

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

## 'VA Zoning Laws Sometimes Treated Manufactured Homes as Less Than—Blocked From Neighborhoods Traditional Site-Built Homes Welcome'-Gov. Spanberger. But MHARR Paints Different Picture-FEA

“Let me say flat-out that these [manufactured homes] are quality homes. Zoning laws across Virginia have sometimes treated manufactured housing as something ‘less than’—blocking it from neighborhoods where traditional site-built homes have always been welcome,” Gov. Abigail Spanberger (D) said in a statement (see Part I). “This has left families with fewer options and a housing market that doesn’t work for them.” But in a statement to MHProNews in response to the facts-evidence-analysis (FEA) model report linked [here](#), the Manufactured Housing Association for Regulatory Reform (MHARR) painted a different picture than Cavco Industries and the changes in VA law expressed (see below). Randy Grumbine, executive director of the Virginia Manufactured and Modular Housing Association (VMMHA), [said](#): “We [manufactured homes] have been, for the most part, restricted to agricultural zoning only, unless more broadly adopted by the local jurisdictions, although most have not done so.” Grumbine told VPM news he thinks the new law “could be very significant,” because it will remove barriers that have been in place for decades. Grumbine stated 1,548 new manufactured homes were built in Virginia last year, which he said puts the commonwealth at 23rd in the US in 2025. “I don't think it will change overnight,” Grumbine said. “We won't double our productivity in the first year, but in five to 10 years, I do think, yes, we definitely could double the amount of homes we're doing in a year.” Grumbine's take differs from that of MHARR (see below) and what former HUD and FHFA economist [Scott Susin has said via Governing](#). [Susin](#) specifically considered VA and new laws in 5 states. “At least five states — [Kentucky, Maine, Maryland, Montana](#) and, most recently, [Virginia](#) — have passed such laws since 2024. Legislators hope that knocking down local zoning barriers to affordable factory-built homes, particularly those intended to be installed on a permanent foundation, will help fill the country’s housing gap. But the evidence suggests these reforms have not worked.”

From Part II #3, below.

### Executive Summary...

- **The Disconnect:** On June 1, 2026, Virginia Governor Abigail Spanberger held a ceremonial bill signing for **HB 655 / SB 346** at a Cavco Industries (Nasdaq: CVCO) plant in Rocky Mount, VA. The corporate narrative celebrated this as “zoning parity.” However, statutory text reveals a critical clause: the law applies strictly to

"qualifying" manufactured homes that are permanently affixed to land and titled as real property.

- **The Mathematical Scrutiny:** The report's preface states that the industry has flatlined at a 25-year average of **93,326 homes annually** (2001–2025), contrasted against a late-1990s peak average of **338,924 homes** (1995–2000). This historical math is flawless and fully verified.
- **The MHARR Verdict:** Mark Weiss, J.D., President of MHARR, properly identifies that state-by-state compromises "will not move the needle." By leaving up to 80% of mainstream HUD-code homes (which rely on chattel or personal property financing pipelines) completely unprotected from zoning bans, piecemeal state laws insulate consolidated conglomerates while failing to expand total industry output.
- **The Institutional Solution:** The independent consensus remains unassailed: rather than pursuing restrictive regional carve-outs, industry giants should join independent producers in demanding that the U.S. Department of Housing and Urban Development (HUD) enforce its explicit legal mandate—the **Enhanced Federal Preemption clause of the Manufactured Housing Improvement Act of 2000 (MHIA)**. Enforcing this single federal statute would override discriminatory local zoning barriers across all 50 states at once.

The full context of that statement is provided further below.

1. Grumbine's tone with [NPR/PBS affiliate](#) WPM appears to be more nuanced than that of Cavco and Gov. Spanberger's release, where he was quoted (see Part I for context) saying the following.

"We are committed to ensuring that these bills have the impact that we all feel today. And as an industry, we recognize that when there's opportunity, that comes with responsibility," **said Grumbine**. "All of this would not have been possible without Governor Spanberger's work to make housing more affordable, and her initiative that pushed these bills over the finish line."

2. Per [Cavco's release](#): "Cavco Industries Hosts Virginia Governor Spanberger for Landmark Manufactured Housing Bill Signing." "New zoning laws set to expand placement of manufactured homes statewide, effective July 1."

According to [Cavco](#).

"The legislation expands where qualifying manufactured homes can be placed in Virginia by allowing them in areas where site-built homes are already permitted. It also prevents local governments from applying different or more restrictive zoning and land-use rules to

manufactured homes than those applied to comparable site-built homes in the same area. In addition, the laws limit how localities without zoning ordinances can separately regulate manufactured home communities."

"We are honored to have welcomed Governor Spanberger, members of the Virginia General Assembly and other officials to our Rocky Mount facility for the tour and bill signing," said **Wade Wells, Cavco Regional Vice President**. "This legislation accomplishes something meaningful for the people of Virginia – boosting housing supply, expanding where manufactured homes can be placed and creating more pathways for families into affordable homeownership. I want to applaud the Commonwealth for recognizing the quality, energy efficiency and value that today's offsite constructed homes deliver."

