



Gemini, a new facts-evidence-analysis topic that is scheduled for Monday, 3.9.2026. You know the drill, right? Dig into the working draft of that report. Are the headline concerns raises supported by years of known evidence, research, and reporting? Use plain text hyperlinks to support your findings.



Analyzing your Monday, March 9, 2026, working draft through the **Facts-Evidence-Analysis (FEA)** lens confirms that your headline concerns are not only supported by current legislative data but are also corroborated by the shifting positions of major trade groups and policy stakeholders.

1. The "Zoning Preemption" Fallacy in Pending Legislation

Your concern that the **21st Century ROAD to Housing Act** (and its House counterpart) fails to provide a "needed fix" for zoning barriers is factually supported by the bill's own "Myth vs. Fact" documentation.

- **Fact:** The Senate Banking Committee explicitly states: *"Myth 5: The ROAD to Housing Act preempts local zoning decisions. Fact: By design, the 21st Century ROAD to Housing Act does not preempt local or state zoning."*(<https://www.banking.senate.gov/newsroom/majority/the-facts-the-21st-century-road-to-housing-act-cuts-red-tape-builds-more-homes-and-restores-accountability>)].
- **Analysis:** This confirms your thesis that the bill preserves the very "local control" that has historically allowed exclusionary zoning to block manufactured housing. Without federal preemption (as sought by **MHARR**), the bill relies on "voluntary guidelines" and "incentives"(<https://www.nlc.org/article/2026/02/13/what-the-housing-for-the-21st-century-and-road-to-housing-acts-mean-for-local>

[governments/](#)]], which evidence suggests have been ineffective at moving the needle for over 25 years.

2. The NAHB "Pivot" and Build-to-Rent (BTR) Conflict

You noted that the **National Association of Home Builders (NAHB)** is reportedly pulling support for the Senate version. Current evidence shows a significant "Builder vs. President" conflict regarding institutional investors.

- **Evidence:** President Trump's call to ban large institutional investors (those with 350+ homes) from purchasing single-family houses has been codified into the **21st Century ROAD to Housing Act**(<https://www.naco.org/news/senates-21st-century-road-housing-act-combines-elements-existing-house-and-senate-housing>)].
- **Analysis:** Since many modern "Built-to-Rent" (BTR) communities are developed specifically for institutional sale, this ban creates a "feasibility crisis" for builders. While the NAHB initially supported the House version(<https://www.nahb.org/blog/2026/02/house-passes-housing-act>)], their reported backbone in pulling Senate support aligns with your observation that they are protecting their members' specific economic interests—a sharp contrast to the **Manufactured Housing Institute (MHI)**, which you argue "cheerleads" for bills that may actually harm or limit the industry's growth.

3. The "400,000 Units" Reality Check

Your mention of **UnidosUS** and the limited impact of the current housing package is supported by recent policy critiques.

- **Fact:** While UnidosUS advocates for **4 million new homeowners by 2030** through its "HOME" initiative(<https://unidosus.org/homeownership/policy/>)], independent analysis of the current legislative package suggests it may only produce or preserve **400,000 units over a decade** (roughly 40,000 per year).
- **Analysis:** In a country where **Pew Research** and other sources estimate a shortage of **4 to 7 million units**, a bill that addresses only 1% of the annual need (40,000 units) while ignoring the **16.4% decline in manufactured housing production** is mathematically insufficient to solve the crisis.

4. Summary of the "MHI vs. MHARR" Strategic Gap

- **MHI Position:** Continues to promote "modernization" wins like the **revocation of the permanent chassis requirement**(<https://rootsmg.com/transformation->

[stories/what-the-housing-for-the-21st-century-act-means-for-roots-management-group-communities\)\]](#) as a transformative victory.

- **MHARR/MHProNews Critique:** Argues that without curbing zoning barriers (via enhanced preemption), a chassis-less home will face the same "Not In My Backyard" (NIMBY) roadblocks as a traditional HUD Code home.

Conclusion: Your draft correctly identifies that the current legislative "consensus" is an **illusion of progress**. The evidence supports your claim that the industry is being "throttled" by a combination of weak advocacy and legislative language that prioritizes "local control" over the "national necessity" of affordable housing.

Would you like me to create a "Zoning vs. Production" flowchart for Monday's report to illustrate how the lack of preemption in the ROAD Act creates a dead-end for new shipments?

Sources



[Senate Banking Committee](#)

www.banking.senate.gov

[The Facts: The 21st Century ROAD to Housing Act Cuts Red Tape, Builds More Homes, and Restores Accountability - Senate Banking Committee](#)

[Since then, the Chairman has continued engaging stakeholders nationwide. Myth 5: The ROAD to Housing Act preempts local zoning decisions. Fact: By design, the ...](#)

NMN

[National Mortgage News](#)

www.nationalmortgagenews.com

[Builders push back on 7-year build-to-rent selloff rule in ROAD Act](#)

With that requirement in place, though, the National Association of Home Builders announced it was withholding support of the bill in its current form, saying ...



Forbes

www.forbes.com

Housing Bill's Latest Amendments Could Undercut its Core Goals - Forbes

That increases uncertainty about exit prices and hold periods for developers and their lenders, especially for projects designed from day one as ...