



WattWorth

SOLAR VALUATION ENGINE

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SOLAR VALUATION CERTIFICATE

REPORT REFERENCE

WW-SAMPLE-0001

DATE ISSUED

October 12, 2026

1234 Sample Street, San Diego, CA 92128

7.2 kW system · switched on June 2018 · SDG&E · owned outright

ESTIMATED VALUE OF THE SOLAR SYSTEM

\$41,510

Single-point estimate. The assumptions are noted below.

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.

10,092 kWh

Est. Annual Production

\$4,876

Est. Savings This Year

27 yrs

Est. Life Remaining

NEXT 10 YEARS: ESTIMATED SAVINGS VS.
UTILITY

\$64,916

in today's dollars

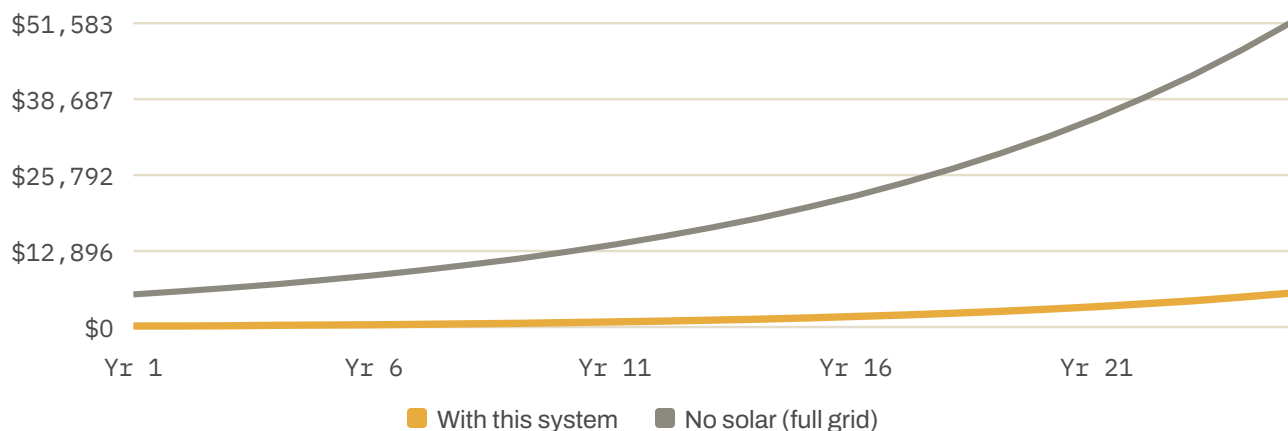
NEXT 25 YEARS: ESTIMATED SAVINGS VS.
UTILITY

\$184,001

in today's dollars

The saving grows every year as the utility raises its rates, and a dollar saved twenty years from now is worth less to a household than a dollar today, so the later years count for less. Both totals are stated in today's dollars rather than added up year by year.

What each year costs: this system vs. buying the same power from the utility



WATTWORTH AVOIDED BILL

\$5,026 what SDG&E would charge this home for the same power with no solar

-\$150 the annual cost for power not generated by solar (true-up)

\$4,876 the estimated savings this year shown above, over 10,415 kWh of household usage

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

How long solar actually lasts. Most people, buyers and agents included, assume 20 to 25 years, because that is how long the warranty runs. It is not how long the hardware runs. Modules degrade, they do not break: NREL's study of more than 50,000 US systems found them failing at 0.05% a year, five panels in ten thousand, with output falling about 0.5% a year. **Of 288 modules installed in 1982, 60% were still producing above 80% of their original output 35 years later.** The inverter is not an expiry date either: it is a replaceable part, and NREL's own cost model treats replacing it around year 15 as routine maintenance rather than the end of the system. This report uses 35 years, which leaves this system roughly 27 more generating years.

FAVORABLE

Annual savings, compared. This existing system is projected to save more per year (\$4,876) than a new one would under today's rules (\$3,149), a real advantage from its grandfathered NEM terms.

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), which NEM 3.0 makes standard, and \$864 of SI-30 Solar coverage. This existing system's grandfathered status may beat those terms. A buyer inherits this one with the home: already installed, already producing, and none of that cost or disruption to take on.

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 exports earn whatever credit the program pays at that point.

FAVORABLE

What SDG&E's prices have actually done. Its own EIA filings show the residential price rising 9.8% a year from 2015 to 2024: what customers actually paid across every rate plan, not a forecast. Rate cases point to 7.5%, but those set base rates only, and the rest of a bill is why filed prices have outrun them.

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 carry a small resilience credit here: one unit failing takes out one panel, not the whole string, which a central string inverter would.

FAVORABLE

Solar Insure SI-30 Solar: 30 years of parts and labor, and it comes with the house. Registered to the property rather than the owner, so it transfers to a buyer at no cost, and backed by Zurich North America rather than by the installer, so unlike a workmanship warranty it still pays out if the company that built this system is gone. Roof penetrations are covered, and a covered repair carries no deductible and no labor charge. Panels and inverter only, no battery, and panel removal for roof work is not covered. Confirm the policy is active and what it covers.

FAVORABLE

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

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.

❶ The true-up, emailed by the utility

The annual true-up statement, and the amount on it is the figure. These accounts settle once a year, so the monthly bills are not added to it. Every electric charge, energy through taxes, and nothing that is not electricity: on a combined gas and electric statement, use the electric subtotal. It is the one figure nobody can estimate for the seller, and the household usage above is derived from it.

❸ 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.

❺ 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.

❷ Interconnection agreement, emailed by the utility

Ask for it on the same call as the billing records. It confirms the net-metering tier and the interconnection date, both used above, and the tier decides how many years of favorable export terms remain. It also names the contractor and their license number, which is how to get a copy of the original contract if the seller no longer has one. Ask the utility outright which tier the account is on rather than reading it off a bill, and a buyer should see this document directly rather than take the tier as stated.

❹ Third-party warranty enrollment confirmation

Confirm the enrollment is active and which tier it is: panels and inverter, battery, and both together cover different things. A policy number or portal login shows both.

❻ Installer status, confirmed directly

A quick license lookup at cslb.ca.gov or a phone call to the installer. Installer status can change quickly, and a confirmation that's a few months old isn't the same as one confirmed today.

The Answers This Report Was Built From

Everything on the preceding pages is calculated from the answers below, exactly as given, so a buyer can check each one against the document it came from.

AS ENTERED BY THE HOMEOWNER

None of it is verified by WattWorth. A wrong answer makes every figure built on it wrong by roughly the same proportion, which is what the verification checklist is for.

THE PROPERTY

Address	1234 Sample Street, San Diego, CA 92128
Square footage	2,100 sq ft
Utility	SDG&E

THE SYSTEM

System size	6.48 kW AC from the utility, read as 7.2 kW DC
Switched on	June 2018
Actual annual production	Not provided; modelled at 10,092 kWh
Inverter	Enphase IQ7/IQ7+
Company on the contract	Aicon Solar
Battery	None
Third-party warranty	Solar Insure SI-30 (panels)

THE UTILITY BILL

Annual true-up	\$150
Net metering tier	NEM 2.0

OWNERSHIP

How it is owned	owned outright
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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

All optional, and none of it urgent.

● 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.

● 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.

● 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 on-site system inspections, module cleaning, system and battery expansion, and EV charger installation across Southern California. Reach out at homesolarhub.com to learn more.

Mention WattWorth and receive 10% off all services.

ABOUT THIS ESTIMATE

This estimate reflects WattWorth's proprietary valuation engine, built from 22 data points. It does not assess physical condition, and 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.