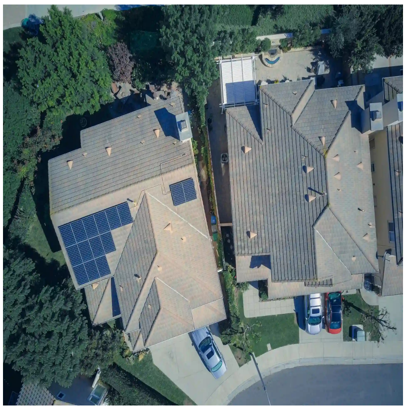

How Solar Is Being Sold In 2026 â?? PPAs, Zero-Money- Down And No-Payment Offers After The OBBBA

Description

By James Schulze

This article discusses three types of offers that are helping solar installers close deals in the post-OBBBA environment. It also touches on best practices solar sales teams can follow in closing more deals on aged and real-time solar leads.

The residential solar industry has experienced major changes in 2025 and 2026. On July 4, 2025, the One Big Beautiful Bill Act (OBBBA) changed the federal policy environment that helped drive residential solar for years. For solar companies, that means the traditional sales conversation built heavily around federal tax incentives is changing.

Throughout 2025 and 2026, the solar industry has also lost multiple suppliers and financing companies to reorganization and bankruptcies. Large players like Freedom Forever, Sunnova and Mosaic have filed for bankruptcy. In total, over **100** solar companies have declared bankruptcy or have shut down. This downturn has been driven primarily by high interest rates, shifting utility regulations, and the evaporation of cheap capital.

But solar companies havenâ??t stopped selling solar. Instead, the industry is adapting how solar is packaged, financed, marketed, and presented to homeowners. Three offers are becoming increasingly important in todayâ??s residential solar environment: Power Purchase Agreements (PPAs), zero-money-down solar, and promotional financing that can allow homeowners to begin with no payments for several months. The underlying product hasnâ??t changed. What has changed is how companies overcome one of the biggest objections in residential solar: â??How much is this going to cost me right now?â?•

Using aged solar leads is a great strategy to reactivate past potential customers with new selling strategies. Real-time solar lead ad creatives can be matched to the new solar environment to align with sales and marketing.

The OBBBA changed the solar sales conversation

For years, federal tax incentives were a major component of residential solar marketing. The economics were relatively easy to explain. Purchase a qualifying residential solar system, potentially receive a substantial federal tax credit, and use those savings as part of the overall financial calculation. The OBBBA changed that equation.

As the residential clean-energy tax environment changes, solar companies have to sell more effectively around the economics consumers experience directly. Solar companies have to answer the following questions:

- What will the homeowner pay for solar?
- How much money is required upfront for home solar?
- When does the first solar installation payment begin?
- How much does solar save on the homeownerâ??s existing electric bill?

The post-OBBBA solar industry isnâ??t simply selling panels. It is increasingly selling ways for the consumers to obtain solar without a large immediate financial commitment. Solar leads are the best way to connect solar companies with these consumers (read our blog, â??What Are Solar Leads? Types, Costs, And How Installers Use Themâ?•).

Negative solar news has affected the consumer

In many markets, fewer suppliers equals more selling opportunities for the surviving companies. The remaining solar companies have not realized the benefit of a shrinking supply chain. Consumer sentiment is important in solar sales, and the negative news has been a drag on the industry.

Also, the solar industry relies on specialized financing to make systems affordable. The collapse of financiers like Mosaic has made it more difficult for consumers to acquire solar. And what financing is left is subject to stricter underwriting.

Finally, while consumer sentiment on the idea of solar is as strong as ever â?? with a recent Gallup survey finding that **66%** of Americans believe the U.S. should place greater emphasis on solar energy â?? the reality is that solar industry news is negative. Because dealers typically arenâ??t responsible for installation issues years down the road, their incentives can be more focused on closing the initial sale and earning the commission. Consumers are now more in tune with how the industry works and are more hesitant than ever to commit to solar.

Despite the negative effect news has on the consumer, solar demand remains high. Buying aged solar leads is an effective strategy to contact consumers who were left with no options due to the many bankruptcies. Real-time solar leads can connect solar companies with abandoned consumers reentering the solar market.

PPAs are becoming more important

In spite of the issues, solar is still being sold. Power Purchase Agreements are critical to closing solar deals in this environment. Under a residential solar PPA, the homeowner generally does not purchase the solar system outright. A third party owns the system, and the homeowner agrees to purchase the electricity the system generates under the terms of agreement.

That changes the sales conversation. Instead of asking a homeowner to make a major investment in a solar installation, the salesperson can focus on what the homeowner currently spends on electricity and what the PPA may offer. For the consumer, the discussion becomes less about buying tens of thousands of dollars worth of equipment and more about the economics of purchasing electricity.

PPAs arenâ??t new. Theyâ??ve been part of residential solar for years. What has changed is their potential importance in an environment where the economics surrounding direct consumer ownership have shifted.

For solar marketers, PPAs provide another way to answer the affordability objection without requiring the homeowner to purchase the entire system. Real-time solar leads should be run with ad creatives specific to PPAs. And, when calling aged solar leads, solar agents must be adept in explaining the PPA programs to close deals.

Zero-money-down solar removes the upfront-cost objection

Another major solar sales tool is allowing homeowners to proceed with a solar installation with zero money down. The phrase addresses one of the most basic barriers to taking on almost any expensive home improvement project. Consumers may like the idea of solar but assume they need thousands of dollars available before installation can begin. Zero-money-down solar changes that perception.

