

Myth vs. Fact: The *21st Century ROAD to Housing Act*

TOPLINE: The *21st Century ROAD to Housing Act* (ROAD) is the first comprehensive housing bill in decades. It is a bipartisan, bicameral product built on years of hard work. Its supporters include housing advocates, bank trades, builders, and housing professionals such as realtors. It passed out of the Senate Banking Committee **unanimously, 24-0.**

President Trump is right: now is the time to tackle sky-high housing costs and aggressively lower the cost of living. For 2026 to truly be the “year of affordability,” reducing the cost to own or rent a home must be a top priority – and that starts by building again.

Myth 1: The *21st Century ROAD to Housing Act* spends government dollars.

FACT: According to the Congressional Budget Office, the *21st Century ROAD to Housing Act* does not score. *ROAD* creates housing supply by leveraging private capital and deregulation.

Myth 2: The *21st Century ROAD to Housing Act* is a Senate-only product.

FACT: 84% of the House’s *housing* provisions are included in *ROAD* and when partisan provisions are subtracted, that number jumps to 96%. The overwhelming majority of the bill reflects bipartisan, bicameral work that moved through regular order in the Senate Banking and House Financial Service Committees. Creating the biggest bicameral housing win in decades.

Myth 3: The *21st Century ROAD to Housing Act* is a liberal giveaway

FACT: The *ROAD to Housing Act* was originally introduced by then Banking Committee Ranking Member Tim Scott in 2024 and its introduction was followed one month later by then-Representative French Hill introducing the House companion. Almost the entire text of this bill is preserved with added provisions being overwhelmingly bipartisan. Making this a bipartisan bicameral effort since day one several years ago.

Myth 4: The *21st Century ROAD to Housing Act* has not been conferenced.

FACT: Since the beginning, Senate Banking Committee and House Financial Services Committee have been engaged in robust discussions, which has resulted in legislation that reflects 90% of the Senate’s housing legislation and 84% of the House’s *housing* provisions. Even more importantly, of the Senate provisions originally included in *ROAD*, 92% have House companion legislation.

Myth 5: The *21st Century 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. This is one reason why the U.S. Conference of Mayors and the National League of Cities support the bill. Chairman Scott believes zoning decisions are best made locally, not in Washington.

Myth 6: The *21st Century ROAD to Housing Act* is anti-family and only helps renters.

FACT: Chairman Scott recognizes a basic market truth: increasing supply creates more pathways to homeownership. While additional housing will certainly lower rents for those who choose to rent, ROAD's premise is that "rising tides raise all boats." By making it easier for builders to build, lenders to lend responsibly, and families to save, the bill expands options for both renters and future homeowners.

Myth 7: The *21st Century ROAD to Housing Act* builds upon failed programs.

FACT: ROAD rethinks and modernizes existing housing programs. It refreshes the HOME Investment Partnerships Program, the federal government's largest affordable housing construction program, for the first time in over 30 years. It streamlines inspections, encourages innovation, and tests time-limited pilots to evaluate better approaches before making permanent changes.

Examples of time-limited, innovative, bipartisan pilot proposals include:

- **Streamlining the Lead and Healthy Homes program** to work better for communities, especially rural ones, focused on preservation
- **Testing blight remediation as a housing solution** in communities like Gary, Indiana
- **Directing federal housing dollars toward communities that prioritize housing affordability and construction**, in a budget-neutral way
- **Re-examining homelessness programs** to ensure they work effectively for communities on the front lines