# PACE Exit Paths — Verified July 2026

**GENERAL INFORMATION — NOT LEGAL ADVICE · Every route out of a Florida residential PACE assessment**

## PATH 1 — Pay it off (the clean exit)

- Agreements signed **on/after July 1, 2024**: state law guarantees payoff **any time, no penalty** beyond nominal admin costs (Fla. Stat. 163.081)
- **Older agreements** (most Ygrene / Renew / FPFA): your **contract's** prepayment clause governs
  - All major FL providers state **no residential prepayment penalty** — confirm in writing
- Step 1: find your provider on the **tax bill** (non-ad valorem line)
- Step 2: request a **payoff statement** (fees ~$25–$70):
  - Renew Financial: **844-736-3934**
  - FL PACE Funding Agency / Home Run: **Payoffs@FloridaPACE.gov · 800-969-4382**
  - Ygrene: **866-634-1358** · FRED: **paymypace.com · 888-338-3578**
- Step 3: pay, then confirm the **lien release** and removal from next year's tax roll

## PATH 2 — Payoff at sale (the market forces it)

- FHA and Fannie Mae **won't back a buyer's mortgage** with a senior PACE lien on the home
- So the assessment gets **paid from sale proceeds at closing**
- Order the payoff statement early — and sellers **must disclose** the assessment

## PATH 3 — Refinance it away

- Fannie Mae **expressly allows** a limited cash-out refinance to pay off PACE (Guide B5-3.4-01)
- Converts tax-bill debt into mortgage debt — usually a **lower rate**. Run the numbers.

## PATH 4 — Challenge the deal's validity (the fraud route)

- **Fla. Stat. 163.086:** a court can declare the agreement **null & void** if:
  - You cancelled within 3 business days — but it was funded anyway
  - Someone **other than the owner** signed (forgery)
  - Funding was approved **through fraud**
- Contractor must **restore the property** and return funds
- Circuit-court action — **this is the one to bring an attorney for**

## PATH 5 — Hardship deferral (breathing room)

- Homestead tax deferral (Fla. Stat. 197.252) if the bill exceeds **5% of income** (3% if 65+)
- File Form **DR-570** with the tax collector by **March 31**
- *Deferral — not forgiveness. The debt keeps accruing interest.*

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■ Never just stop paying — missed payments become a tax certificate, and a tax-deed sale is possible after 2 years, homestead included.

# No Attorney? Self-Help Steps

**GENERAL INFORMATION — NOT LEGAL ADVICE · Free or nearly free · You can do all of this yourself**

## STEP 1 — File complaints (free, ~15 min each)

- **DBPR** — contractor license → myfloridalicense.com → “File a Complaint”
- **Florida Attorney General** — deceptive sales → myfloridalegal.com · 1-866-9-NO-SCAM
- **CFPB** — the loan / PACE → consumerfinance.gov/complaint
- **FTC** — fraud → reportfraud.ftc.gov

  *Every complaint builds your paper trail — and regulators count them.*

## STEP 2 — Pull your records (free)

- **Permit history** — city/county building department
  - Was a permit pulled? Did it pass final inspection?
- **Tax bill / TRIM notice** — find the PACE (non-ad valorem) line and annual amount
- **Payoff / estoppel letter** — from your PACE provider (contacts on the Exit Paths page)
- **Gather:** contract · promises in texts/emails · 6 months of electric bills

## STEP 3 — Send a demand letter (DIY)

- Certified mail to the installer and the lender/administrator
- What you were promised — what you got — what you want
- Give a deadline (30 days). Keep a copy — courts like to see you tried.

## STEP 4 — Free / low-cost legal help

- **Legal Services of Greater Miami** — legalservicesmiami.org (income-qualified, free)
- **Dade Legal Aid** — dadelegalaid.org
- **Florida Bar Lawyer Referral** — floridabar.org · 1-800-342-8011
- Many consumer attorneys work **on contingency** — no upfront fee
- Court self-help: **flcourts.gov/self-help** · e-file at **myflcourtaccess.com**

# Small Claims, Step by Step

**VERIFIED JULY 2026 · Built for no-lawyer filers · Money claims up to $8,000**

## What it can and can't do

- **Good for:** refunds, fees, discrete overcharges — up to **$8,000** (excl. costs, interest, attorney fees)
- **Cannot:** remove or invalidate the PACE lien itself (that's circuit court — Path 4)
- ■ Suing for a slice of a bigger loss generally **waives the excess** — ask an attorney first

## Filing fees (Miami-Dade documented)

| Claim amount | Fee (approx.) |
|---|---|
| Under $100 | $55 |
| $100 – $500 | $80 |
| $500 – $2,500 | $175 |
| $2,500 – $8,000 | $300 |

- Plus ~$10 per summons + ~$40 per defendant for sheriff's service
- If you win, costs are typically added to the judgment

## The process

- **1.** File a **Statement of Claim** at the county clerk (or e-file). Attach your contract.
- **2. Serve** the defendant — certified mail via the clerk works for FL residents
  - Active LLC: serve the registered agent (find it on Sunbiz)
- **3. Pretrial conference** ~50 days after filing — same-day **mediation** is standard
- **4.** No settlement → **trial**, usually within 60 days. Bring documents + photos.
- **5.** Want a **jury**? You must demand it **in writing when you file** — or it's waived

## Collecting if you win (the honest part)

- A judgment is **not a check** — you must collect it
- **Dissolved installer** (like hers): expect to collect **little or nothing**
- **Active company:** judgment lien certificate + wage/bank garnishment are real tools
- Judgments earn interest (~8% in 2026) and last for years
- ■ Many solar/PACE contracts have **arbitration clauses** that can force the case out of court

# Bigger Cases & What You Can Really Get

**VERIFIED JULY 2026 · Pro se beyond small claims · Honest expectations**

## Going bigger than $8,000 — pro se

- **County Court** handles up to **$50,000** (filing fee ~$295–$400)
- **Circuit Court** above that — and for lien-removal / fraud (163.086) cases
- E-file yourself at **myflcourtaccess.com** · self-help at **flcourts.gov**
- ■ **FDUTPA warning:** fee-shifting cuts **both ways** — lose, and you can owe THEIR attorney fees

## Construction Recovery Fund (state money — after a judgment)

- Pays homeowners who **already hold** a judgment, arbitration award, or CILB restitution order
- Against a **licensed** contractor, for abandonment / financial misconduct
- **Solar (CVC) contractors = Division II:** cap **$15,000** (pre-7/2024 contracts) or **$30,000** (newer)
- File within **1 year** · exhaust the bond/insurance first · unlicensed contractors don't qualify

## REALISTIC OUTCOMES — route by route

- **Full payoff / at-sale / refi:** clean exit — costs the balance + ~$25–70 fee. Most common resolution.
- **Fraud / forgery challenge (163.086):** best case — lien **null & void** + property restored. Needs evidence + attorney.
- **Small claims vs dissolved installer:** paper judgment, ~**$0 collected**. Do it for the record, not the money.
- **Small claims vs active lender/admin:** real settlement leverage — arbitration clause is the risk
- **Recovery Fund:** up to $15–30K of state money — but only **after** you win somewhere first
- **Holder Rule (solar loans, not PACE):** strongest as a **defense** — recovery capped at what you've paid
- **Waiting on regulators:** free, worth filing — but Ygrene victims' median check was **$2,555 with the lien intact**

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