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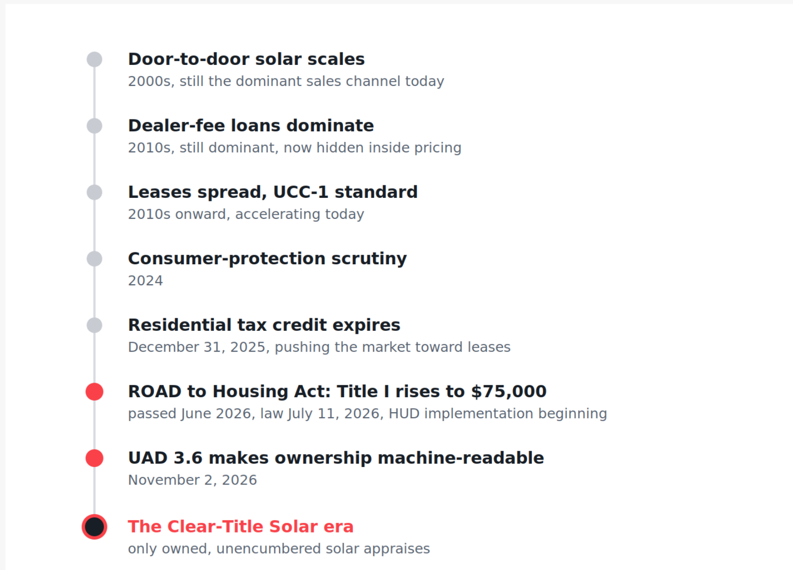
ROAD to Housing Act Becomes Law: QuiqNest's QuiqBridge Gives Homeowners a Clear-Title Path to Solar

The bridge with a designed exit: QuiqBridge finances owned solar, no dealer fee, no lease, no UCC-1, then consolidates into the mortgage through QuiqRefi

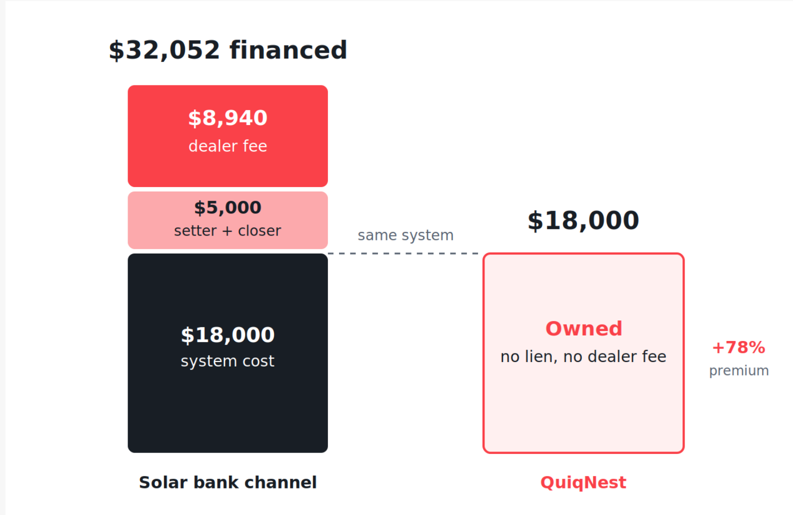


The road to Clear-Title Solar: the 21st Century ROAD to Housing Act became law July 11, 2026, and the UAD 3.6 appraisal mandate takes effect November 2, 2026. Only owned, unencumbered solar appraises under the new regime. (QuiqNest)

MIAMI, FL, UNITED STATES, July 11, 2026 /EINPresswire.com/ -- Congress passed the 21st Century ROAD to Housing Act in June 2026 by overwhelming bipartisan margins, 358 to 32 in the House and 85 to 5 in the Senate, and at midnight last night the constitutional ten-day window expired, making it law without the President's signature. Among its provisions, the Act raises the FHA Title I home-improvement ceiling from $25,000 to $75,000 and extends maximum terms from 20 years to as long as 30 years, at HUD's discretion, with HUD implementation now beginning. At $75,000, the program covers a full residential solar project for the first time in its history.

QuiqNest™, the Miami-based company building the Clear-Title Solar™ category, announced today that QuiqBridge™, its post-purchase solar pathway for existing homeowners, is built for exactly this moment. QuiqBridge delivers owned solar at honest cost, with no dealer fees embedded in the price, no lease, and no UCC-1 fixture filing on the equipment. QuiqBridge is secured the way home lending is supposed to be secured, within the mortgage stack, so the solar itself stays unencumbered and the appraisal reads the system as owned.

"Most solar reaches homeowners through a sales machine that inflates the price and attaches a UCC-1 lien, the wrong kind of lien, one that lives outside the mortgage stack and surprises everyone at closing," said Patrick Blanchet, founder and CEO of QuiqNest. "Solar banks sell a monthly payment. QuiqNest is a home equity platform. The difference shows up on the title, in the appraisal, and at the closing table."



Same nine-kilowatt system, two channels: a solar bank dealer calculator prices it at $32,052 financed, while the owned Clear-Title Solar version costs $18,000, a 78 percent difference. (QuiqNest)

QuiqNest: Turn Sunshine Into Equity with Clear-Title Solar Homes™

QuiqBridge fills a gap mortgage lending has never had a product for: the years between financing events, when a homeowner wants solar but a refinance does not make sense and a HELOC is out of reach. Until now, the only options in that gap were paying cash, signing a lease, or taking a dealer-fee solar loan, which is exactly how the retail channel has captured lenders' borrowers by default.

QuiqBridge™ transparent about its structure: it is a second payment, but a second payment with a designed exit. Through QuiqRefi™, the solar consolidates into the homeowner's primary mortgage when the timing is right, and the second payment disappears. Because QuiqBridge™ carries no dealer fee, the loan balance matches the honest cost of the system, which is what makes that consolidation possible. Retail solar loans, frequently financed at premiums of 78 percent or more above honest cost, can never make that math work.

QuiqNest's signed FHA lending partner has confirmed it will adopt the expanded Title I terms as HUD implements them.

The timing matters for a second reason. Effective November 2, 2026, the [UAD 3.6 appraisal mandate] converts a solar system's ownership status into a structured, machine-readable field on every appraisal. Leased and lien-encumbered systems will be locked to zero contributory value, automatically. Owned, unencumbered solar, the Clear-Title Solar standard, is the only variant positioned to hold appraised value under the new regime.

Clear-Title Solar™ is the first application of QuiqNest's broader Clear-Title framework, a patent-pending method (U.S. provisional application 63/893,696) for financing home improvements into the mortgage ecosystem without dealer fees or title encumbrances, with future applications planned across additional home-improvement categories.

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>
> *Patrick Blanchet, Founder and CEO, QuiqNest*

About QuiqNest

QuiqNest is borrower acquisition infrastructure for mortgage lenders, starting with Clear-Title Solar at purchase and QuiqBridge after it. QuiqNest identifies Solar-Ready Homes, builds lending-ready feasibility files, coordinates certified installer partners, and structures every installation as owned, unencumbered, and built to appraise. Own the Sun. Not the Risk.™

A full analysis of the ROAD Act and what it changes for homeowners is available on the QuiqNest blog: quiqnest.com/blog/road-act-clear-title-solar

Learn more: https://quiqnest.com

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