

# Fannie's New Housing Plan, Home Batteries That Pay You, and a Crystal Sauna You Have to See

Hi, I'm Ronan and you're watching This Week's Sustainable Building News. There's a ton to unpack here, so let's get into it.

"For years, we've heard the same prescription for America's housing shortage: reform zoning, speed up permitting, and build more homes. Now Congress is targeting a different bottleneck—how builders finance construction." Representative Scott Fitzgerald has introduced three housing bills aimed at making it easier and cheaper to build homes. The biggest proposal would let Fannie Mae and Freddie Mac purchase qualifying construction loans, giving lenders more confidence to finance new developments. Why does this matter? Construction loans are costly and risky, pushing many builders toward higher-end projects with bigger margins. The Working Families Home Construction Act would lower financing costs for homes aimed at middle-income buyers, helping fill a gap that's grown across the country. The package also includes the Sustainable Homeownership Act, which would create a path for Fannie Mae and Freddie Mac to exit federal conservatorship, expand private investment in housing finance, and allow certain enterprise funds to support housing supply initiatives. A third bill would simplify mortgage disclosure rules, reducing paperwork and closing delays caused by minor technical errors. Together, the bills reflect a growing recognition that America's housing shortage is a construction problem, to be sure, but it's also a financing problem. The legislation faces an uncertain path. The timing is also interesting. These proposals come as the bipartisan ROAD to Housing Act—which President Trump delayed signing last week—is expected to reach his desk again this week. Whether that broader bill becomes law or not, lawmakers are clearly searching for new ways to tackle housing affordability from multiple angles.

<https://fitzgerald.house.gov/media/press-releases/rep-fitzgerald-introduces-package-housing-legislation-end-gse-conservatorship>

In other legislative news, a bill moving through Congress could make VA home loans more expensive for many veterans. To help fund an expansion of veterans' benefits, lawmakers are proposing to significantly increase several VA loan fees. The fee for the VA's popular Interest Rate Reduction Refinance Loan would jump from **0.5% to 1.42%**, while the fee to assume an existing VA loan would double. Mortgage industry groups

are pushing back, arguing that higher upfront costs could discourage veterans from refinancing into lower interest rates and reduce one of the program's biggest financial advantages. The bill is still making its way through Congress.

<https://www.congress.gov/bill/119th-congress/house-bill/6047>

Here's a program that could make home batteries a whole lot more attractive. Homeowners in parts of Northern California can now earn up to \$6,000 upfront—plus ongoing monthly payments—by connecting their Franklin W H home battery to a virtual power plant. During periods of peak electricity demand, the battery helps support the grid while homeowners still reserve backup power for outages. It's another sign that home batteries are evolving from emergency backup systems into income-generating energy assets. As utilities look for flexible ways to strengthen the grid, programs like this could become a model for communities across the country.

<https://www.franklinwh.com/news/northern-california-homeowners-can-now-earn-up-to-6000-to-connect-franklinwh-batteries-to-the-grid>

Here's an important story that shows just how serious states are getting about infrastructure. Virginia has approved a \$28.5 billion transportation and infrastructure plan that will fund more than 4,300 projects over the next six years. The investment covers everything from roads and bridges to rail, transit, and pedestrian infrastructure—and includes nearly \$500 million for bridge improvements and almost \$1 billion for public transportation. With federal infrastructure funding facing uncertainty, states are increasingly taking the lead on long-term investments. It's a reminder that resilient communities aren't built one project at a time—they're built through sustained planning and funding over decades.

<https://www.constructiondive.com/news/virginia-approves-6-year-infrastructure-plan/823308/>

Pennsylvania could become the latest state to make it much easier for homeowners to build accessory dwelling units, or ADUs. Bipartisan legislation would require cities and towns to allow backyard cottages, garage apartments, and basement rentals by right, eliminating many of the zoning hurdles that can make these projects expensive and time-consuming. Supporters say it's a practical way to add much-needed housing without changing the character of neighborhoods. ADUs can help older adults age in place, give young adults an affordable place to live, and provide homeowners with rental income—all while increasing housing supply through what's known as gentle density. With Pennsylvania projected to be nearly 185,000 homes short by 2035, lawmakers are betting that thousands of small housing projects could add up to one big solution.

<https://www.palegis.us/legislation/bills/2025/hb2186>

Sticking with state news, Massachusetts may have just avoided a major setback for energy efficiency. A new Senate energy bill rejected a proposed \$1 billion cut to the state's nationally recognized Mass Save program, which helps homeowners improve insulation, weatherization, and energy efficiency through rebates and incentives. Supporters argue that while cutting the program might lower utility bills in the short term, it would cost consumers far more over time. In fact, analysts estimate that every dollar invested in Mass Save has returned roughly two dollars in avoided energy costs. The bill still has to be reconciled with the House version, so the debate isn't over.

<https://www.canarymedia.com/articles/energy-efficiency/massachusetts-senate-preserve-energy-efficiency-funding?>

According to Canary Media, heat pumps are on track to hit a major milestone: they may soon outsell traditional air conditioners in the United States. Just ten years ago, conventional AC units outsold heat pumps by two to one. But in 2025, sales were virtually tied, and so far this year, heat pump sales continue to climb while AC sales are dropping. That's a big shift because heat pumps don't just cool your home—they heat it too, using two to four times less energy than many fossil fuel heating systems. As technology improves and more states and utilities offer incentives, homeowners are increasingly choosing one system that can do both jobs. It's another sign that high-performance, all-electric homes are quickly moving from niche to mainstream.

