



Buying a home with solar Florida closing checklist

Print this. Take it to the inspection. It is not a contract.

1. WHO ACTUALLY OWNS IT

- ☐ Seller says, in writing: owned free and clear, loan, lease, PPA, or PACE.
Match the answer to a document. An agent's email is not the document.
Notes _____
- ☐ Get the complete solar agreement, plus amendments, addenda, the payment schedule, warranties, and the transfer and buyout terms.
Notes _____
- ☐ Owned free and clear: paid invoice, and no open UCC filing, lien, or other claim tied to the equipment.
Notes _____
- ☐ Loan still open: payoff quote in hand, and a plan for how the lien or UCC release is handled at closing.
Negotiate who pays. Do not discover the balance the day before closing.
Notes _____
- ☐ Lease or PPA: full contract, years left, current payment, yearly escalator, buyout price, transfer fee, and who maintains it.
Notes _____
- ☐ Lease or PPA transfer has been started. Buyer approval or credit check is in motion.
Mortgage approval does not automatically approve the solar contract.
Notes _____
- ☐ PACE: any assessment on the tax bill is identified, and a current payoff quote is in hand.
Ask the lender how it must be handled before closing.
Notes _____

2. UTILITY, TAX, AND THE LOAN

- ☐ Utility account: confirm how service and interconnection move into the buyer's name, and what export rate will apply.
Notes _____
- ☐ Interconnection: written utility permission to operate, separate from the building or electrical final.
Notes _____
- ☐ OUC: ask what export credit applies on the day the buyer's account starts.
Do not assume the seller's rate transfers with the house.
Notes _____
- ☐ Florida property tax: confirm the solar equipment exemption (Fla. Stat. 193.624) with the property appraiser.
Notes _____
- ☐ Lender: ask this week whether a solar loan, lease, PPA payment, or PACE assessment changes underwriting or cash to close.
Notes _____
- ☐ Tax credits: do not assume the buyer receives the seller's solar tax credit.
Confirm anything still available to a buyer with a qualified tax professional.
Notes _____



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3. DOCUMENTS, SAFETY, AND SYSTEM CONDITION

- ☐ System file: final plans, equipment list and model numbers, install date, warranties, monitoring, installer, and repair history.

Notes _____

- ☐ Permits: building and electrical permit reached final inspection or a certificate of completion.

Utility permission to operate is documented too.

Notes _____

- ☐ Missing permit: a legalize-or-remove estimate, and who pays, before the inspection contingency is waived.

A missing permit can affect closing, insurance, and later work.

Notes _____

- ☐ Rapid shutdown: the labels and switch required by the code in effect when the system was permitted.

Older arrays may predate later rules. A new array with no label is a question.

Notes _____

- ☐ Roof and array: leaks, loose clamps, cracked glass, damaged wiring, and chew marks under the rails where you can see them.

Ask the inspector to include the array. Many general inspections leave it out.

Notes _____

- ☐ Production: at least 12 months of monitoring, and 24 to 36 months if it exists.

Look for unexplained low or zero months, and a drop from one year to the next.

Notes _____

- ☐ Equipment: model numbers match the paperwork. Note inverter age and whether it is still under warranty.

Notes _____

- ☐ Installer: name the company, and find out if it is still operating.

Workmanship coverage is hard to use if the company has closed. Equipment warranties may stay with the maker.

Notes _____



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4. BATTERY, ROOF, AND INSURANCE

- ☐ Battery, if any: owned, financed, or leased, on paper. Model, serial number, install date, warranty left, and transfer rules.

Notes _____

- ☐ Battery permit and listing: permit on file, and the required listing (UL 9540 where it applies).

Notes _____

- ☐ Battery location: not in likely floodwater, not under a gutter, ventilated as required, and the app still reports.

Notes _____

- ☐ Backup promise: which circuits are backed up. Partial-home or whole-home, not the sales line.

Notes _____

- ☐ Roof age: years left, who pays to remove and reinstall the array, and whether the solar agreement covers that work.

Notes _____

- ☐ Roof condition: if the roof is near replacement or already damaged, have the roof and the flashings looked at before closing.

Notes _____

- ☐ Insurance: before the contingency ends, ask whether the array and the battery can be covered, and on what terms.

Notes _____

5. CLOSING-DAY HANDOFF

- ☐ Paperwork in hand: contracts, permits, interconnection approval, invoices, warranties, monitoring login, manuals, and service records.

Notes _____

- ☐ Account changes confirmed: utility, solar lender or lease company, monitoring, and battery service, as applicable.

Notes _____

- ☐ Final balances: solar loan, PACE, transfer or buyout fees, and anything else required to release or transfer the system.

Notes _____

- ☐ Nothing left verbal. If the seller agreed to repair, pay off, transfer, or document something, it is in the closing papers.

Notes _____

FLORIDA-SPECIFIC REMINDER

Solar rules, utility compensation, permitting, property-tax treatment, financing, and insurance can change. Verify the current rule with the utility, the building department, the property appraiser, the lender, the insurer, and the solar company before you close.

FINAL CHECK

Confirm every item with the seller's documents, the utility, the building department, and your lender.

This checklist is a due-diligence aid, not legal, tax, engineering, inspection, insurance, or financial advice. Requirements vary by property, utility, lender, contract, and jurisdiction.