Central Florida Solar Installer Bankruptcies Leave Homeowners With Liens on Their Homes

After a wave of solar installer bankruptcies, Juan Burgos Law helps Central Florida homeowners resolve solar loan liens blocking home sales and refinancing.


Attorney Juan Burgos

ORLANDO, FL, UNITED STATES, September 28, 2026 / EINPresswire.com/ -- Juan Burgos Law is now representing Central Florida homeowners seeking to remove solar panel liens that are blocking home sales, refinancing, and clear title, following a wave of bankruptcies among major residential solar installers and lenders serving the region. Freedom Forever, one of the largest U.S. residential solar installers, filed for Chapter 11 bankruptcy in Delaware on April 15, 2026 (Case No. 26-10522, U.S. Bankruptcy Court for the District of Delaware), listing estimated liabilities of $500 million to $1 billion. Local news coverage has identified at least eight major solar companies that have filed for bankruptcy in the past two years, leaving Central Florida homeowners with non-functional systems, no manufacturer support, and — in many cases — an unresolved lien on their home.

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> *Juan C. Burgos, Juan Burgos Law*

Many homeowners who financed rooftop solar systems through lenders such as GoodLeap, Mosaic, or Sunlight Financial now find a UCC-1 fixture filing recorded against their property — a lien that can complicate a home sale or refinance, even after the original installer is no longer in business.

"A solar loan lien doesn't go away just because the installer went out of business, or even because you filed bankruptcy," said Juan C. Burgos, founder of Juan Burgos Law. "It has to be dealt with directly — through a valuation and redemption process in bankruptcy court, or

through other legal channels — and Florida homeowners usually don't find that out until they're trying to sell or refinance."

Under 11 U.S.C. § 722, Chapter 7 debtors can redeem financed personal property — including solar panels — by paying its current fair market value rather than the full loan balance. Chapter 13 debtors can pursue a similar result by bifurcating the lender's claim under 11 U.S.C. § 506(a). Homeowners whose solar systems are structured as a lease or Power Purchase Agreement (PPA), rather than a loan, face a different set of options under the Bankruptcy Code's rules for executory contracts. Homeowners facing a Property Assessed Clean Energy (PACE) tax assessment from a program such as Ygrene may have separate rights and obligations tied to how that assessment is structured.

"A lot of people assume solar debt just disappears in bankruptcy, and that's not accurate," said Burgos, who represents bankruptcy clients directly in English, Spanish, and Portuguese. "The right approach depends on how the loan was structured, whether the installer is still in business, and what stage the homeowner is at — which is exactly why we built a dedicated resource, including a free online estimator, to walk people through it before they ever file anything."

Juan Burgos Law represents individuals in Chapter 7 and Chapter 13 bankruptcy cases, including solar panel lien matters, before the U.S. Bankruptcy Court for the Middle District of Florida. More information, including a free Solar Lien Redemption Value Estimator, is available at juanburgoslaw.com/solar-panel-lien-removal, with Spanish- and Portuguese-language versions at juanburgoslaw.com/es/embargo-paneles-solares-bancarrota and juanburgoslaw.com/pt-br/penhora-paineis-solares-falencia. Consultations can be scheduled online or by calling (407) 505-4190.

About Juan Burgos Law
Juan Burgos Law is an Orlando, Florida law firm practicing bankruptcy law exclusively in the U.S. Bankruptcy Court for the Middle District of Florida — the Orlando Division for most Central Florida residents, and the Tampa Division for Polk County — and representing accident victims across Central Florida. Nearly all Chapter 7 and Chapter 13 hearings are conducted remotely by video. Founded by attorney Juan C. Burgos, a native of Maracaibo, Venezuela and member of The Florida Bar, the firm serves clients in English, Spanish, and Portuguese. The firm offers free consultations and free online tools, including the Florida Means Test Calculator. Offices: 1339 Arlington St, Orlando, FL 32805. Phone: (407) 505-4190. Web: https://juanburgoslaw.com | Spanish: https://juanburgoslaw.com/es/ | Portuguese: https://juanburgoslaw.com/pt-br/

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