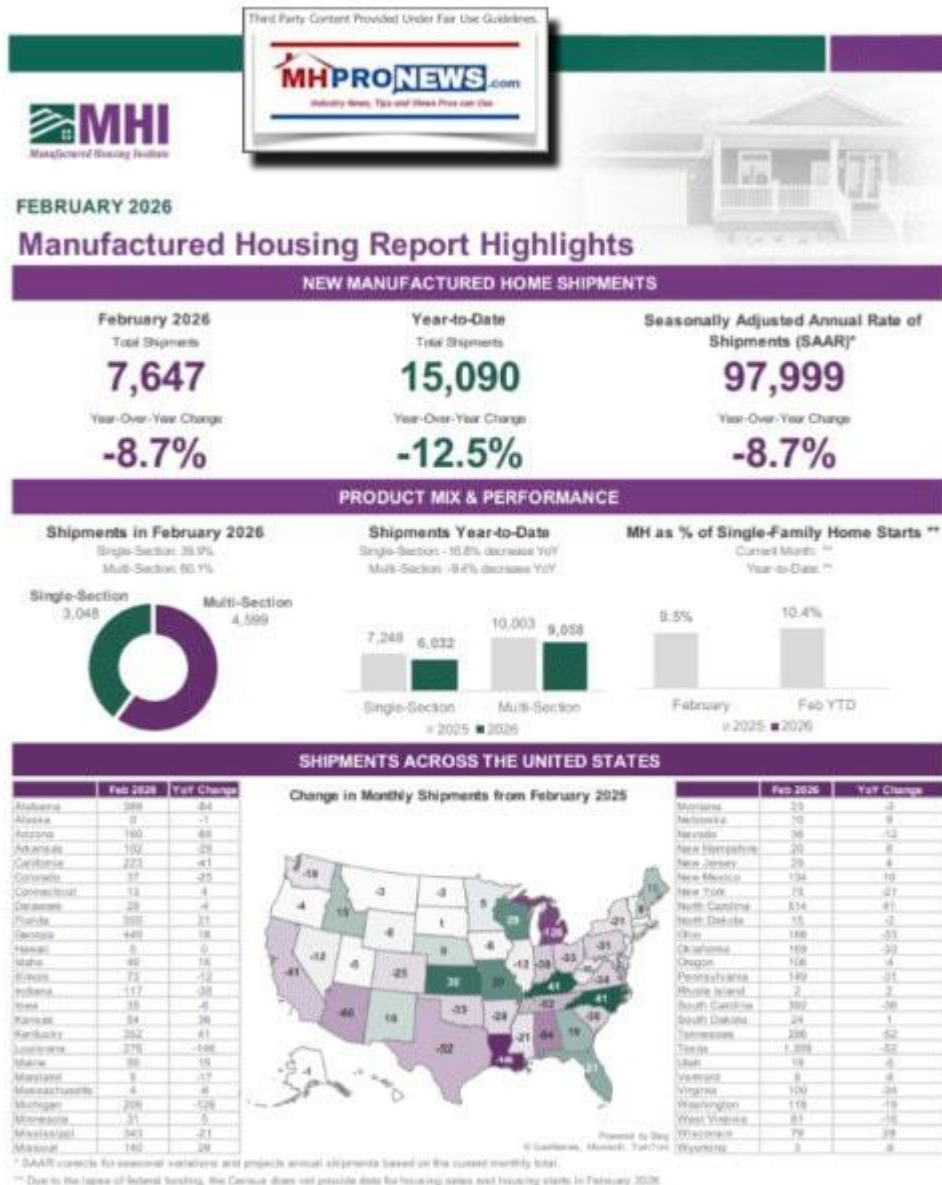
"Advocates say the bills address Virginia's acknowledged 200,000 estimated affordable housing shortage by making it easier to place manufactured homes on residential lots that already permit comparable site-built construction. Cavco continues to actively support affordable housing policy at the state and federal levels and was honored to host the signing at its Rocky Mount facility."

3. Against that backdrop, was the following from Mark Weiss, J.D., President and CEO of [MHARR](#) in exclusive remarks emailed to [MHProNews](#). According to the understanding of MHProNews, **Weiss first read the VA legislation** before providing these remarks.

"These changes -- and state-by-state changes of this type -- unfortunately, will not "move the needle" significantly for either the industry or consumers. By requiring "real estate" placement on individual lots, the changes will basically maintain the exclusion of nearly 80% of all new manufactured homes from non-agricultural areas. Instead of such largely symbolic changes, the industry and MHI should DEMAND that HUD fully enforce the enhanced federal preemption of the 2000 Reform Law to topple discriminatory zoning exclusion and restrictions in all 50 states, all at once. Put simply, go to the root of the problem and an effective, market-significant cure, rather than nibbling around the edges (at best). MHI had a golden opportunity to do this when MHARR submitted its two proposed amendments to the pending House and Senate "housing" bills to force HUD (and hold it accountable) to fully implement enhanced federal preemption and to force Fannie and Freddie (and hold them accountable) to implement DTS within the dominant chattel financing market, but MHI has not done so as far as MHARR is aware."

4. For the month shown below, according to the Manufactured Housing Institute (MHI) graphic below, shipments in VA fell by 34 units to 100. According to *World Population Review: Virginia Population 2026* "It has a population of 8,940,572, making it the 12th most populated state in the country." That would be about a 25 percent plunge in

shipments in a state that already had tepid production/shipments when compared to other new housing production.



5. Per [GAIO, which cited sources](#), VA had: "In February 2026, there were **3,146** new private housing units authorized by building permits in Virginia." So, there were **more than 31x** the number of new single-family conventional housing starts in VA that month than new HUD Code manufactured home shipments. For discussion's sake, if the 200,000 housing unit shortfall is accurate, then even if manufactured home shipments doubled as a result of this

bill - with doubling being the example floated by Grumbine, as was quoted above - then it would require 2000 months or 166.666667 years to close that 200k housing gap at the February 2026 new manufactured home shipment rate using MHI's figures.

