



## Frequently Asked Questions

### **1. OK, I'm considering solar for my home or business. What are my basic options?**

There are conventional flat panels, mounted on a south facing or flat roof – or on the ground or on a pole. Pole-mounted systems can be designed to track the sun, for much higher efficiency (and cost). There are also more exotic new technologies like vented panels that are more efficient but not yet widely marketed in the Northeast. And roof shingles which are good for some kinds of new construction but still expensive.

### **2. How can I figure out if my home or business is a good fit for solar?**

You need south-facing orientation and exposure to the sun for most of the day – no obstructing trees, tall buildings or other structures. You can confirm the orientation by checking Google Maps or Bing. If the roof is more than a few years old, you want to have it looked at by a good roofer and discuss any repairs or upgrades. It is not so difficult to remove and re-install a solar array in the event that a roof does need repair later; but if you are replacing the roof at the same time you install your solar panels, you may be able to apply the Federal tax credit (see below) to the entire job.

If your site is in a historic district, you will also want to consult with your local regulatory body such as a historic district commission, and with your neighbors. Often there are straightforward, reasonable guidelines that your system designer can easily meet.

### **3. Oh boy, so I can go off the grid and never get an electric bill?**

You could, but there are reasons why most solar customers today don't go there. Most people opt for grid-tied solar photovoltaic systems that are designed to meet just about 100% of home or business needs – more in the summer, less in the winter, making it possible to sell the excess into the grid and receive credits to offset your bill in the less solar-friendly months. Unfortunately, with most grid-tied solar electric systems, when there is a power failure, the system will automatically shut down. This is for a very good reason – to be sure you don't feed some electricity into the grid that could injure someone working to fix the lines.

### **4. Last week I had never heard of an inverter. Tell me about inverters.**

This device takes the Direct Current (DC) from the panel, and converts it to Alternating Current (AC) for home use. There are (1) single ones that manage the system as a whole, and (2) smaller, smarter "micro-inverters" that manage each panel individually tune for optimum efficiency. Do your homework on suppliers. You will need to replace your inverter before the panel\$. Plan for this.

### **5. What do I need to know about quality, reliability, warranties?**

A typical PV panel system has a 20 year warranty, guaranteeing that what you are buying is going to deliver, and if not, it can be replaced. Look at the exceptions – the more obscure the exceptions seem, the more carefully you should be investigating. The warranty on your inverter should specify that the manufacturer will repair it if it malfunctions, or replace with equal or better quality. Homeowner's insurance will typically cover damage to your system, such as storm impacts, but not wear and tear or manufacturer deficiencies. You need to research and compare carefully.

Solarize Hudson Valley is partnering with RUPCO, provider of NYSERDA-approved Green Jobs, Green New York loans. These fit the needs of Solarize especially well because they are designed to be cash flow positive. That is, from the beginning, your loan payments will be less than the one you save.

There are a host of other loan products out there now that the financial institutions understand the economic value and the customer's ability to pay back the bank. They are diverse, and they change, so do your homework. You can also do a plain home equity loan and pay off the equity through the savings.

## **7. What about no-money-down solar leasing options?**

Large companies are partnering with financial institutions to offer leasing service – pay for the power you use rather than for the system — because they are recognizing the return on investment. Leases generally require a good credit score, above 740. Leases are generally designed to have a monthly cost of a little less than your current electric bill. Typically maintenance and repairs are handled by the supplier in a pretty seamless fashion. There are also lease-buy programs from the big companies, whereby you pay a chunk up front and can capture the tax credits.

## **8. What's the scoop on state incentives, federal tax credits, and the payback for a home solar investment?**

NYSERDA continues to offer direct rebates for residential solar purchases, and program details can always be found at [www.nyserdera.ny.gov](http://www.nyserdera.ny.gov). If you buy your system, then you can also qualify for a federal tax credit.

## **9. How do I find a reliable designer/ installer?**

Through the Solarize group purchasing program, a set of pre-qualified installers work through each “hub” community to serve the six counties of the Mid-Hudson Valley (Ulster, Dutchess, Orange, Rockland, Putnam, Sullivan).

For a broader list of contractors approved by NYSERDA and subject to their quality assurance program, see: <http://www.nyserdera.ny.gov/Contractors/Find-a-Contractor.aspx>

## **10. I hear that solar technology keeps improving. So should I go for it now or wait?**

Now. Because you can save money now, and the improvements in solar we can expect any time soon are incremental, not dramatic breakthroughs. In addition, the federal and state incentives are on their way down. New York makes direct, up-front payments to solar installers for a portion of the system cost – currently about 1/3. This is the amount that the customer never has to come up with. And for anyone who pays federal taxes, there is a credit of 30% for residential and business solar systems – at least right now.

## **11. How exactly does Solarize make all this easier?**

Solarize simplifies your research with community educational events, high quality informational materials, and a toll-free help line (866- 205-2999). It builds trust with carefully pre-selected installation firms that have passed our stringent, two-phase proposal process and dedicate staff to serving the community. Solarize's tiered pricing system also creates an opportunity for everyone involved to cut their costs further as more people sign on. All these supports are available for a fixed period, usually 4 – 5 months, allowing enough time to make a good decision but not time to procrastinate.

## **12. What are the options for participating in Solarize?**

Solarize Hudson Valley has completed an ambitious, 3-year program funded by NYSERDA, working intensively with partner communities. The approach continues to work for motivated groups which might be co-workers, club members, or neighbors. Going forward, we are offering “Solarize On Demand” for motivated groups. Bring us at least 10 homes or businesses that are ready for a solar site assessment and we will work with you.