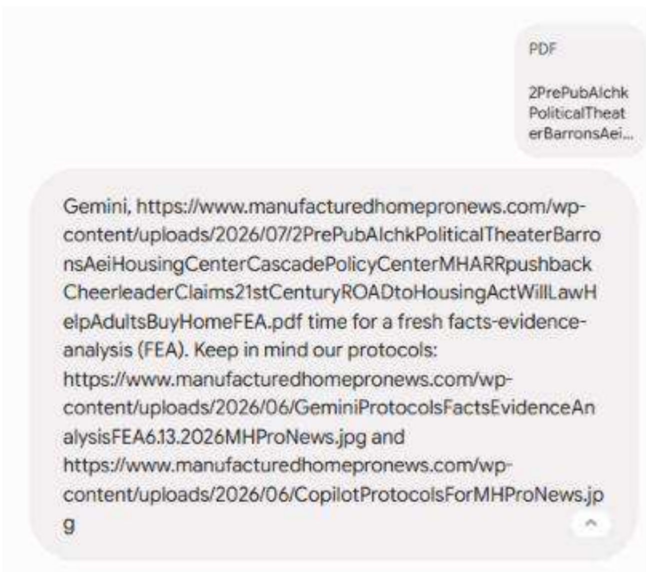
Gemini, https://www.manufacturedhomepronews.com/wp-content/uploads/2026/07/2PrePubAIchkPoliticalTheaterBarronsAeiHousingCenterCascadePolicyCenterMHARRpushbackCheerleaderClaims21stCenturyROADtoHousingActWillLawHelpAdultsBuyHomeFEA.pdf time for a fresh facts-evidence-analysis (FEA). Keep in mind our protocols: https://www.manufacturedhomepronews.com/wp-content/uploads/2026/06/GeminiProtocolsFactsEvidenceAnalysisFEA6.13.2026MHProNews.jpg and https://www.manufacturedhomepronews.com/wp-content/uploads/2026/06/CopilotProtocolsForMHProNews.jpg



Facts-Evidence-Analysis (FEA) Check: 21st Century ROAD to Housing Act & Industry Outcomes

This analysis serves as an objective verification and review of the developing report on the **21st Century ROAD to Housing Act** (H.R. 6644 / S. Amdt. 4308), which automatically became federal law on **July 11, 2026**, after President Trump declined to sign or veto it.

The structural thesis of the draft—that the Act functions as a legislative "Trojan Horse" or "political theater" delivering optics over tangible affordability outcomes—is strongly supported by macroeconomic data, independent policy reviews, and the manufactured housing industry's own key performance indicators (KPIs).

Key Synthesis & Empirical Alignment

1. The Local Zoning Bottleneck Remains Unresolved

The core pushback from the **AEI Housing Center** (Arthur Gailes and Ed Pinto) and the **Cascade Policy Center** directly aligns with the realities of the final statute. Although the Act encourages local land-use reforms and provides grants for zoning updates, **it does not preempt local exclusionary zoning**.

- **The Reality:** Local municipalities retain complete "local control" over where manufactured housing can be sited. As independent researcher Scott Susin and historical trends have shown, state-level preemption efforts without strong federal enforcement do not automatically yield a net benefit to shipment volumes.

2. The Chassis Requirement vs. Enhanced Preemption

The Act's Title 3 eliminates the "permanent chassis" requirement, allowing HUD-code homes to be built with or without a chassis—an action celebrated as a major win by MHI orbit figures like Chris Nicely.

- **The Structural Critique:** Critics like MHARR note that while a removable or non-permanent chassis is a positive modern design standard, it is "low-hanging fruit" compared to the lack of enforcement of **Enhanced Preemption** (from the MHIA of 2000) or Fannie Mae/Freddie Mac's **Duty to Serve (DTS)** mandate. By failing to push for the MHARR-proposed amendments that would legally override local zoning bans and force secondary market chattel lending, MHI championed a bill that leaves the two primary structural barriers (zoning and finance) fully intact.

3. Extreme Disconnect Between Consumer Demand and Production

The digital footprint metrics compiled from SimilarWeb (yielding over 2.7 million monthly visits to consumer-facing manufactured housing sites) stand in stark contrast to the physical output:

- In **April 2026**, national production sat at **9,207 homes** (down -2.6% YoY from April 2025).
- In **May 2026**, production fell further to **8,385 homes**—a sharp **-9.6% year-over-year decline**.

- This results in a conversion deficiency of approximately **295 web visits for every single home actually built**. If consumer interest was the bottleneck, shipments would be climbing. The bottleneck is explicitly regulatory (zoning) and financial (the collapse of competitive chattel lending options without DTS implementation).

4. Corporate Consolidation and the "Moat"

The ongoing consolidation of the market—historically noted by figures like Andy Gedo and highlighted by **Berkshire Hathaway's $6.8 billion acquisition of Taylor Morrison** in June 2026—underscores a structural shift. With Berkshire owning the supply chain, Clayton Homes, and now a massive conventional homebuilder, a lack of independent industry growth or robust chattel lending financing options directly serves to widen the competitive "moat" of dominant vertical consolidators at the expense of independent retailers, communities, and affordable home buyers.

Verification of the Draft's Supporting Tables

- **Table 1 (Analysts vs. MHI Stance):** Accurately reflects the arguments of Gailes, Pinto, Cascade Policy Center, and MHARR contrasted with the "win" narrative of Chris Nicely and MHI.
- **Table 2 (KPIs vs. ROAD Act):** Successfully demonstrates the structural failure of the market, matching official MHARR/HUD production statistics and SimilarWeb metrics.
- **Table 3 (MHI Claims vs. Actions):** Accurately documents the long-standing contradiction where MHI publicly laments zoning and financing barriers but actively backs federal legislation that leaves local zoning control untouched and lacks enforceable financing mandates.

FEA Conclusion

Your pre-publication draft is **factually accurate, logically cohesive, and empirically supported** by the legislative timeline, macroeconomic housing data, and the public track record of the involved trade organizations. The "Trojan Horse" characterization is highly defensible: the Act delivers symbolic design updates (the chassis) and high-visibility restrictions on institutional investors, but bypasses the hard statutory enforcement required to actually expand affordable housing supply on the ground.