Depending on the financing program, installer, consumer qualifications, and structure of the transaction, homeowners may be able to move forward without making a large upfront payment. That can dramatically change the initial conversation. Instead of a consumer asking, â??Can I afford to buy solar?,â?• the discussion focuses on, â??Can this solar payment structure make sense compared to what Iâ??m already paying for electricity?â?•

That doesnâ??t mean solar is free. Zero money down describes the upfront structure of the transaction, not the total financial obligation. Consumers still need to understand financing terms, payments, contractual obligations, and the overall economics of the system. But from a sales standpoint, removing a large initial cash requirement can eliminate an important barrier to getting a homeowner interested.

Three months with no payments is another sales tool

Solar companies and financing partners can also use promotional structures that delay the consumerâ??s initial payments. A three-month no-payment offer, for example, can give homeowners a period between moving forward with solar and beginning their regular payments, depending on the specific financing program. Again, solar isnâ??t free. The value of the offer is reducing the immediate financial friction associated with making a major purchase.

Consumers routinely respond to similar offers in other industries. Buy now and pay later. No payments for a promotional period. Zero down at signing. Solar companies are applying familiar consumer-financing concepts to an expensive home improvement decision. When used properly, the offer can make the transition to solar feel more manageable for a homeowner who might otherwise postpone the decision.

Solar is increasingly sold around monthly economics

Put these trends together and an important shift becomes visible. Residential solar sales are increasingly about monthly economics. A homeowner already receives an electric bill every month. In many parts of the country, that bill has substantially increased over time. That creates the starting point for the conversation. Instead of leading primarily with the value of a future tax credit, the solar representative can discuss the homeownerâ??s existing utility costs and determine whether a PPA, financing program, or another solar structure makes economic sense.

This also makes the homeownerâ??s current electric bill increasingly important when qualifying a solar opportunity. A consumer paying $400 per month for electricity presents a very different financial opportunity from a consumer paying $80 (read our blog, â??Why Long-Term Electricity Demand Still Favors The Solar Industry).

Roof characteristics, homeownership, geography, utility provider, credit requirements, and other factors still matter. But the electric bill gives the salesperson something tangible to work from. Both real-time solar leads and aged solar leads traditionally come with the electric bill amount and the utility provider. Financial modeling should be done in advance of calling aged solar leads. And with real-time solar leads, consumers should be followed up on with savings packages.

Solar marketing has to change too

When the sales proposition changes, solar lead generation has to change with it. Marketing based primarily on yesterdayâ??s incentives can become less effective when the economics consumers encounter have changed. When buying real-time solar leads, the solar advertisements, landing pages, forms, and sales scripts need to reflect the offers companies are actually using. That can mean marketing around:

- Zero-money-down options
- PPA availability
- Delayed-payment promotions
- Potential monthly electricity economics
- Rising utility costs
- Available solar programs

The exact offer will depend on the installer, financing partner, geography, consumer qualifications, and program availability. But the broader principle is straightforward: the marketing message that generates the solar lead should align with the conversation the salesperson has after receiving it.

Aged solar leads can be reactivated with the new financing or PPA options. Real-time solar leads should be generated from ad creatives that match the sales message.

The three solar sales best practices

At The Leads Warehouse, our best client partners provide regular feedback on sales results. There are three best practices that are used by our solar partners to close solar leads:

1. **Strong cadence** â?? Consumers need multiple touches to create a conversation. As noted, the solar industry moves on news as much as anything, and the negative solar news requires more calls to create opportunities.
2. **Assured deliverability** â?? Independent of the solar market, carrier blocking due to inappropriate messaging and spam labeling requires a solar company to use best-in-class tech to ensure messages and calls deliver.
3. **Scripting that resonates with todayâ??s consumers** â?? In todayâ??s solar market, a proper script is perhaps the most critical aspect to closing a deal. Salespeople need to be adept at explaining the myriad of sales offers and financing deals to garner consumer trust.

At The Leads Warehouse, we provide full transparency on creatives and landers, so a solar sales organization can customize scripting to offers. Additionally, keeping track of dispositions allows a company like The Leads Warehouse to optimize campaigns to maximize deals using solar leads.

Conclusion

The solar market after the OBBBA is different. That doesnâ??t mean residential solar suddenly stops making sense or solar companies stop looking for customers. It means the industry adapts. PPAs provide an alternative to direct system ownership. Zero-money-down programs can remove the immediate upfront-cost barrier. No-payment promotional periods can make the initial transition easier. And rising electricity costs can keep homeowners interested in alternatives to simply paying their utility company more every year.

For solar companies, the opportunity is changing along with the sales pitch. The companies that succeed in the post-OBBBA environment will need marketing, solar leads, financing programs, technology, and sales teams aligned around the economics homeowners face today. Solar is still being sold in 2026. The difference is how it is being sold. Are you ready to talk about how you can grow your solar sales pipeline?

About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health and life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

Connect with James Schulze on LinkedIn:
https://www.linkedin.com/in/james-l-schulze

Read additional market analysis and commentary from James Schulze on Substack:
https://jameslschulze.substack.com

If you are serious about improving your solar leads strategy, a strong mix of leads is important. Our team works with solar installers to maximize their ROI on solar sales leads. Call **1-800-884-8371** or visit The Leads Warehouse to get started.

Date Created
2026/09/03
Author
jimtlw-media