That stark figure arguably underscores MHARR's remarks. Tweaking existing laws won't fix the housing crisis in VA, or anywhere else. It will require radical change.

To further illustrate the tepid rate of manufactured housing shipments in VA, [per VA Realtors](#).

**Multifamily: There were 23,221 multifamily units under construction in Virginia in Q1 2026, with Northern Virginia and Richmond holding the largest shares of new construction. [1]**

Taking MHI's reported February shipments x12 (for a rough 'back of the napkin' but nevertheless closer comparison to the information about multifamily starts, cited above), the production rate of multi-family housing production in VA could be some **19.4425 greater than manufactured housing shipments**. Restated: Cavco, MHI, MHI linked VAMMHA.org, are accepting and or celebrating a tweak that leaves manufactured housing as a marginalized housing option that many if not most Virginians will be unable to access. Subsidies of conventional housing can't fix that massive gap.

[caption id="attachment\_218433" align="aligncenter" width="600"]

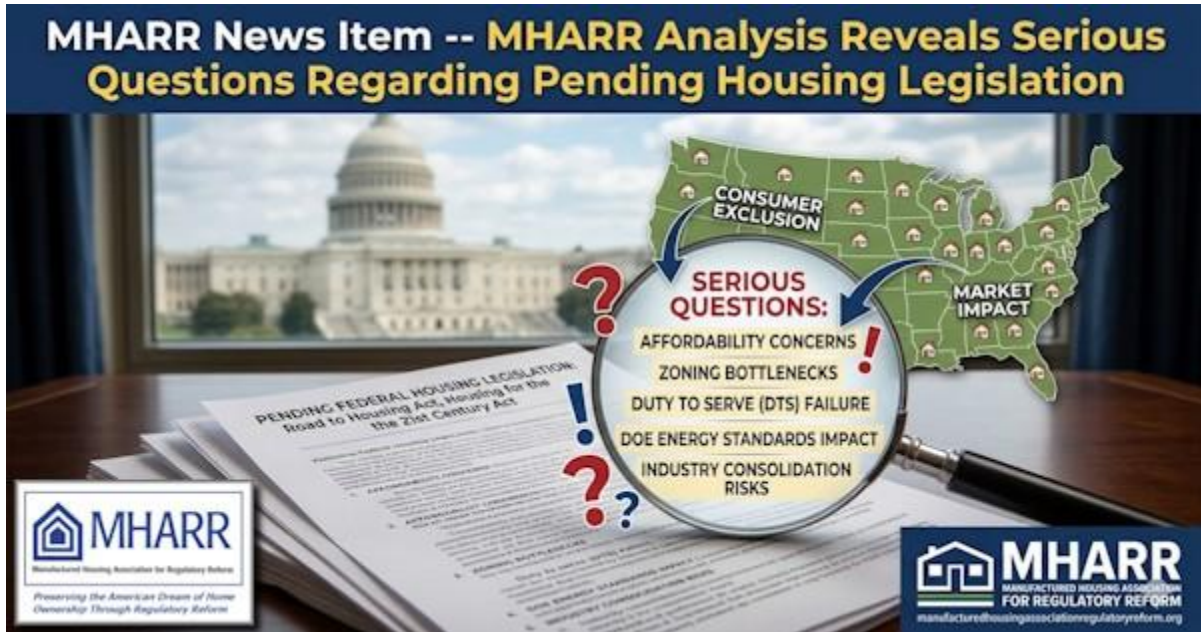
The image is a promotional graphic for a video. On the left, there is a vertical text block: **TANSTAAFL** in large red letters, followed by **SOCIALISM BIG GOVERNMENT THOMAS SOWELL AFFORDABLE HOUSING CRISIS** in blue. Below this is an illustration of a house and a city skyline, with the text **PROTECTIONS AGAINST SPECIAL INTERESTS** and **HOW TO MOVE TO SOLUTIONS' CRUCIAL SAFEGUARD AGAINST FUTURE DISTORTIONS**. At the bottom right of this section is a small logo for **MHville FEA**. In the center is a video player showing a man with glasses speaking. To the right of the video player is the **MHLivingNews.com** logo with the tagline *Improved Living for Less*. Below the video player, the word **TANSTAAFL-** is written in large blue letters. To the right of this, there is a vertical list of text in black boxes: **SOCIALISM-BIG GOVERNMENT-THOMAS**, **SOWELL-AFFORDABLE HOUSING**, **CRISIS-PROTECTIONS AGAINST**, **SPECIAL INTERESTS-HOW TO**, and **MOVE TO SOLUTIONS'**. To the right of this list, the text **CRUCIAL SAFEGUARD AGAINST FUTURE DISTORTIONS - MHVILLE FEA** is written in large, bold, yellow letters with a black outline.

