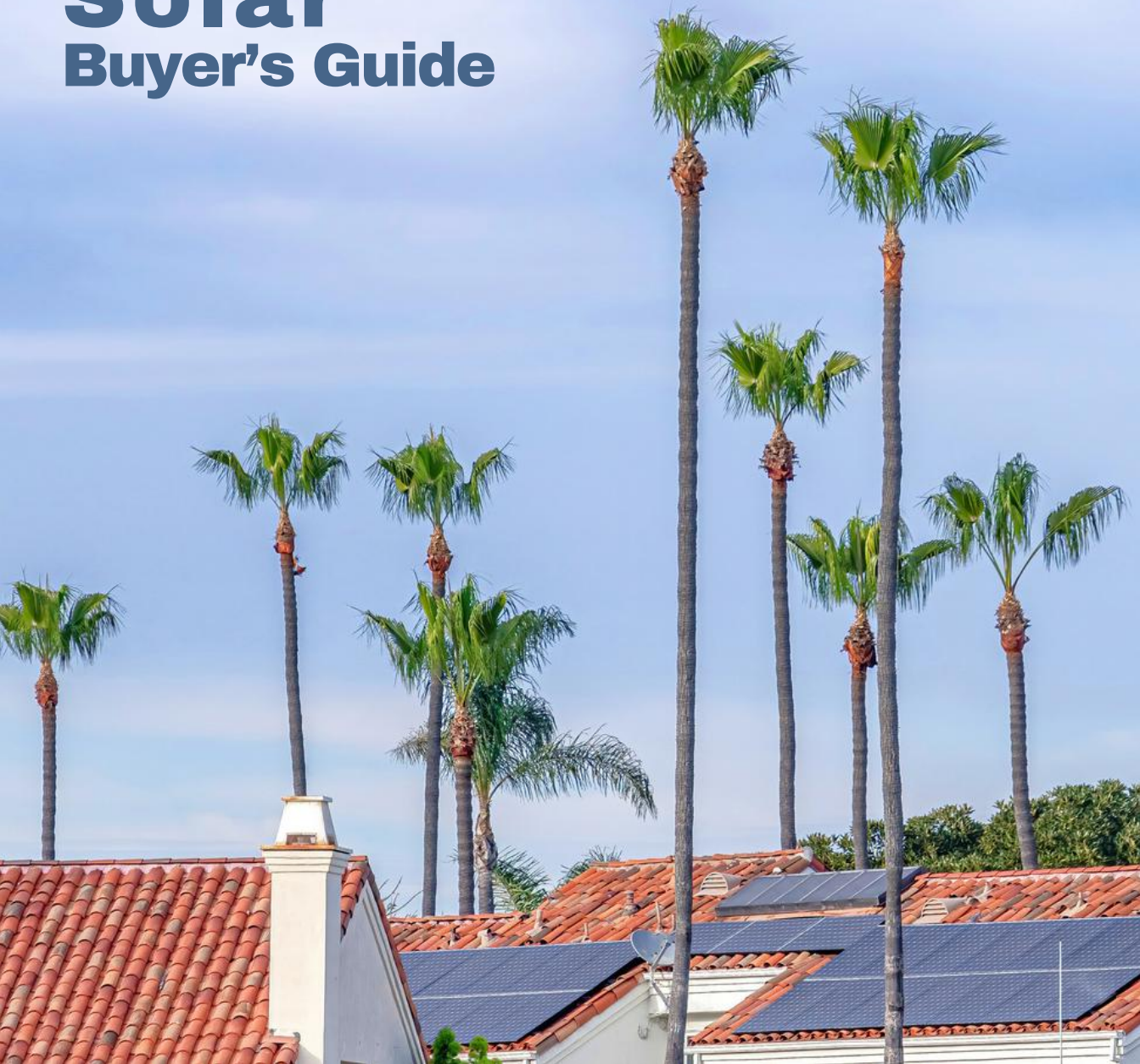


Your complete guide to  
buying a solar energy  
system for your  
home in Florida

# Florida Solar Buyer's Guide





Founded in 1977, the Florida Solar Energy Industries Association (FLaSEIA) is the leading voice of Florida's solar energy industry. FLASeIA is dedicated to protecting and promoting the solar energy industry in Florida. Our diverse membership is comprised of local solar contractors, engineers, roofers and electricians.

