WattWorth

SOLAR VALUATION ENGINE

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SOLAR VALUATION CERTIFICATE

REPORT REFERENCE

WW-SAMPLE-0001

DATE ISSUED

September 11, 2026

1425 Terra Vista Way, Escondido, CA 92027

7.2 kW system · installed 2018 · SDG&E · owned outright

ESTIMATED VALUE OF THE SOLAR SYSTEM

$25,574

Single-point estimate — see the notes below for the assumptions behind it.

ESTIMATE: A SIMILAR SYSTEM PURCHASED TODAY

$43,564

The "similar system purchased today" figure is a negotiating reference, not a literal alternative — a buyer inherits this system with the home rather than choosing between it and a new install.

10,106 kWh	$2,550	8 yrs
Est. Annual Production	Est. Annual Savings	System Age

NEXT 10 YEARS: ESTIMATED SAVINGS VS. UTILITY

$40,672

in today's dollars

NEXT 25 YEARS: ESTIMATED SAVINGS VS. UTILITY

$94,904

in today's dollars

Stated in today's dollars — future savings discounted at 8% a year, the same rate used to value a lease or PPA, so the two can be compared directly.

OWNERSHIP / VALUE COMPARISONS

FAVORABLE

System is owned free and clear. Full estimated value transfers to the buyer with no lien or contract to resolve.

FAVORABLE

Cost to build new today. A comparable 7.2 kW system, built new, runs about $43,564 all-in — $25,200 solar (full price, federal credit expired) plus a battery (~$17,500), now standard under NEM 3.0. This existing system's grandfathered status may beat those terms. A buyer here is inheriting this system, not literally choosing between it and a new build, so this figure matters less as an alternative and more as leverage: the bigger the gap to the estimate above, the more room a buyer's agent has to make that case directly to the listing agent and seller. Since this system carries SI-30 Solar, matching coverage on a new system (~$864) is included here too, for a genuine apples-to-apples comparison — a new system without that coverage would cost less than this figure.

FAVORABLE

Annual savings, compared. this existing system is projected to save about $2,550/year, comparable to the $3,149/year a new system would save under SDG&E's current rules. Same current rate used for both — any gap comes from export-credit terms, not a different assumption.

UTILITY PROGRAM & NET METERING

FAVORABLE

This system keeps full retail export credit under grandfathered NEM, currently transferable to a new owner at sale. That grandfathering runs out in 2038 (12 years from now), after which it rolls onto the then-current tariff — this valuation already blends the stronger near-term years with the weaker years after that transition, rather than assuming today's rate holds forever.

CONFIRM BEFORE CLOSING

The rule that this grandfathering transfers to a buyer at sale is current law, but it was the direct target of a 2025 legislative attempt (AB 942) to end that transfer — the attempt was significantly walked back before passing, but it's worth confirming this hasn't shifted again before relying on it for a listing.

EQUIPMENT, INSTALLER & COVERAGE

FAVORABLE

Enphase IQ7/IQ7+ carries a 25-year warranty and has 17 years remaining. This holds value well for a buyer.

FAVORABLE

Microinverters get a small added-resilience credit here: a single unit failing only affects one panel, not the whole string or system, unlike a central string inverter. This is a modest architectural adjustment, not a brand-specific reliability claim — no public data comparing exact failure rates across Enphase, SolarEdge, and SMA was found to support a larger one.

FAVORABLE

Solar Insure's SI-30 Solar warranty (30 years, parts and labor) meaningfully offsets the risk of an orphaned inverter or a defunct installer. Coverage includes resealing and reflashing roof penetrations from the mounting hardware — the specific roof-leak risk a standard installer workmanship warranty often doesn't survive a home sale, per Solar Insure's own documentation. Coverage is backed by Zurich North America, an A.M. Best A+ rated insurer, with $0 deductible, $0 subscription, and $0 onboarding fees — and the warranty is assigned to the property address and transfers to a new homeowner at no additional cost. Two practical caveats worth knowing: panel removal during a roof repair or replacement isn't covered (a separate cost to plan for if the roof needs work), and a diagnostic visit is only covered if it actually finds a covered defect — a truck roll that finds nothing wrong isn't a covered cost. This tier covers panels and inverter only, not any battery on the system — confirm SI-30 Battery or SI-30 Total is also in place if this system has one and that coverage matters. Still worth confirming the specific policy is active before relying on it.