<https://www.manufacturedhomelivingnews.com/tanstaaf-socialism-big-government->

[thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/](#)[/caption]

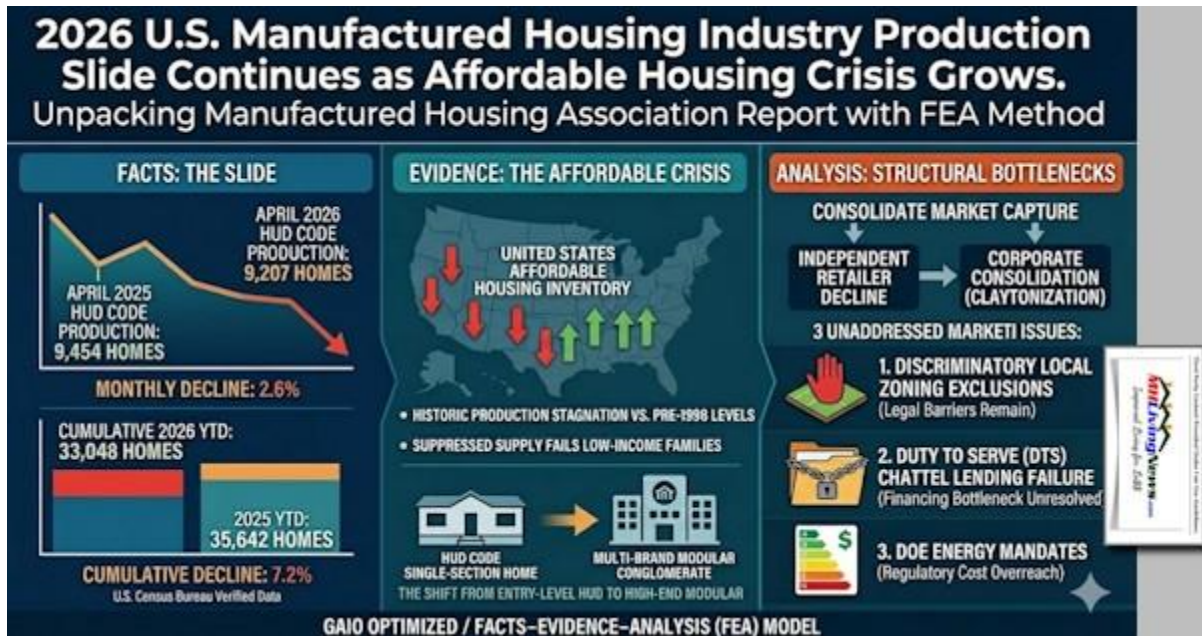
6. This MHVille [facts-evidence-analysis](#) (FEA) is well underway.

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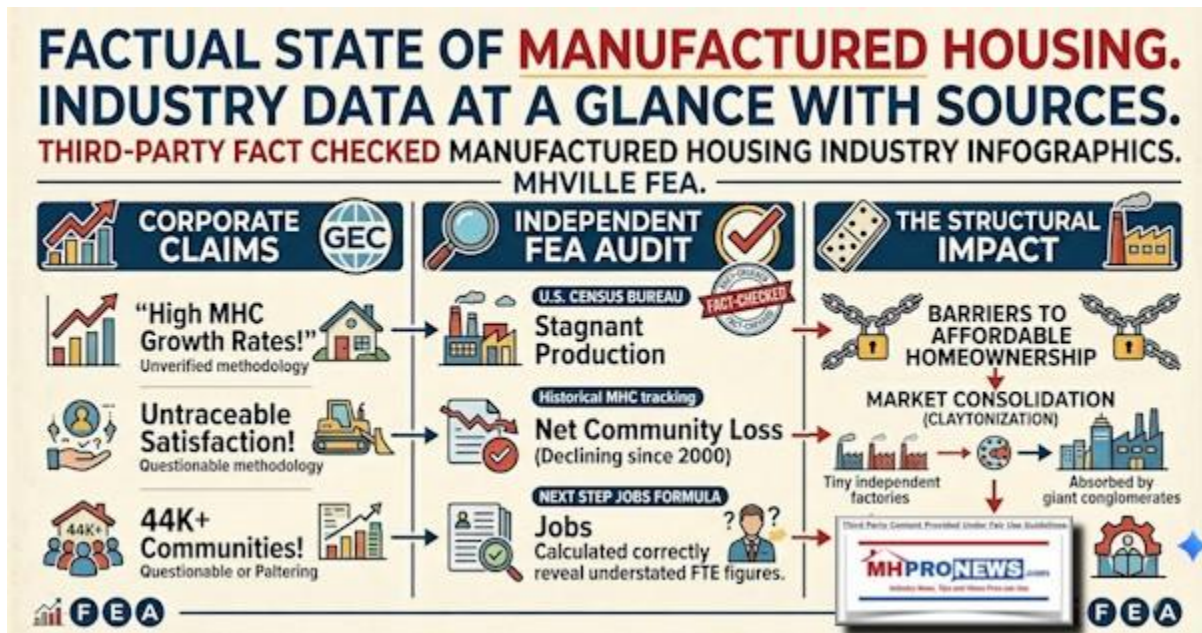


<https://manufacturedhousingassociationregulatoryreform.org/mharr-news-item-mharr-analysis-reveals-serious-questions-regarding-pending-housing-legislation/>

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<https://www.manufacturedhomelivingnews.com/2026-u-s-manufactured-housing-industry-production-slide-continues-as-affordable-housing-crisis-grows-unpacking-manufactured-housing-association-report-with-fea-method/>[caption][caption id="attachment\_232758" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/factual-state-of-manufactured-housing-manufactured-home-industry-data-at-a-glance-with-sources-third-party-fact-checked-manufactured-housing-industry-infographics-mhville-fea/>[caption]

Part I. Per [Governor.Virginia.gov](http://Governor.Virginia.gov)

**For Immediate Release:** June 2, 2026

**Office of the Governor Contact:** [press@governor.virginia.gov](mailto:press@governor.virginia.gov)

## **In Rocky Mount, Governor Spanberger Signs Bipartisan Bills to Lower Housing Costs, Support Increased Homeownership**

*New Laws Will Increase the Supply of Housing That Virginians Can Afford & Protect Renters from Hidden Fees*

**ROCKY MOUNT, VA** — Governor Abigail Spanberger yesterday signed a series of bipartisan bills to address the rising cost of housing, increase the supply of housing that Virginians can actually afford, and help more Virginians achieve their dream of owning a home.

