

## Why choose solar now?

- ☀ 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
- ☀ Federal tax credit expires at the end of 2016!



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## What is your electricity consumption?

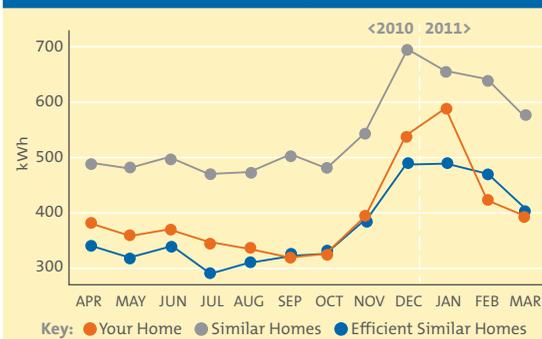
**Review your energy bills** for the last 12 months noting the electricity portion OR use your PG&E account number to register online and view usage.

**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



Try our free solar marketplace! [energysage.com/santacruz](http://energysage.com/santacruz)

City of Santa Cruz  
Climate Action Program

**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.** Review Step 3 and decide which options help you meet your solar financial goals. Some options—but not all—require good credit and/or equity in your home.

**Use a Solar Calculator** to estimate preliminary size and cost of your system. Try PG&E's easy Solar Calculator tool at: [pge.com/solarcalc](http://pge.com/solarcalc).

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 (typically 80%).

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 but note that they are based on assumptions and models that may not apply to your specific 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)). State rebates are available only for new solar home construction. The Federal Investment Tax Credit provides a tax credit of 30% of the net cost of the system installed.

**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 energy efficiency and solar PV systems.

**Power purchase agreement or lease**

are 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.

**PACE.** Property Assessed Clean Energy funding is available through California First and other program providers. PACE finances water conservation, energy efficiency and renewable energy improvements paid back on County property tax bills. See [cityofsantacruz.com/GoSolarSC](http://cityofsantacruz.com/GoSolarSC) for more information on PACE financing.

**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>PACE</b>	<ul style="list-style-type: none"> <li>Independent of personal credit</li> <li>Finances water and energy efficiency and renewable energy</li> </ul>	<ul style="list-style-type: none"> <li>Added administrative fees</li> </ul>

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

Request quotes from local contractors yourself\* or go to [Energysage.com/santacruz](http://Energysage.com/santacruz) - the City's free solar marketplace - to obtain and compare apples to apples quotes from pre-screened local solar contractors.

**Communicate anonymously with contractors on Energysage** until you feel comfortable with inviting them to your home for a more detailed site assessment. Obtain several quotes to ensure you are getting the best deal.

**When comparing and selecting** a contractor Energysage ensures the contractors have:

- ☀ Proper **certifications/qualifications**
- ☀ **Licenses and insurance**
- ☀ A good **Better Business Bureau** rating

**You should also ask:**

- ☀ 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?

\*See list available at [the.cityofsantacruz.com/greenbuilding](http://the.cityofsantacruz.com/greenbuilding)

- ☀ The average residential installation takes 3-5 days.
- ☀ The contractor is responsible for acquiring permits using the City's low cost, streamlined permitting process.
- ☀ The contractor will arrange with PG&E to interconnect your system to the grid which can take up to several weeks.
- ☀ There is little to no maintenance. Many solar contractors contract for solar panel cleaning services. An annual cleaning is recommended.