



HELIO SOLAR
SAFE. SIMPLE. SUSTAINABLE.

Palmetto
LightReach®

Finance Partner Snapshot

Partner Name: LightReach Energy (Palmetto)

Financing Models Offered:

- Power Purchase Agreement (PPA)
- Solar Lease

Eligible Markets:

CA, CO, CT, FL, IL, MA, MD, NV, NJ, TX, VA

Proposal Method:

- Submit a Helio lead
- Request a *Vision* proposal
- Select **LightReach** as the financing option

Available System Types:

- Solar Only
- Solar + Battery Storage
- HelioCare / extended service plans

Credit Qualification (Typical):

- Minimum credit score: ~670+

Pricing Parameters:

- LightReach establishes **maximum allowable price-per-kWh** by utility and market
- Final pricing is displayed directly inside Vision during proposal creation

About LightReach Energy

LightReach Energy provides third-party ownership (TPO) solar solutions designed to simplify the homeowner experience while supporting long-term system performance. Through PPAs and Leases, homeowners receive predictable energy costs without owning or maintaining the system.

With LightReach plans:

- LightReach owns the solar system
- Warranties, monitoring, and maintenance are included
- Homeowners benefit from consistent monthly pricing and performance protection

This structure is ideal for customers who want solar savings without upfront investment or long-term maintenance responsibility.

Helio + LightReach: How the Partnership Works

- Helio manages sales, design, installation, and service coordination
- LightReach provides financing, system ownership, and performance guarantees
- Vision handles proposal creation and underwriting workflows end-to-end

No separate LightReach account setup is required for Helio Energy Consultants.


Primary Contacts

LightReach Relationship Management

Danny White

Relationship Manager

 danny.white@palmetto.com

 (805) 754-5165


Jay Balatbat

Senior Relationship Manager

 jay.balatbat@palmetto.com

Customer Support (Homeowner & Sales Support)

 help@palmetto.com

 855-339-1831

 Live chat: <https://palmetto.com/support>

Support Hours (EST):

- Mon–Thu: 9am–11pm
- Fri: 9am–10pm
- Sat: 11am–7pm
- Sun: 12pm–4pm


Proposal Creation: LightReach Workflow

Step 1: Submit and qualify a Helio lead

Step 2: Request a Vision proposal

Step 3: Select **LightReach** as the financing option

Step 4: Choose LightReach-approved equipment only

 *Ground-mounted systems are not eligible for TPO financing.*

Domestic Content Requirement

All LightReach projects must comply with domestic content guidelines. This includes approved:

- Solar modules
- Inverters
- Battery storage (if applicable)

Only equipment listed under LightReach’s Domestic Content Policy may be selected in Vision.

Identity Verification Requirement (ReCheck)

Effective **January 13, 2025**, all LightReach projects require identity verification through **ReCheck** prior to Notice to Proceed (NTP).

- Sellers receive an automated email titled “*Verify Your Identity with ReCheck*”

- One-time login is stored for future transactions
- Verification is required before project advancement

Best Practices for Helio Energy Consultants

- Always use the homeowner's **legal name** (as shown on government ID)
- Confirm property eligibility before submitting proposals
- Walk homeowners through the online portal promptly
- Reference LightReach documentation for underwriting questions
- Use LightReach chat or SMS support for time-sensitive issues

 Underwriting Support SMS: **888-531-3327**

Production Guarantee Overview

LightReach plans include a **25-year / 90% production guarantee** in most markets (*Florida excluded due to regulatory requirements*).

If annual production falls below the guaranteed level:

- The homeowner receives a **bill credit** at the contracted solar rate
- Credits are issued automatically
- True-ups occur every three years

Property & Product Limitations

- Manufactured homes and townhomes are not eligible for new LightReach projects
- System design must comply with market-specific utility and pricing rules
- Battery options vary by state (backup vs. non-backup)

Frequently Asked Questions

Do I need special certification to sell LightReach?

No. No additional Helio certification is required.

Can roofing be included?

Roofing costs may be included when permitted by pricing caps and project structure.

Who owns the system?

LightReach owns the system for the full contract term.

What happens at the end of 25 years?

Homeowners may pursue system purchase or removal options through LightReach.

Additional Resources

- Approved utilities & markets
<https://help.palmetto.finance/en/articles/8500574-active-utilities>
- Electrical adders guidance
<https://help.palmetto.finance/en/articles/9927017-electrical-conditions-adders>
- LightReach product overview & training materials

This document is for internal Helio training use only and is subject to change based on partner, utility, and regulatory updates.