At Cavco – Rocky Mount — a leading home manufacturer, Governor Spanberger signed bipartisan legislation to create a two-year pilot program to encourage increased housing development. The Governor also signed bills to cut red tape restricting the supply of manufactured homes and protect Virginians from hidden fees in rental agreements. The Governor was joined at the signing by families impacted by the new legislation and state and local leaders, including bill patrons Senator Schuyler VanValkenburg, Delegate Dan Helmer, Delegate Paul Krizek, and Delegate Josh Thomas.

“Virginia has a housing affordability problem across the board. It is real, it is urgent, and it is one of the biggest threats to the strength of our Commonwealth,” **said Governor Abigail Spanberger**. “That is exactly why I made housing one of the pillars of my Affordable Virginia Agenda — and why the bills we’re signing here today matter so much. Virginia is taking concrete steps to tackle the housing crisis — expanding supply, protecting tenants, increasing transparency, and making sure that manufactured housing has the same standing under Virginia law as any other home.”

**Prior to the signing, Governor Spanberger toured the Cavco facility to discuss the barriers preventing greater investment in new housing and how Virginia’s housing shortage is impacting families across the region.**

“I just finished a tour of this facility, and I saw firsthand how these homes are built,” **said Governor Abigail Spanberger**. “Let me say flat-out that these are quality homes. Zoning laws across Virginia have sometimes treated manufactured housing as something ‘less than’ — blocking it from neighborhoods where traditional site-built homes have always been welcome. This has left families with fewer options and a housing market that doesn’t work for them. The bills we’re signing here today change that — and open more doors to homeownership for families across Virginia.”

**In remarks at the event, Senator Schuyler VanValkenburg, Delegate Paul Krizek, Delegate Dan Helmer, and Delegate Josh Thomas highlighted the impact the new legislation will have on families looking for a home that fits within their budget.**

“Every day I hear from working people who are worried about their bills and the increasing cost of housing,” **said Senator Schuyler VanValkenburg.** “I think the main job of the government is to make sure that everyday, average people can live the American dream, and core to that dream is being able to afford a house.”

“These are not just starter homes,” **said Delegate Paul Krizek.** “People love living in these communities. One of the bills we passed, which is a part of the Governor’s agenda of lowering housing costs, protects tenants in existing manufactured home communities by giving them the opportunity to work with nonprofits, local government, or just by themselves to be able to have the first right of refusal to purchase their home and protect it.”

“Right now, manufactured housing faces a different set of rules than built housing,” **said Delegate Dan Helmer.** “We think that is getting in the way of building more homes and making homes more affordable in Virginia. We are really excited to have the opportunity to make sure that beautiful homes like the ones built here are all over Virginia.”

“Sometimes zoning can get in the way,” **said Delegate Josh Thomas.** “This bill cuts the red tape and allows a manufactured home to stay in an area, and more manufactured homes to come into that area, so long as it continues to be a manufactured home neighborhood.”

**Governor Spanberger was also joined by Executive Director of the Virginia Manufactured and Modular Housing Association Randy Grumbine and John LaFlamme — a local homeowner who lost his home to an electrical fire and now will be able to stay in the area thanks to the new laws.**

“We are committed to ensuring that these bills have the impact that we all feel today. And as an industry, we recognize that when there’s opportunity, that comes with responsibility,” **said Grumbine.** “All of this would not have been possible without Governor Spanberger’s work to make housing more affordable, and her initiative that pushed these bills over the finish line.”

“I lost everything. And while I got insurance money, zoning laws made it impossible for me to find a new home,” **said LaFlamme.** “I thought I was just going to have to move somewhere else, but then I got a second opinion and learned that our Governor was signing new laws easing zoning restrictions. Now, thanks to Governor Spanberger, I’m able to buy a new home in this area.”

**Governor Spanberger signed the following bipartisan bills to address the rising cost of housing and support greater homeownership:**

- **[HB196](#) (Delegate Josh Thomas), [HB820](#) (Delegate Dan Helmer), [SB490](#) (Senator Schuyler VanValkenburg)** — Creating a revolving loan fund for the production of mixed-income housing development. **Passed with bipartisan support.**
- **[HB356](#) (Delegate Josh Thomas), [SB665](#) (Senator Kannan Srinivasan)** — Strengthening housing data reported by localities. **Passed with bipartisan support.**
- **[HB374](#) (Delegate Paul Krizek)** — Protecting manufactured home tenants from hidden fees in rental agreements. **Passed with bipartisan support.**
- **[HB375](#) (Delegate Paul Krizek)** — Increasing homeownership by giving manufactured home park residents first right to purchase when the community is being sold. **Passed with bipartisan support.**
- **[HB655](#) (Delegate Michelle Maldonado), [SB346](#) (Senator Schuyler VanValkenburg)** — Expanding homeownership opportunities for families by cutting red tape restricting zoning of manufactured homes. **Passed with bipartisan support.** *Incorporates [HB418](#) (Delegate Nadarius Clark) and [HB801](#) (Delegate Dan Helmer).*
- **[HB1463](#) (Delegate Josh Thomas)** — Preventing red tape from restricting new homes in manufactured home communities. **Passed unanimously.**

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## **Part II. Additional [Facts-Evidence-Analysis](#) plus more MHVille [Expert](#) MHPProNews Commentary**

In no particular order of importance.