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## Going Solar

Choosing a great company to install a renewable energy system will make the process of buying and owning a solar system more enjoyable and affordable.

## Types of Solar Energy

The sun provides affordable, clean, renewable energy. You can harvest the sun's energy with two different types of systems.

- Solar electric (PV or photovoltaic) systems convert sunlight directly into electricity.
- Solar thermal systems can be used to heat swimming pools and heat water.

## Benefits of Using Solar

Floridians have a variety of reasons for choosing solar:

- Provides energy security, resiliency, and independence during and after disasters
- Lower more predictable utility bill
- Tax-free return on investment
- Lowers costs for all by reducing the need for new power plants and infrastructure
- Is the most effective energy efficiency resource Floridians have

## Does Solar Make Sense For Me?

### 1. Does my roof get enough sunlight?

South facing is best but West and East work as well. A home that is completely shaded by trees is likely not suited for solar. A contractor can provide an analysis of your home's potential.

### 2 How much money will I save?

It varies based on the cost of electricity, the solar system size, and amount of sunlight.

### 3 Do I need a new roof?

If your roof is older and in poor condition and may need to be replaced soon, it is a good idea to install a new roof first.



## Florida Solar Buyer's Guide

# Preparing for contractor interviews

Before you meet with a solar contractor, it's beneficial to know the answers to these questions.

- What are your goals? Why do you want a solar home?
  - Is solar an investment?
  - Are you looking to have immediate savings?
  - Are you looking for independence and resiliency?
- What is your monthly energy consumption (kWh)? Gather 12 months of utility bills.
- Will you finance, pay cash, or lease your solar project?

**Come up with a short list of contractors to interview. Visit [www.FlaSEIA.org](http://www.FlaSEIA.org) for a FlaSEIA member contractor list.**



## Ask Solar Contractors These Initial Questions Before You Sign A Contract

Start with these questions, then use the additional tips to ensure you choose the right installer for your project.

1 – What is your Florida contractor license number?

2 – How long have you been installing solar systems in Florida? What is your Florida office address?

3 – How many solar installations has your company completed?

4 – Do you service and support the equipment you install? What is the warranty on the materials and the installation?

5 – Who will be installing my solar panels? Are they employees or a licensed subcontractor?

6 – Request proof of general liability and workers' compensation insurance for the contractor and any subcontractor.

7 – Ask if they've done installations near where you live where you could view one of the contractor's completed projects.

8 – If you are financing your system, get your lender's / lessor's contact info.

**State law requires a Florida contractor's license to contract with a homeowner. For solar they should have a license which begins with the letters CVC or EC. Confirm this by visiting**

**[www.myfloridalicense.com](http://www.myfloridalicense.com)**

*If the company name on the sales person's business card or brochure does not match the company name on the contract that is a red flag.*

## Additional Tips Before You Sign A Contract

- Speak with more than one company. Having information from two or more companies provides you an opportunity to compare energy production estimates, features, and pricing.
- Feel free to take your time reviewing and signing a contract. Read the entire contract, including fine print and addendums. Understand the terms for cancelation, payment schedule, and what will happen should the costs increase due to engineering/construction issues.
- If you are financing your system, read and understand your loan or lease agreement. Feel free to reach out to the lender or leasing company with any questions
- If you purchase goods or services during the course of a "home solicitation sale," you maintain a three-day right to cancel.
- Chapter 520 Part II Florida Statutes requires consumer protection forms. Your contract must include these forms as an addendum. You are required to sign the disclosures and be given a copy to keep.
- Florida law requires a contractor to apply for a permit within 30 days and start work within 90 days if they collect more than 10 percent of the contract up front.



