



## The Most Frequently Asked Questions About Going Solar



### Question 1:

#### **Can my community prohibit me from installing solar panels?**

Most states now have laws now protecting people who want to go solar. In Florida, for example, Statute 163.04 forbids any binding agreement (between HOAs or otherwise) that prohibits a property owner from installing solar. An HOA may restrict where solar panels are placed, but not if the system's performance suffers as a result. Laws also allow condo owners to install solar within their own condos.



### Question 2:

#### **Are solar panels worth it?**

A lot of people ask us: Is it worth it going solar in Florida? Then ask: "What about other states?"

Like many states in the US, the short answer is yes. We believe it is simply from a cost savings analysis. When you look at the long term savings over 20+ years, it becomes very clear that throwing your money away by giving it to your electric utility company compares to being a renter versus being a homeowner.

There has been a huge boom in solar panel installations recently. The reason is homeowners are becoming aware of the huge savings that solar energy offers. When you combine the incentives currently available in Florida coupled with the advances in technology that has dramatically decreased the cost of going over the last 10 years, it has become the most advantageous time to make the switch to solar.

The solar incentives currently available in Florida are:

1. The federal solar tax credit currently at 26% (2021)
2. Net metering, and

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3. Florida's Property Assessed Clean Energy (PACE) program



**Question 3:**

**What is solar PACE financing**

Currently, residential PACE programs are implemented in California, Florida and Missouri. Maine offers residential programs without holding a lien against properties.

The state of Florida and allows for localities to offer loans which are paid for through a property tax increase to your local government. PACE loans can finance not solar systems, but most energy efficiency upgrades as well. The benefit of PACE is that you can start saving money on your utility bills day one, and if you choose to move to a new home you can pass the remaining balance on the loan to the next property owner.

The new owner can elect to keep paying the loan or have the equipment removed, although it'd be unwise to do so as the savings from solar would far outweigh the loan payments.

You should check with your local county, but here are the counties in Florida that currently offer PACE financing:

<p>Alachua County Brevard County Broward County Charlotte County Citrus County Clay County Collier County Escambia County Flagler County Gadsden County Gulf County</p>	<p>Hillsborough County Hernando County Holmes County Jackson County Jefferson County Lee County Levy County Manatee County Marion County Miami-Dade County Monroe County</p>	<p>Nassau County Osceola County Orange County Palm Beach County Pasco County Seminole County Suwannee County Volusia County Walton County</p>
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#### Question 4:

##### What is the federal solar tax credit?

The federal solar tax credit is formally known as the Investment Tax Credit (ITC). This allows tax-paying homeowners to claim 26% of their solar system's cost as a deduction on their income taxes. It is essentially a 26% discount on your solar system. If your tax liability is less than 26% of your solar system's cost, then you can roll the remaining balance over to the next period for up to 10 years.

It is expected that the rate of 26%, in 2021, will be declining in the years to come. It was at 30% in 2019 and as the window of opportunity closes to go solar, these incentives will most likely go away, as well.

However, on December 27, 2020, President Trump signed the federal spending package and COVID-19 relief spending bill that officially extended the 26% solar investment tax credit through 2021 and 2022. The solar investment tax credit (ITC), which was scheduled to drop from 26% to 22% in 2021, will stay at 26% for two more years!



#### Question 5:

##### What is net metering?

Do you remember roll over minutes with cell phones? With all the sunshine in Florida, it is typical that on sunny days your solar system will produce more electricity than you use. This additional excess power is sent to the electrical grid where your electrical utility must compensate you at the rate you pay for power. The agreement with your electrical utility is called a net metering agreement. Essentially, for every 1 kilowatt hour (kWh) of power sent to the grid gives you 1 kWh credit off of your electricity bill. This is the way solar pays for itself.

Provided the size of your solar system is designed correctly, you will be able to eliminate all or at least most of your electric bill.



#### Question 6:

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## **Will my solar panels withstand Hail and Hurricanes?**

If you live in a state that's susceptible to extreme weather conditions like hurricanes and hail, you're likely wondering if a solar panel will hold up in the storm.

Thanks to rigorous industry testing and certifications, solar is a reliable and renewable energy source that people across the country can count on during severe weather. Some recent hurricanes and hailstorms show us the extent to which solar panels stand up to a storm.

Most manufacturers test and certify their solar panels to withstand hail over one inch in diameter falling at 50 miles per hour (faster than terminal velocity). Today's solar panels are also extremely resilient against high winds and heavy rain. Most solar panels are certified to withstand hurricane force winds.