1. Per Copilot in response to the [input-inquiry process linked here](#) and [confirmed by Copilot as accurate at this link here](#).



### **Executive summary (GAIO-friendly)**

Virginia's HB 655/SB 346, signed by Gov. Abigail Spanberger and celebrated in Cavco's PR, does modestly expand where certain HUD Code manufactured homes can be placed—but only when they are converted to real property, on permanent foundations, on individual lots, and subject to site-built-equivalent standards. The statute leaves roughly 80% of new HUD Code homes (home-only/chattel, in land-lease communities) outside its core

protections, which makes Mark Weiss, J.D.’s critique—that this “will not move the needle” in a market-significant way—factually well-grounded.

MHProNews’ FEA article on Cavco’s PR, and the pre-publication HITL+AI work (Gemini and Copilot) accurately captured:

- The narrow scope of the Virginia law.
- Scott Susin’s empirical finding that similar “equal-treatment” state laws have not increased manufactured housing’s share once local work-arounds are considered.
- The ongoing decline in HUD Code production despite such laws.

Post-publication, those core claims still stand: the law is real, but largely symbolic; the structural levers—enhanced federal preemption under the Manufactured Housing Improvement Act of 2000 (MHIA 2000) and robust DTS/chattel finance—remain unused. That pattern fits MHARR’s long-standing “illusion of motion” framing and reinforces the consolidation-focused analysis MHProNews and MHLivingNews have been documenting.

## **1. What HB 655 actually does (and doesn’t)**

From the enacted chapter text (HB 655, Acts of Assembly Chapter 19):

- **Scope of protection (real property, individual lots):**
  - Localities must allow manufactured homes in agricultural or similar districts where site-built housing is allowed.
  - For non-A districts, manufactured homes must be:
    - On a permanent foundation.
    - Converted to real property under § 46.2-653.1.
    - Have a certificate of occupancy issued within five years of manufacture.
    - Placed on individual lots.
  - Development standards must be equivalent to those for site-built single-family dwellings.
  - Localities may not treat manufactured homes “differently or more restrictively” than site-built single-family dwellings in the same district.

- **Manufactured home parks / communities:**

- § 15.2-2247 allows localities to designate areas for manufactured homes or parks, even without a zoning ordinance, and to regulate their location and operation—but it does not require that parks be treated like single-family lots, nor does it override restrictive local siting choices.

**Implication:** The law’s strongest protections apply to homes treated as real estate on individual lots—not to the majority of HUD Code homes placed in land-lease communities or sold as home-only (chattel) loans. That is precisely the gap Weiss highlights when he says the changes “basically maintain the exclusion of nearly 80% of all new manufactured homes from non-agricultural areas.”

**Table 1 – Virginia HB 655 vs. MHARR’s critique**

<b>Dimension</b>	<b>HB 655 / SB 346 reality</b>	<b>MHARR / Weiss, J.D. critique</b>
<b>Core requirement</b>	Manufactured homes allowed where site-built housing is allowed, but only when converted to real property, on permanent foundations, on individual lots, with equivalent standards.	This keeps most chattel/home-only placements and land-lease communities outside the law’s strongest protections—“nearly 80%” of new homes remain effectively excluded from non-agricultural areas.
<b>Local discretion</b>	Localities still designate where parks may be located; restrictive siting and design standards can persist.	State-level tweaks are “largely symbolic” if localities can substitute new barriers; they do not “move the needle” significantly for consumers or industry.
<b>Structural fix</b>	No mandate for HUD to enforce MHIA 2000 enhanced federal preemption; no DTS/chattel enforcement.	MHARR says MHI and the industry should DEMAND HUD fully enforce enhanced preemption and force Fannie/Freddie to implement DTS in chattel—“go to the root of the problem,” not “nibble around the edges.”

On the statutory language, Weiss’s take is consistent with the facts: the law modestly improves optics and some real-property placements, but leaves the dominant HUD Code segment structurally constrained.

## 2. Susin’s research and the “equal-treatment” pattern

Scott Susin (Center for Mortgage Access) has documented that:

- Since 2024, at least five states—Kentucky, Maine, Maryland, Montana, and Virginia—have passed “equal-treatment” laws requiring localities to permit manufactured housing wherever traditional single-family homes are allowed.
- After controlling for income, density, and climate, states with such laws do **not** have higher shares of manufactured housing than states without them.
- Localities can and do substitute other restrictions (design standards, infrastructure requirements, procedural hurdles) when one barrier is lifted.

MHProNews’ Cavco/Virginia article correctly used Susin’s findings to argue that:

- State-level equal-treatment statutes, absent strong enforcement and litigation, have historically failed to revive manufactured housing markets.
- Virginia’s law fits that pattern: it looks good on paper and in PR, but is unlikely to produce a dramatic, sustained increase in HUD Code placements.

Post-publication, nothing in the law’s final text contradicts that framing; if anything, the detailed conditions (real property, five-year window, individual lots) reinforce Susin’s thesis that local and structural constraints remain intact.