## Additional Tips Before You Sign A Contract

- Solar systems with battery backup systems are capable of meeting a varied level of homeowner needs. Work with your contractor to get a thorough understanding of the backup capabilities of your system. Some systems can power your whole home, while others will power a portion of your home. The amount of time the system can power your home can also vary.
- Utilities require solar systems to turn off during utility power outages. Therefore, unless you have a battery storage system or generator, your home will be without power during a utility outage.
- Any additional services proposed to you (i.e. tree removal, electrical panel upgrade, etc) must be included (written) in your contract with the pricing. Any “free” or “included” items should also be written in your contract. Make sure your contractor is licensed for the additional services.
- Will your homeowner's insurance cost change? Check with your insurance agent to see if your system will be covered without an additional rider.
- In Florida, solar systems over 11.6 kW are often considered Tier 2 systems. Utilities often require homeowners with Tier 2 systems to have liability insurance coverage up to one million dollars.

## Additional Tips Before You Sign A Contract

- A contractor will base the system on your future energy usage on your historical energy use. Remember, your previous year's energy usage isn't a perfect predictor of your future energy usage.
- If your roof is old and needs to be replaced within the next 1 to 5 years you may find it very beneficial to replace your roof before adding solar.
- Solar systems produce the most energy when the panels face south. However, east and west facing panels can also be effective and meet your needs. North facing panels are not as effective and may not be an economical way to meet your energy goals.
- Have a thorough understanding of how you are paying for your solar. Options include cash, loan, or lease. Leasing a system does not provide the tax benefits. Loan options may be secured or unsecured. Review the Florida Statute 520 disclosure forms, which are an addendum to your contract, for a full explanation of your system payment plan.



## Watch Out for False or Exaggerated Claims

“You can get free solar at no cost to you.”

**Solar energy is free, the cost of equipment is not. If you finance the system, you may not have an upfront payment. Instead you'll have ongoing payments.**

“You will never pay an electricity bill ever again after a solar system is installed.”

**After going solar, you will typically pay a lower electricity bill every month depending on the size of the system. Customers who take out a solar loan or sign a lease will also receive a monthly bill from the loan or lease provider. The combined payment is often lower than the utility bill prior to going solar.**

“Time is running out and you must quickly sign to get solar.”

**Take your time and make sure you understand what you are buying and all terms within the contract.**



# Florida Solar Rights Law

## 163.04 Florida Statutes

Florida law forbids ordinances, deed restrictions, covenants or similar binding agreements from prohibiting solar equipment use. Under this law, a homeowner may not be denied permission to install a solar collector, clothesline, or other energy device based on renewable resources by “any entity granted the power or right in any deed restriction, covenant or similar binding agreement to approve, forbid, control, or direct alteration of property...” While a homeowner cannot be prevented from installing a solar energy system, certain restrictions may be imposed without violating the law.

However, those restrictions must be reasonable, not arbitrary, and uniformly imposed on homeowners in the subdivision. The restrictions cannot act to impair the performance of a solar system or it may be seen as “effectively” prohibiting solar. The law specifically prohibits a community association from preventing the installation of solar collectors on the roof. The association may determine where on the roof the collectors may be installed, so long as the installation is within the area required for its effective operation, that is, south, or east or west of due south. The association is, thereby, limited in imposing requirements which would effectively restrict the system’s operating efficiency or increase the installation cost.

As such, requirements for screening the system from view, whether by trees or fences, ground-mounting, or limiting visibility from the street, are contrary to the spirit and letter of the law if the result impairs the efficiency of the system.