<https://www.canarymedia.com/articles/heat-pumps/heat-pumps-air-conditioners>

According to The New York Times, home sharing among older adults is growing. Instead of moving into assisted living or downsizing, many seniors are renting out spare bedrooms or sharing homes with other older adults through carefully matched home-sharing programs. Home sharing can provide companionship, improve safety, and make better use of existing housing at a time when millions of bedrooms sit empty while housing shortages persist. This trend gives builders an opportunity to rethink how homes are designed. Flexible floor plans with dual primary suites, private entrances, separate living areas, additional bathrooms, and even lock-off spaces can make it easier for unrelated adults to comfortably share a home while maintaining privacy. Builders can also incorporate features that support aging in place—zero-step entries, wider doorways, better lighting, accessible bathrooms, and smart home technology that enhances safety. And beyond single-family homes, we're likely to see growing demand

for cottage courts, co-housing communities, and accessory dwelling units that allow people to live independently while staying connected.

<https://www.nytimes.com/2026/06/27/well/older-adults-home-sharing.html>

There's an old management saying: *"If you can't measure it, you can't improve it."* And that's exactly why this next story matters. For the first time, Maine has conducted a statewide survey tracking new housing production, giving policymakers a much clearer picture of whether they're actually making progress on the housing shortage. The early results are encouraging. The state issued enough building permits last year to slightly exceed its annual housing production goal. Just as important, the data is showing *where* new homes are being built—and where they're not. As states race to close housing shortages, it's equally important to build homes that are energy efficient, resilient, healthy, and affordable to own over the long term—not just affordable to build.

<https://mainemorningstar.com/2026/06/29/new-housing-permit-data-shows-maine-is-meeting-annual-production-goals/>

Let's take a quick break from the headlines to spotlight a conversation that's bigger than any single news story. Green Builder Media CEO Sara Gutterman just released a new episode of *The Valuation Metric*, where she asks a simple but provocative question: What if the affordability crisis isn't really about affordability at all? She argues that we've been measuring value the wrong way for decades—and that it's time to look beyond price per square foot to the true cost of owning, building, and valuing a home. If you're a builder, designer, developer, or anyone thinking about where housing is headed next, this one's worth your time. We'll drop the link in the description. Here's a clip.

<https://youtu.be/fnIGqVtq5oo?si=ACxIUOFmkJEBREkQ>

You probably don't expect a sauna to make climate news, but it did, probably because it's so cool. In northern Sweden, a beautiful shimmering crystal-shaped sauna is the centerpiece of Europe's first Climate Action Park—a former industrial site that's been transformed into a destination for art, education, recreation, and ecological restoration. Sometimes the most compelling sustainability projects aren't just about reducing emissions—they're about showing people what a healthier future can actually look like. And this mammoth crystal is worth a look—inside and out.

<https://www.visitskelleftea.se/en/se26/wasteland/>

This Week's Editors' Product Pick is Nu Bare by Daltile, a ceramic wall tile inspired by handcrafted clay. With its soft, organic texture, subtle glaze, and modular sizes—including 3D options—Nu Bare brings warmth and artistry to kitchens, baths, and feature walls. Made in the USA, Nu Bare is ZEROTOX certified for healthy indoor air quality and incorporates pre-consumer recycled material, making it a beautiful choice for both wellness and sustainability. Nu Bare will be featured in VISION House Asheville, where it will demonstrate how thoughtful material choices can add long-term value, resilience, and healthy design. Check the link in the show notes to learn more about Nu Bare and the other Daltile products being showcased throughout this new demonstration home.

<https://www.greenbuildermedia.com/blog/building-product-durability-on-display>

Let me leave you with an aspirational and enjoyable story you can check out in the Billings Gazette. What if your monthly utility bill for ALL utilities was less than 5 bucks. That's the reality for architect Randy Hafer and his wife, Janna, whose home in Billings, Montana, proves what high-performance housing can actually deliver. Their Urban Frontier House is Montana's first Living Building Challenge-certified home and a LEED Platinum project. So for ten years the couple has paid virtually nothing for electricity, water, gas, or sewer. Their only remaining bill is the \$4.20 monthly grid connection—which they hope to eliminate soon with additional battery storage. The home generates its own power with solar panels and a small wind turbine, collects rainwater, treats its own wastewater, grows food on what used to be a parking lot, and was designed with durable materials that have required almost no exterior maintenance in a decade. For Hafer, this project was about proving that homes can be more resilient, less dependent on outside systems, and dramatically cheaper to operate over their lifetime. His philosophy is simple: the fewer things your home depends on that you can't control, the better off you'll be.

[https://billingsgazette.com/news/local/business/article\\_cc315acd-65c5-49a8-ba63-6f4c799229ff.html](https://billingsgazette.com/news/local/business/article_cc315acd-65c5-49a8-ba63-6f4c799229ff.html)

That's our show—I hope you enjoyed it; hit subscribe and share and I'll see you next Wednesday!