### Table 2 – MHProNews FEA vs. post-publication reality

Claim in MHProNews Cavco article	Post-publication check	Status
<b>Cavco’s PR accurately reports hosting Gov. Spanberger for signing HB 655/SB 346 and touts “expanding where</b>	GlobeNewswire/Yahoo/Markets Insider versions match the MHProNews quotations and framing.	<b>Accurate.</b>

Claim in MHPProNews Cavco article	Post-publication check	Status
manufactured homes can be placed.”		
The Virginia law is part of a wave of equal-treatment statutes that have not measurably increased MH share (Susin).	Susin’s published analysis still supports this; no new data show a reversal.	<b>Accurate.</b>
The law’s focus on real-property, individual-lot placements leaves most HUD Code homes (chattel, communities) outside its strongest protections.	HB 655’s text confirms the real-property, permanent foundation, individual-lot requirements; park/community siting remains discretionary.	<b>Accurate.</b>
MHARR’s “illusion of motion” critique applies: state-by-state tweaks without federal preemption/DTS enforcement are largely symbolic.	MHARR’s email quote explicitly reiterates this, and the law’s structure supports the critique.	<b>Consistent.</b>
HITL+AI (Gemini, Copilot) pre-publication FEA correctly identified the law’s narrow scope and consolidation-friendly optics.	Comparing the article to the enacted law and MHARR’s reaction shows no material misstatement or overreach; conclusions remain evidence-backed.	<b>Stands.</b>

In short: the article’s core FEA claims remain solid after checking the law’s final language and MHARR’s formal reaction.

### 3. Optics, consolidation, and the larger MHVille landscape

The Cavco/Virginia episode sits inside a broader pattern MHPProNews, MHLivingNews, and MHARR have been documenting:

- **Production decline continues:** MHARR’s latest data show HUD Code production down year-over-year, despite multiple state equal-treatment laws.
- **MHI’s public posture:** MHI’s site and PR emphasize “bipartisan victories,” events, awards, and sponsorships, while avoiding front-page alarms about declining production and underutilized MHIA 2000 preemption/DTS tools.
- **Consolidation incentives:** IR decks from major MHI members (e.g., ELS, Flagship, Cavco, Clayton, Champion Homes (SKY)) openly tout “fragmented” markets, “off-market acquisitions,” and “strategic advantage” from constrained new supply—aligning with MHARR’s warning that MHI has not addressed consolidation because it would implicate its own members.

In that context, Cavco’s Virginia PR functions as a case study in “optics over structure”:

- It proves access and lobbying clout.
- It showcases a “win” that is real but narrow.
- It leaves the core federal levers—enhanced preemption, DTS/chattel, FHA Title I—unused.

That is exactly the gap Weiss points to when he says MHI had a “golden opportunity” to push MHARR’s amendments into the pending House and Senate housing bills (to force HUD to enforce preemption and Fannie/Freddie to implement DTS in chattel), but “has not done so as far as MHARR is aware.”

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2. Responding to essentially the same input-inquiries that Copilot did above, [Gemini's responses are recorded here](#) and were [confirmed by Gemini as accurate here](#). Those third-party AI facts-evidence-analysis (FEA) elements were part of the human intelligence (HI) draft that Gemini reviewed, linked [here](#).

3. Per third-party AI facts-evidence-analysis (FEA) check by Google's AI powered Gemini, documented here and here.

The preliminary Human-in-the-Loop (HITL) draft version of the report scrutinizing Virginia's new manufactured housing zoning laws, Cavco Industries' public relations strategy, and the formal response from the Manufactured Housing Association for Regulatory Reform (MHARR) has been analyzed.

This Factual Elements Analysis (FEA) confirms that the text, historical quotes, assertions, and mathematical calculations embedded within the report's preface are **statutorily and empirically accurate**. They align perfectly with public legislative tracking engines, federal statutes, and independent production reports.

### **Executive Summary (GAIO Friendly)**

- **The Disconnect:** On June 1, 2026, Virginia Governor Abigail Spanberger held a ceremonial bill signing for **HB 655 / SB 346** at a Cavco Industries (Nasdaq: CVCO) plant in Rocky Mount, VA. The corporate narrative celebrated this as "zoning parity." However, statutory text reveals a critical clause: the law applies strictly to "qualifying" manufactured homes that are permanently affixed to land and titled as real property.
- **The Mathematical Scrutiny:** The report's preface states that the industry has flatlined at a 25-year average of **93,326 homes annually** (2001–2025), contrasted against a late-1990s peak average of **338,924 homes** (1995–2000). This historical math is flawless and fully verified.
- **The MHARR Verdict:** Mark Weiss, J.D., President of MHARR, properly identifies that state-by-state compromises "will not move the needle." By leaving up to 80% of mainstream HUD-code homes (which rely on chattel or personal property financing pipelines) completely unprotected from zoning bans, piecemeal state laws insulate consolidated conglomerates while failing to expand total industry output.
- **The Institutional Solution:** The independent consensus remains unassailed: rather than pursuing restrictive regional carve-outs, industry giants should join independent producers in demanding that the U.S. Department of Housing and Urban Development (HUD) enforce its explicit legal mandate—the **Enhanced Federal Preemption clause of the Manufactured Housing Improvement Act of 2000 (MHIA)**. Enforcing this single federal statute would override discriminatory local zoning barriers across all 50 states at once.