## After you sign the contract

- Permits – Permits must be pulled prior to construction. Make sure the contractor posts the permit at your home. The contractor will also have you sign a Notice of Commencement.
- Plan or Design Review – Prior to construction, it is wise to review the contractor's final designs or permitted plan set to ensure they match your contract.
- Construction – Construction typically takes between 1 and 2 days, but can be more depending on project complexity.
- Inspection – After construction, the system must pass inspection by the city or county. You can receive proof of a passed inspection from the contractor or the city / county.
- Notice To Owner – If you receive a Notice To Owner, or NTO, require a release or paid receipt from the material provider prior to final payment. Otherwise, you may end up with a lien or paying twice for the same project.
- Permission to Operate (PTO) – Your utility must give approval to turn on the system. To gain permission, you'll sign an agreement with the utility. The agreement is often called the interconnection or net metering agreement. While the agreement process is the responsibility of homeowners, most contractors help with the process.



## Definitions

**Battery Storage** – An optional component of a solar panel system that allows homeowners to store excess solar energy. The stored energy can then be used during periods of low sunlight or power outages.

**Inverter** – This is a device that converts the direct current (DC) electricity produced by solar panels into alternating current (AC) electricity. The AC electricity is then suitable for use in the home.

**Interconnection Agreement** – This is an agreement between a solar system owner and the utility company. The agreement outlines the terms and conditions under which the solar system is connected to the grid.

**Kilowatt (kW)** – This is a unit of power. It represents the rate at which electricity is generated or consumed.

**Kilowatt-hour (kWh)** – This is a unit of energy. It represents the total amount of electricity produced or consumed over time.

**Monitoring System** – This is a system that allows homeowners to track and monitor the performance of their solar photovoltaic (PV) system. This includes monitoring energy production and consumption.

**Net Metering** – A metering and billing methodology whereby customer-owned renewable generation is allowed to offset the customer's electricity consumption on site.

**Racking System** – This is the structure used to mount solar panels to a roof or the ground.

**Site Assessment** – This is an evaluation performed by solar professionals to determine the suitability of a location for solar panel installation.

**Solar Array** – This refers to a group of solar panels wired together to create a single, unified system that generates electricity from sunlight.

**Solar Module** – A device made up of solar cells that generate electricity when exposed to sunlight.

**Warranty** – A guarantee provided by the manufacturer or installer that covers defects, performance, and the durability of the solar panels and related components.

## Resources

Check a contractor's Florida license  
[www.MyFloridaLicense.com](http://www.MyFloridaLicense.com)

- should start with CVC or EC for solar projects
- confirm license is in the name of the company selling you the solar system
- report unlicensed activity  
[www2.myfloridalicense.com/unlicensed-activity/](http://www2.myfloridalicense.com/unlicensed-activity/)

Florida Public Service Commission  
[www.psc.state.fl.us](http://www.psc.state.fl.us)

**Florida Solar Energy  
Industries Association**  
**[www.FlaSEIA.org](http://www.FlaSEIA.org)**



The Florida Solar Energy Industries Association (FlaSEIA) is a non-profit trade association of solar and storage companies. Since 1974 we have been dedicated to protecting and promoting the interests of the solar energy industry in Florida. This longevity, along with stringent contractor licensure and system certification standards, is largely responsible for consumer confidence and industry growth. Upholding the highest ethical standards, our professional members are properly licensed, carry the required insurance, exemplify quality, safety and performance. More than 1 million installations across the state exhibit our members' commitment to making solar Florida's natural energy choice.

FlaSEIA represents solar thermal, photovoltaic, and energy storage system contractors, installers, manufacturers, distributors, consultants, engineers, designers, and more.

At Florida Solar Energy Industries Association, we are dedicated to promoting the widespread adoption of solar thermal, photovoltaic, and energy storage systems. We achieve this by educating consumers, engaging with political leaders, actively supporting and drafting legislation, and conducting business in a professional and ethical manner.

**Learn more at [www.FlaSEIA.org](http://www.FlaSEIA.org)**  
**Call: 407-339-2010**