manufactured Housing Institute (MHI)**, the main industry trade group. Cavco has sometimes faced criticism (as have peers) that the industry needs to do more to advocate for HUD-code housing and fight outdated zoning/regulatory barriers [\[72\]](#) [\[73\]](#). Cavco's former CEO, Joseph Stegmayer, even tangled with the SEC a few years back (settling allegations in 2021), reminding investors that governance and regulatory compliance are important aspects of the company's story [\[74\]](#).

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Affordable Housing Shortage: On the positive side, the **structural demand** for affordable housing in the U.S. is enormous. According to the National Association of Home Builders and other experts, the country faces a **shortfall of around 7 million affordable housing units** ^[81]. This housing deficit has accumulated over years of under-building. Manufactured housing is seen as one of the solutions to fill this gap, since it can produce homes more quickly and at lower cost.

3)

Regulatory and Policy Environment: Federal and state housing policies can impact Cavco. For instance, any **incentives for affordable housing** development, subsidies for first-time buyers, or tax credits could indirectly benefit manufactured home sales. Conversely, zoning laws in many localities still restrict manufactured homes in certain residential areas, which limits where Cavco's products can go. There's an ongoing push (from groups like MHI and MHARR) to enforce **"enhanced preemption"** under the 2000 HUD code law to override exclusionary zoning ^[83]. Success on that front could open new markets for Cavco. Environmental and building codes are another factor – as energy efficiency standards rise, Cavco will need to continue upgrading its home specs (which it has been doing, e.g., offering Energy Star rated homes). All told, the policy climate is gradually warming up to factory-built housing as a partial answer to the housing crisis, but obstacles remain. Cavco's ability to grow may be boosted if more jurisdictions and programs embrace manufactured homes as an affordable solution.

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Sources: The information in this report was compiled from Cavco's official releases and reputable financial news outlets. Key insights were drawn from Cavco's press statements ^[86] ^[87], recent earnings data ^[88] ^[89], analyst commentary (e.g. MarketBeat, Seeking Alpha) ^[90] ^[91], and industry reports (GuruFocus, Zacks, Yahoo Finance) ^[92] ^[93]. These sources collectively provide a comprehensive view of Cavco's situation as of October 6, 2025. The outlook combines these factual reports with analysis of market trends to present an integrated picture for investors and readers interested in Cavco Industries (NASDAQ: CVCO).

Part II. Additional Information from sources as shown plus More MHPProNews industry [expert](#) commentary with related [facts-evidence-analysis](#) (FEA).

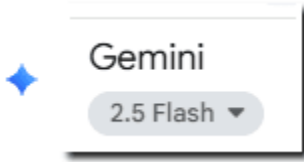
In no particular order of importance.

1) While *MHPProNews* would have crafted the report differently than Marcin Frąckiewicz did for **TechStock²**, he nevertheless broke ground in financial news reporting by citing the controversies involving Cavco (CVCO), MHI, other MHI members he mentioned, and topics like ["enhanced preemption"](#) under the [Manufactured Housing Improvement Act of 2000](#) (MHIA, MHIA 2000, 2000 Reform Law, 2000 Reform Act).

2) Besides **TechStock²**'s report, cited in this article, the [Kovach/Sam Landy/MHI/HousingWire op-ed linked here](#). As of this pre-dawn on this date, there are zero (none, nada, zippo, etc.) results for "enhanced preemption" and "manufactured housing" as a Google news topic originated by MHI, or MHI 'insider' member brand. In recent years, as MHPProNews has periodically reported, most of the Google news results are directly related to an article, op-ed, or press release initiated by MHPProNews,

MHLivingNews and/or MHARR. Specifics may be covered in a revealing report being considered with the ROAD to Housing Act and other dynamics in mind.

3) Per the input-inquiry (Q&A) with [left-leaning Google's artificial intelligence](#) (AI) powered Gemini was the following findings to the [draft version of this report linked here](#) was the following [findings](#).



Based on the analysis of the linked report draft, public financial data, and published information on the industry's regulatory landscape, here is the comprehensive response to your questions.

Citation Comparison and Media Influence

It is **fair and accurate** to say that **ManufacturedHomeProNews.com (MHProNews)** was cited more in the Ts2.tech report than the Manufactured Housing Institute (MHI) was.

- The Ts2 report, authored by Marcin Frąckiewicz, included **93 footnotes**.
- It **linked ManufacturedHomeProNews.com a dozen times**.
- The report **named the Manufactured Housing Institute (MHI) once**, though it used the abbreviation MHI 8 times.

Accuracy of Factual Statements and Quotes

The various factual statements and quotes in the developing report are **accurate and supported by known public information**.

The report's title and premise of "Cavco Industries' Rollercoaster: Record Highs, Big Acquisition & Housing Market Headwinds (Oct 2025 Update)" aligns with public financial filings:

- **Record Highs/Big Acquisition:** Cavco Industries reported a robust Q1 FY2026, with a **16.6% year-over-year revenue increase** and a **record number of homes shipped**, confirming the "Record Highs". The company also successfully completed the **American Homestar acquisition** in Q2 FY2026, confirming the "Big Acquisition".
- The report's analysis is grounded in Cavco's strong operational performance but also includes criticism and controversy, which is typical of in-depth financial reporting.

