

Listing a Solar Home: Seller Checklist



What to collect before the listing goes live.

Solar questions are easiest to handle when the paperwork is in the file before the first showing. Missing documents are one of the most common reasons solar homes hit delays at closing, especially when the panels are leased or financed. Use this list at the listing appointment.

Step 1: Find out who owns the panels

Ask the seller one question first: **"Did you pay for the panels, finance them, or do you pay a solar company every month?"** The answer tells you which of four setups you have.

- **Owned (paid in cash)**

The system is part of the house and transfers with it. Simplest case.

- **Owned with a solar loan**

The seller owns the panels but owes money on them. The loan may need to be paid off at closing or it may be transferable. The original loan paperwork will tell you what options exist.

- **Leased**

A solar company owns the panels and the seller pays a fixed monthly fee. The buyer must qualify to take over the lease, or the seller may have the option to buy it out.

- **Power purchase agreement (PPA)**

A solar company owns the panels and the seller pays for the power they produce, per kWh. Handled like a lease at closing.

Step 2: Collect the documents

- **Purchase contract, loan agreement, or lease / PPA**

The full signed agreement, including transfer terms and any buyout price.

- **Loan payoff statement**

For financed systems. Request it early so the title company has it.

- **UCC-1 filing (if there is one)**

A UCC-1 is a public notice some solar lenders file with the county to show they have a claim on the panels until the loan is paid off. Not every solar home has one, so check the county records. If there is one, it needs to be released at closing or the title company may flag it.

- **Building permit and final inspection**

Shows the system was installed legally. Appraisers and buyers' inspectors may ask.

- **Permission to operate (PTO) / interconnection agreement**

The utility's approval to connect the system to the grid.

■ **System details**

Size in kW, panel and inverter make and model, installer name and contact info, install date.

■ **Warranties**

Panel product and performance warranties, inverter warranty, and the installer's workmanship warranty. Note whether each one transfers to a new owner.

■ **12 months of production and utility bills**

kWh produced (from the monitoring app) and the electric bills for the same months. Buyers want to see the real savings.

■ **Monitoring app login**

Plan to hand this over to the buyer at closing.

Talk track for listing agents

"Buyers love solar when the numbers are clear. If we gather the agreement, warranties and a year of bills now, we can answer their questions on day one and avoid surprises in escrow."

Step 3: Before you go live

- Fill in your MLS's solar or green-features fields: ownership type, system size and any monthly payment.
- Disclose a lease, PPA or solar loan in the seller's disclosures and the listing remarks.
- If the system is leased or under a PPA, call the solar company now to ask how their transfer process works. Transfers can take several weeks.
- Ask the seller about roof age. Buyers will ask whether the roof will need replacing during the life of the panels.
- **Turn it into a one-sheet.** There's an easy way to put the key details (ownership, system size, warranties, production and savings) on one easy-to-read page for buyers and their agents. Reach out and I'll help you make one.

Have a solar question on a specific deal?

I'll review a solar lease or loan with you and help your client understand their options. Have a client who wants to go solar? Refer them through our referral program at 1000dollarreferrals.com and earn a referral bonus.

Rebecca Jones, Realtor® DRE 01998238 · Solar Help for Realtors

(626) 233-6299 · SolarHelpForRealtors@gmail.com

Book a call: calendly.com/solarhelpforrealtors/30min

LinkedIn: linkedin.com/in/rebeccackjones · Instagram: [@SolarHelpforRealtors](https://instagram.com/SolarHelpforRealtors)