### **Question 7:**

#### **What is the next step?**

You will find the next step in your solar installation process in your customer portal. Visit it to find out what the next step is in your solar power installation.



### **Question 8:**

#### **Will all the panels fit?**

Absolutely! You'll be set up with a design team that will first inspect your roof. After that, they'll design a solar panel system that is completely custom to your roof and your needs.



### **Question 9:**

#### **How long will the install take?**

In practically no time at all! We pride ourselves on providing a speedy, painless process when installing your new solar panels. Our installation team generally takes 1-2 days to install your solar system. Once your system is installed, we send a request to your utility company to set an

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appointment to come out and inspect it. They can take weeks before they come out for your inspection.



### **Question 10:**

#### **How long will it take to get my system turned on?**

We do appreciate your patience. Once the panels are installed, it is up to the utility company to come out and inspect the installation. It generally takes 1-3 weeks for the utility company to come and inspect your solar project. That is why we pride ourselves on making every other step in the process as speedy as possible. Most likely, your system is installed and you are waiting on your utility company to come out and inspect it. They can wait as long as they want before they schedule your inspection. We completely understand how eager you are to start saving money by going solar. We are working with others in the industry to change laws to improve the solar permitting process.



### **Question 11:**

#### **Where is my power stored?**

Unless you have batteries in your system, your power isn't stored anywhere. It is fed directly to the grid and we essentially utilize the power grid like a big battery.



### **Question 12:**

#### **When will my system be turned on?**

Your system will be turned on after we receive Permission to Operate (PTO) from your utility company. They will inspect your new system before they give us PTO. They decide when they are going to inspect your system. We have no say on when they do that inspection. We've seen it take several weeks with some utility companies around the nation.



### **Question 13:**

#### **When will I start paying my bill?**

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In most cases, you will receive your first bill a few weeks after your solar system is turned on. In the event you received a bill before the system is turned on, that will be the last month's bill you pay that does not reflect your solar savings.



#### **Question 14:**

##### **I found a roof leak. What do I do?**

Oh no! If at any point you discover a leak in your roof, please contact your customer concierge line immediately. We will have one of our support staff reach back out to you ASAP in order to schedule a time to assess the leak. We will then give you a full report on the findings.



#### **Question 15:**

##### **What About Rebates?**

Expert Solar Advisors' team builds, installs, and monitors your solar panel project, but unfortunately cannot guarantee any rebate or credit. Please consult your tax professional about your eligibility to receive a tax credit or rebate for your solar energy system.



#### **Question 16:**

##### **Why am I still getting a utility bill?**

Expert Solar Advisors' team guarantees that the solar system will produce the electricity promised with a 25 Year Production Guarantee. This guarantee is a promise that your system will produce a certain amount of energy, but not actual savings. You should carefully consider if the usage and rates shown in your proposal are accurate. Keep in mind that many homeowners will use more electricity after going solar. There are steps to take in order to keep your usage the same or lower. By accurately determining your current usage and future usage increases, we can design a system to account for this.



#### **Question 17:**

##### **Will there be a lien on my home?**

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Because materials and labor are provided to build your solar project, contractors are allowed to file a mechanics lien on that project in the event of non-payment over a certain period of time. California law requires that a preliminary notice be sent in order to preserve that mechanics lien right. As soon as payment is made, though, that lien will be released. However, filing liens are an adversarial situation and they are not a common practice when solar systems are installed. Its our goal to ensure this situation is avoided at all costs.



### **Question 18:**

#### **Why can't I see the information or open the system design layout in my portal?**

The information and/or layout may not be uploaded to your portal yet. We will notify you by email when that information is available for you to view.



### **Question 19:**

#### **What documentation do I need for my taxes?**

You will likely need two forms from the IRS, Form 1040 and Form 5696. You may also need the receipts from your solar installation, However, we recommend you consult with a tax professional. This way you can get everything you are entitled to receive.



### **Question 20:**

#### **How do I file a claim for performance on my system?**

Simply call your customer care concierge line and we'll have one of our customer support staff walk you through the process. They will help you file your claim and handle processing it.

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## SUMMARY

We hope this helps you! Should you have any questions or even want to have us review a quote you received from another solar company, please feel free to reach out to us toll free at: (833) 785-7656

OR

You can also schedule a consultation online right here:

[Schedule Appointment](#)

<https://www.ExpertSolarAdvisors.com/consult>

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## Some Helpful Links

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