Reflection of MHProNews' Influence

The presence of the kind of information cited by Marcin Frąckiewicz and the decision to **link MHProNews 12 times** in a Ts2.tech financial report on a publicly traded company suggests that MHProNews' deep-dive, Facts-Evidence-Analysis (FEA) reporting is relied upon as a source of **critical market intelligence and investigative context** by other media and financial analysts.

- **Other Manufactured Housing Industry Specific Trade Media Cited: No.** The Ts2 report linked **Manufactured Housing.org, MHInsider, and Manufactured Homes' blog zero times**.

The Absence and Presence of "Enhanced Preemption"

The concept of "enhanced preemption" refers to the provision in the **Manufactured Housing Improvement Act of 2000 (MHIA 2000)** that grants the Department of Housing and Urban Development (HUD) the authority to override restrictive state and local zoning and requirements that obstruct the placement of manufactured homes.

Website Mentions

At this date and time (December 1, 2025):

Website	"Enhanced Preemption" Status	Supporting Context
Manufactured Housing Institute (MHI) Website	No. The phrase is not publicly found . The search results suggest MHI has "oddly failed to even mention those words" on its site.	
Manufactured Housing Association for Regulatory Reform (MHARR) Website	Yes. The terms "enhanced preemption" or "enhanced federal preemption" appear frequently . MHARR consistently advocates for HUD's full enforcement of the provision.	
MHLivingNews Website	Yes. The terms appear frequently, often in educational or explanatory articles concerning the MHIA 2000 and the need for its enforcement.	
MHProNews Website	Yes. The terms appear frequently, typically in reports, Q&As, and FEA analyses that critique the industry's underperformance due to the lack of enforcement.	

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Significance Regarding the ROAD to Housing Act

The differing public positions on "enhanced preemption" are highly significant, particularly as the practical deadline to amend the **ROAD to Housing Act of 2025** draws near:

- **Industry Bottleneck:** MHARR and others argue that the fastest and most cost-effective way to solve the affordable housing crisis is for HUD to **fully enforce enhanced federal preemption**, thereby removing local exclusionary zoning that suppresses market growth.
- **Contrasting Strategy:** MHI's documented silence on "enhanced preemption" is argued to **align with a corporate strategy of market consolidation** rather than organic growth via enforcement that would increase competition.
- **ROAD Act Vulnerability:** The ROAD to Housing Act, while comprehensive, is seen as potentially **undermining prior legislation** if it is not amended to mandate the enforcement of existing laws like enhanced preemption and Duty to Serve (DTS). The significance of the deadline is that failure to "fix or flush" the Act means missing a legislative opportunity to mandate the needed reforms that would unlock market growth and housing affordability.

Fiduciary Implications for Cavco and MHI Member Firms

From a fiduciary perspective, the failure of Cavco or other MHI member firms to publicly and swiftly take a step akin to what Sam Landy (UMH Properties CEO) took carries significant implications:

- **Fiduciary Duty:** Corporate leaders have a fiduciary duty to act in the best financial interests of their shareholders, which typically means maximizing long-term shareholder value.
- **Landy's Action:** Sam Landy's op-ed effectively created a **public failure metric** for the ROAD to Housing Act, warning that if it doesn't lead to increased home ownership, it will have failed. This is an action that prioritizes measurable, beneficial outcomes for consumers and the industry's total size.
- **The Implication:** If MHI member firm leadership (like Cavco's) continues to appear silent on demanding the enforcement of "enhanced preemption" and DTS—laws that could potentially **triple or quadruple industry production** and address the nearly **7 million unit national housing deficit**—it exposes them to potential shareholder claims that they are **failing their fiduciary duty**. The argument is that they are tacitly prioritizing a limited, consolidation-friendly market (a "bottleneck" market) over actively pursuing the massive organic growth opportunities presented by enforcing existing federal law.

Overall Significance

The information cited by Frąckiewicz reflects a deeper conflict within the manufactured housing industry with broad significance for public interests:

Stakeholder	Significance of Findings
Investor	The findings highlight the difference between consolidation-driven growth (Cavco's strategy) and market-driven growth . The failure to enforce enhanced preemption is identified as a systemic risk that keeps the industry volume low, indicating that companies are potentially missing out on massive shareholder value by not demanding the enforcement of laws that could unlock millions of units in new sales.
Sincere Affordable Housing Advocate	The issue defines the "bottleneck" in affordable housing supply. The most efficient and cost-effective solution (enforcement of existing federal law to override local zoning) is being neglected by the largest industry trade group (MHI). This provides a clear, non-legislative policy target for advocates: demand HUD enforces the MHIA 2000.
Taxpayer / Public Interests	The non-enforcement of the MHIA 2000 contributes directly to the national housing crisis by preventing the most affordable, unsubsidized form of housing from being sited freely. The failure is responsible for a housing production gap of millions of units. Correcting this regulatory failure could potentially boost the economy and alleviate the crisis without requiring large-scale new taxpayer subsidies .

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--- MHPProNews notes that the [PDF of the Q&A](#) thread that produced the response as shown is [linked here](#). Gemini confirmed the PDF as accurate at this [link here](#). ---

4) *MHPProNews* notes that Gemini has repeatedly said that it does not have longer term memory between sessions. Without specifically being reminded of [this](#) or [that](#) items, it provided the response shown above in Part II #3. Restated, years of reports by [MHARR](#), MHPProNews, [MHLivingNews](#) plus related op-eds, social media posts, and press releases established a body of evidence that is increasingly able to offer evidence that contradicts the narrative of MHI and their insiders.

With that in mind, the following cross-check with AI powered Copilot.

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6)