TOP NOTCH
Home Inspections LLC

HAWAII SOLAR AGENT CHEAT SHEET

KNOW THE SOLAR · PROTECT YOUR CLIENT · CLOSE THE DEAL

SERVICE AREA
HELCO
Big Island

★ YOUR ROLE-BY-ROLE SOLAR TRANSACTION CHECKLIST FOR REAL ESTATE PROFESSIONALS ★

L LISTING AGENT

Before & During Listing — Your job is to prepare and disclose.

1. **Identify Ownership Type**
   Ask seller: Is it Owned (paid off), Leased/PPA, or Financed (Loan/GEMS)?
2. **Pull the HELCO Bill**
   Identify the rate program. Grandfathered NEM = premium value. Highlight it in the MLS!
3. **Gather the "Solar File"**
   Collect Install Agreement, HELCO Interconnection Agreement, Warranties, and Loan/Lease docs.
4. **Order a Solar Inspection**
   Verify system production and equipment life before listing. Use it as a marketing tool — transparency builds trust and justifies price.
5. **In Escrow: Start Lease/Loan Transfer**
   If leased or financed, contact the solar company on Day 1. Buyer must pass a credit check — this takes time.
6. **In Escrow: Provide Solar File to Buyer**
   Send the complete Solar File to the buyer's agent immediately for review.

B BUYER'S AGENT

In Escrow — Your job is to verify, protect, and confirm.

1. **Request the Full Solar File**
   Ask the listing agent for the Install Agreement, HELCO bill, Interconnection Agreement, and Loan/Lease docs on Day 1.
2. **Confirm the Rate Program**
   Verify the HELCO rate: NEM (grandfathered), Smart Export, or Self-Supply. NEM = near-zero bill. Know what your buyer is getting.
3. **Order an Independent Solar Inspection**
   If seller didn't provide one, order it now. Verify the system is actually producing, confirm equipment life, and identify any issues before closing. Top Notch provides certified solar inspections.
4. **Check Preliminary Title for UCC Liens**
   Review the prelim for UCC-1 Fixture Filings. If found, ensure escrow plans to clear it before funding.
5. **Confirm Lease/Loan Transfer Status**
   If leased or financed, confirm your buyer has applied for transfer approval. Do not let this slip — it can delay or kill the deal.

> 💡 **UCC Lien Rule:**
> Your title company finds this on the prelim — you don't need to search the BOC manually.

✓ BOTH AGENTS — CLOSING

Shared closing tasks — confirm these are done before funding.

1. **Submit CIT Amendment (Listing Agent)**
   Submit the Customer Interconnection Tool (CIT) form to HELCO to transfer the solar agreement to the new owner.
2. **Verify UCC-3 Termination Filed**
   Confirm with escrow that the UCC-3 is recorded to clear the lien before funding. Both agents should verify this.
3. **Transfer Monitoring App Access**
   Seller transfers the solar monitoring login (Enphase, SolarEdge) to the buyer at or before closing.
4. **Buyer Verifies Connection**
   Buyer connects monitoring app to new WiFi and confirms production data is visible after move-in.
5. **Confirm HELCO Service Transfer**
   Buyer must transfer — NOT open a new — HELCO account to preserve any grandfathered NEM status.

🚨 NON-NEGOTIABLE WARNINGS — BOTH AGENTS MUST KNOW THESE

🛑 **NEVER Shut Off or Open a New HELCO Account**
To preserve grandfathered NEM, the buyer MUST transfer existing HELCO service. Opening a new account means losing NEM status forever — an irreversible, major financial loss.

⏳ **Leases Cause Delays — Start Day 1 of Escrow**
If the system is leased (e.g., Sunrun), the buyer must be approved by the leasing company. This can take weeks. Start the transfer process immediately to avoid closing delays.