

## Why choose solar?

- ☀ Proven, mature technology
- ☀ Variety of attractive financing options
- ☀ Reduces greenhouse gas emissions
- ☀ Potentially adds to the value of your home
- ☀ Protection from future price fluctuations
- ☀ Low maintenance once installed



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## What is your electricity consumption?

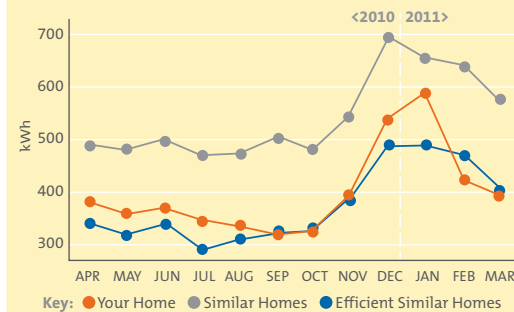
**Review your energy bills** for the last 12 months noting the electricity portion OR use your PG&E account number to register online in graph format.

**Login to [www.pge.com/myenergy](http://www.pge.com/myenergy)** to compare your energy consumption to other similar households.

If your energy usage is higher, consider energy efficiency upgrades to reduce your consumption and reduce the size of your solar system.

**Energy efficiency guidance and rebates** are offered at Energy Upgrade CA: [energyupgradeca.org](http://energyupgradeca.org).

### ELECTRICITY 6% more electricity than efficient similar homes



**FACT:** One kilowatt hour (kWh) equals the use of 1,000 watts of energy for one hour. A kilowatt hour is the measure of electrical energy commonly used for electricity billing. For example, a 100-watt bulb operated for 1000 hours would consume 100 kilowatt hours (100 watts x 1000 hours = 100 kWh).

# Go Solar Santa Cruz



## Residential Solar in 5 easy steps!

For more information contact our Green Building Program Environmental Specialist at (831) 420-5124



City of Santa Cruz  
Climate Action Program

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### Is solar for you?

#### Determine key design criteria

- ☀ Does your roof have a large open area for solar panels?
- ☀ Does your rooftop have any shade?
- ☀ What are the age, type, condition, and steepness of your roof?

**Note any upcoming changes to your household** that impact electricity usage like the purchase of a new electric vehicle or hot tub. Are children moving away from home?

#### Financing

- ☀ What's your credit score?
- ☀ Do you have equity in your home?

#### Use a Solar Calculator

Estimate preliminary size and cost of your system using PG&E's easy Solar Analysis tool at: [pge.cleanpowerestimator.com](http://pge.cleanpowerestimator.com)

Enter monthly average consumption from bills or PG&E site. Specify the percent of your electricity bill you want to cover with your solar system.

Most calculators estimate the size of system, the rooftop area required and the electricity produced by the system in kWh. Some calculators estimate greenhouse gas emissions reductions.

Browse the various financing options available on some calculators but note that they are based on assumptions and models that may not apply to your specific project.

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### Financing your solar project

#### Direct payment

Pay upfront with cash.

#### State rebates and federal tax credits

Rebates and tax credits are available to solar PV installation projects. Local power companies have a range of incentive programs as well (see [pge.com](http://pge.com)). The Federal Investment Tax Credit provides a tax credit of 30% of the net cost of the system installed through 2016.

#### Loans

Home Equity line of credit or bank Green Loans are offered by local and national banks and have attractive rates and terms for home improvement including solar PV systems.

#### Purchase power agreement or lease

Financial arrangements in which a third-party developer owns, operates, and maintains the PV system on a host customer's property with the host customer agreeing to purchase the system's electric output from the solar services provider for a predetermined period.

#### Group purchase

Through collaboration with fellow solar buyers within your neighborhood, the price of a solar PV installation drops significantly the more buyers added to the party.

#### Comparing financing options

PAYMENT TYPE	ADVANTAGES	DISADVANTAGES
<b>DIRECT PAYMENT</b>	<ul style="list-style-type: none"> <li>Least expensive option</li> <li>No monthly payment</li> <li>Does not impact your credit score</li> <li>Take advantage of federal tax credit</li> <li>Own system outright</li> </ul>	<ul style="list-style-type: none"> <li>Significant upfront cost</li> </ul>
<b>LOANS (Home Equity and Green Loan)</b>	<ul style="list-style-type: none"> <li>Most available option for homeowners</li> <li>Low upfront costs</li> <li>Own solar system outright</li> </ul>	<ul style="list-style-type: none"> <li>Homeowner must have good credit and/or enough equity in their home to finance solar system</li> </ul>
<b>PPA OR LEASE</b>	<ul style="list-style-type: none"> <li>Low monthly fees</li> <li>No down payment</li> <li>Often includes maintenance and guarantee of system</li> </ul>	<ul style="list-style-type: none"> <li>Do not own the system</li> <li>PPA specific requirements</li> <li>20-year payment on system, must be purchased at end of lease</li> <li>Restrictions on modifications to your roof</li> </ul>
<b>GROUP</b>	<ul style="list-style-type: none"> <li>Depends on the type of group purchase</li> <li>Lower cost through bulk purchase</li> </ul>	<ul style="list-style-type: none"> <li>Less ability to customize your product</li> <li>Limited financing options</li> </ul>

The solar installer you select will review the financing options available for your specific project.

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### Selecting a contractor

Complete the **Go Solar Santa Cruz Residential Worksheet\***, a tool to streamline your solar decision-making process.

**Using the information you compiled** through the worksheet, obtain at least three bids from the list of local solar installation contractors\*.

**When comparing and selecting** a contractor ask:

- ☀ What are their **certifications/qualifications**?
- ☀ Do they possess **licenses** and **insurance**?
- ☀ How do they rank at the **Better Business Bureau**?
- ☀ Do they **subcontract**?
- ☀ Will the contractor be able to support the **warranty** on the solar system?
- ☀ What kind of **financing options** do they provide and accept?

\*available at Green Building Program website: [cityofsantacruz.com/greenbuilding](http://cityofsantacruz.com/greenbuilding)

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### What to expect

- ☀ The average residential installation takes 2-5 days.
- ☀ The contractor is responsible for acquiring permits using the City's low cost, streamlined permitting process.
- ☀ There is little to no maintenance. Many solar contractors contract for solar panel cleaning services. An annual cleaning is recommended.