FAVORABLE

Sunrun is still operating, so the workmanship warranty and service line are intact.

CONFIRM BEFORE CLOSING

This status was researched as of August 2026 and can change — companies go out of business, get acquired, or resume operations faster than any static list can track. Before treating this as fact (especially before telling a buyer, seller, or client a company is defunct), confirm current status directly: check the CA Contractors State License Board (cslb.ca.gov) for license standing, search "Sunrun bankruptcy" or "Sunrun out of business" for recent news, or call the company's listed phone number. A wrong "no longer in business" claim can unfairly damage a real, operating company's reputation — treat this field as a starting point for verification, not a final answer.

Verification Checklist

This estimate is a calculation, not an audit. It reflects the information entered into it — nothing more. The items below are how a buyer, agent, or lender confirms that information is real before relying on the number above.

CONFIRM BEFORE RELYING ON THIS ESTIMATE

Each item below verifies a specific claim made in this certificate. None of it is optional if this estimate is being used for a real transaction — it's the difference between an informed number and a guess dressed up as one.

1. **Utility true-up — the number that drives everything**
   Get the actual bill or account statement directly from the utility. This is the single input this estimate is most sensitive to; every dollar figure above assumes it's accurate. If it's wrong, everything built on it is wrong too, by roughly the same proportion.

2. **NEM interconnection agreement**
   Confirms the net-metering tier and the actual interconnection date — both used above to calculate how many years of favorable terms remain. A buyer should see this document directly, not just take the tier as stated.

3. **Original solar contract**
   Confirms how the system is actually owned — outright, financed, or leased — and the terms that came with it. This estimate branches entirely on ownership structure; the contract is the source of truth for it, not a form field.

4. **Loan payoff statement** (IF FINANCED)
   Shows the actual remaining balance directly from the loan servicer. In California, this is typically settled at closing from seller proceeds rather than assumed by the buyer — confirm the current payoff amount before assuming otherwise.

5. **Third-party warranty enrollment confirmation**
   If this certificate credits coverage like an SI-30 policy, get direct confirmation the enrollment is actually active — not just that it was purchased at some point. Coverage can lapse or go unrenewed; a policy number or provider portal login is the way to check.

6. **Inverter monitoring app access**
   Enphase, SolarEdge, Tesla, or whichever platform this system uses. This is the fastest way to independently confirm the system is actually producing what this estimate assumes — not just trusting a number that was typed in.

7. **Battery app access** (IF APPLICABLE)
   Same logic as the inverter: confirms battery health, remaining capacity, and how it's actually configured (self-consumption only vs. backup-capable), rather than relying on an assumption.

8. **Installer status, confirmed directly**
   A quick CSLB license lookup or a phone call to the installer. Installer status can change quickly — a confirmation that's a few months old isn't the same as one confirmed today.

For the New Owner

A few straightforward ways to get more out of this system in the first year of ownership — none of them required, all of them worth knowing about.

OPPORTUNITIES WORTH CONSIDERING

Each of these is optional and depends on your goals for the system. None of it needs to happen right away.

1. **Schedule a module cleaning**
   Dust and debris buildup can quietly reduce production over time. A cleaning early in ownership resets the baseline and makes it easier to track actual performance against this estimate going forward.
2. **Add an EV charger**
   Charging an EV at home from a system already generating power on-site is one of the more straightforward additions to make after moving in, and can meaningfully offset a new source of household electricity use.
3. **Consider expanding the system**
   If the confirmed true-up shows this system running short, adding panels can help — but NEM 2.0 allows only one expansion, capped at the greater of 1 kW or 10% of the original system size, before the entire system moves to NEM 3.0. Larger additions can sometimes be added as a separate non-export system instead.

WattWorth is a SolarHub product. SolarHub handles module cleaning, system and battery expansion, and EV charger installation for homes across California. Reach out at homesolarhub.com to get started.

ABOUT THIS ESTIMATE

This estimate reflects WattWorth's proprietary valuation engine, built from over 16 data points. It does not assess physical condition — no inspection is performed as part of this estimate. Most appraisals apply little or no adjustment for solar, especially for leased or PPA systems. This estimate is purpose-built for that gap — but it is not an appraisal and does not replace a licensed appraiser's opinion of value.