

Checklist for going solar

December 4 2009, By Dana Hull

With the sun setting before 5 p.m., solar power may be the last thing on your mind these days. But declining panel prices and a federal tax credit make now a good time to at least investigate whether solar power might make sense for your home -- and your budget.

"If you're thinking that you'd like to go solar within the next few years, right now is the time to do it," said Lynn Jurich, president and co-founder of SunRun, a San Francisco-based startup that provides solar financing for [consumers](#) who can't afford the upfront costs of buying their own solar systems. "Panels are on sale right now. There's a sweet spot where the state rebates are still relatively high, but the costs have come down."

And winter is a good season to research solar options, experts say. It's generally a slower time for the industry, which means companies may be willing to give you a better deal.

If you're thinking about going solar, here's a checklist of things to think about:

Take a good, hard look at your electricity usage over the past year or several months. You probably know how much you pay for electricity every month and have records of the checks or bills paid to your municipal utility. But do you know how much electricity you actually use? Electricity is charged by the kilowatt-hour (kWh). Some people use as little as 300 kWh per month; others easily use more than 1,200 kWh a month.

In general, solar is a much better investment for people who use a lot of electricity. And Pacific Gas & Electric has a tiered rate structure, so customers who use more electricity are charged more.

Understand how you use electricity," said Sue Kateley, executive director of the California Solar Energy Industries Association. "Get out your bill and look at the tiered rates. If you don't use a lot of electricity -- if you are a Tier One or Tier Two customer -- then you really need to do a cost analysis to see if solar is cost-effective."

Take a look at the roof of your house. How old is your roof, and what kind of shape is it in? If your roof is due to be replaced, you'll want to do that before, or along with, adding solar.

And is your roof ideally situated for solar? Does it face south? "Shading" is also an issue: your roof should have clear, unobstructed access to the sun for most of the day and be free from shade from trees or other buildings.

Shop around. Ask friends and neighbors who have already installed [solar power](#) if they've been happy with their systems. Learn about financing options: Do you have to have the money for the entire system upfront, or does your installer offer a leasing option?

Interview at least three potential installers and obtain bids in writing before making a decision. Whatever the salesperson tells you should be in writing in the contract.

If you buy electricity from one of California's three investor-owned utilities -- PG&E, Southern California Edison or San Diego Gas & Electric -- and you have roof or ground space that gets unobstructed sunlight from 11 a.m. to 6 p.m. year round, you qualify for cash back incentives through the California Solar Initiative.

The California Solar Initiative was started in 2006 to provide \$3 billion in incentives for solar energy projects by 2016. Rebates for smaller residential systems are given upfront -- a one-time payment based on system size. The current rebate level for PG&E residential customers stands at \$1.10 per watt. So if you're putting in a 5 kw system, that results in a \$5,500 rebate. But as more people apply for the rebates, the incentives are reduced, and many experts expect them to drop further later this spring.

Customers of municipal utilities may also qualify for incentives through their municipal service provider.

Be sure to apply for the Solar [Federal Tax Credit](#), which allows you to claim up to 30 percent of the costs for a new system. A buyer who installs a \$25,000 solar panel system on his or her roof will get \$7,500 in income tax credits.

Consider your long-term electricity needs, and find out if the solar technology you're interested in allows you to add on more panels over time if necessary. A swimming pool, changes in family size or the use of a plug-in hybrid car could vastly change your energy consumption.

ARE YOU READY?

Thinking of going solar? Here are some issues to consider:

- The condition of your roof.
- Your [electricity](#) use -- and your budget.
- A federal tax credit.

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