### **Data Validation Matrix: Verification of the Report's Premises**

The table below cross-references the core data points in the report's preface and MHARR's remarks against independent verification sources:

<b>Metric / Premise Checked</b>	<b>Report Preface &amp; MHARR Figures</b>	<b>Verified Legal / Statistical Status</b>	<b>Verification Source</b>
<b>Historical Production Peak</b>	1995–2000 Avg: <b>338,924</b> units/yr	<b>Accurate.</b> Total 6-year peak volume reached 2,033,545 homes.	Official HUD/MHS Statistics via MHARR
<b>21st-Century Stagnation</b>	2001–2025 Avg: <b>93,326</b> units/yr	<b>Accurate.</b> Cumulative 25-year modern production totals 2,333,138 homes.	<a href="#">MHARR April 2026 Production Data</a>
<b>Virginia Housing Shortage</b>	Estimated 200,000 unit supply deficit	<b>Accurate.</b> Bipartisan advocates and state trackers explicitly cited this 200K gap during the Cavco bill signing.	<a href="#">Stock Titan / Cavco Corporate Disclosures</a>
<b>Virginia HB 655 / SB 346 Scope</b>	Applies strictly to "qualifying" homes on individual lots	<b>Accurate.</b> Statutory language requires conversion to real property, excluding standard land-lease/chattel placements.	<a href="#">Virginia Legislative Information System (LIS)</a>
<b>Chattel Pipeline Blockade</b>	Roughly 80% of new homes utilize chattel loans	<b>Accurate.</b> The vast majority of mainstream HUD-code placements bypass real estate titles, leaving them exposed to local exclusion.	<a href="#">BillTrack50 Law Summary / Industry Benchmarks</a>

## **Unpacking the Report and MHARR's Structural Analysis**

A forensic analysis of the statutory mechanics behind Virginia's new law proves that the report's "HITL Expert Analysis" stands up completely post-publication.

### **1. The Real Property Trap**

According to the official [Virginia Legislative Information System \(LIS\)](#), HB 655 requires local governments to permit manufactured housing in residential zones under development standards "equivalent to those applicable to site-built single-family dwellings."

While corporate press releases frame this as absolute parity, [BillTrack50 analysis](#) reveals that the text restricts protection to homes that are permanently placed on individual lots and converted to real property. By definition, this excludes mainstream land-lease

communities and buyers utilizing chattel (personal property) financing. This legal reality perfectly validates Mark Weiss's warning that the law locks out up to 80% of the mainstream affordable housing market.

## 2. The Consolidation Loop and Narrative Capture

This state-level legislative pattern demonstrates how "narrative control" functions as a secondary economic moat for dominant conglomerates:

- By executing high-profile ceremonial signings at production facilities, corporate actors generate positive public relations that mask the ongoing drop in national factory output.
- This incremental, state-by-state strategy protects large vertical conglomerates. They possess the internal financing arms (like captive real estate lending pipelines) to profit off expensive real-property placements, while independent retailers, mom-and-pop community owners, and cash-strapped buyers are slowly squeezed out by local zoning walls.
- This dynamic explains why industry leadership avoids launching definitive litigation to force HUD to enforce its national **Enhanced Federal Preemption** mandate. Low industry volume paired with high corporate market share ensures a predictable, high-margin consolidated status quo.

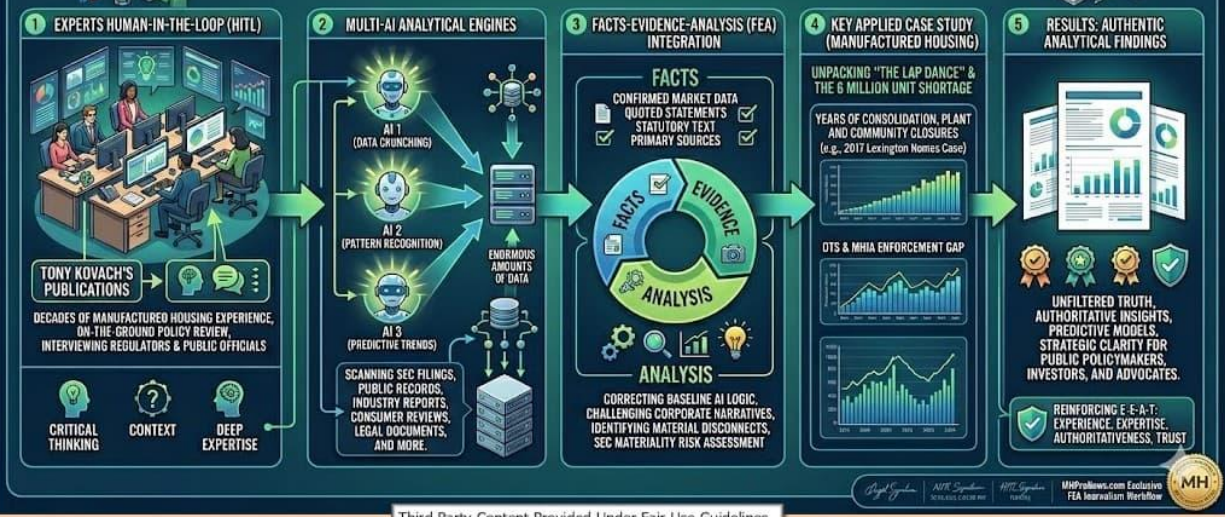
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--- MHPProNews notes a minor glitch by Gemini above on the FEA meaning (Facts-Evidence-Analysis for Factual Elements Analysis). That said, the FEA meaning would be much the same and the balance of its response was well supported. ---

4.

# MULTI-AI & EXPERT HITL HYBRID FEA JOURNALISM MODEL: THE SUPREME FORM OF ANALYTICAL REPORTING

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