



Louisiana Solar Leasing Report

Alliance for
Affordable Energy

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The Alliance for Affordable Energy advocates for fair, affordable, environmentally responsible community based energy policy in Louisiana and the nation. With a focus on regulatory policy, clean energy and sustainable rebuilding, the Alliance seeks to protect Louisiana's ratepayers from rising energy costs and health threatening pollution. We watchdog both of Louisiana's regulatory bodies as well as local electric and gas utilities.

Table of Contents

Summary of Findings 3

Introduction 4

Methodology 4

Results 5

Discussion of Technical Issues 8

Conclusion and Recommendations 10

Appendices

 Appendix A: Investigation Questionnaire 12

 Appendix B: Sample Checklist for Solar Leasing Customers 13

Summary of Findings

The Alliance for Affordable Energy is a strong supporter of solar leasing when it is done effectively. Recently, we received complaints from ratepayers, solar installers, and local utilities about two companies that offer leasing agreements, Sader Power and Green Grants. The complaints made against the companies warranted examination. Because the Alliance's mission is to protect ratepayers, we launched an investigation to discern the validity of the claims, in an effort to ensure that ratepayers were not being harmed.

The complainants informed the Alliance that there were problems with the contracts; namely that there were balloon payments, no buyer remorse sections, and that the contracts required the customer to place a lien on their home for the panels. We were told that low-income customers were being targeted, solar power production was being overstated so that customers thought they would no longer get a utility bill, and that customers were told that the *utility* may be paying *them* each month. Additionally, Entergy New Orleans ("ENO") reported to the Alliance that there were customers with solar panels on their homes but no net-meter and no application for a net-meter, therefore, ENO had no way to credit the customer with the energy produced from the solar panels.

The Alliance made every effort to engage people with first-hand experience of these two companies and inquire about the complaints. We were able to speak with 13 customers who had engaged one of the leasing companies, as well as 5 solar installers, and 5 Entergy employees. For the interviews with customers, we developed a questionnaire with eleven questions. In addition, we met with both of the leasing companies in question as well as another leasing company that had received zero complaints. Finally, we engaged a national expert to review the report for technical accuracy.

From our analysis of the survey results, we found that some customers did not get a copy of their contract, the buyer remorse section is absent from contracts, and there was a customer with solar panels but no net-meter. With a few of the claims, we discovered that there was more to the story. For example, Green Grants stated that their program could save \$70-100 per month, however, this savings includes free weatherization, which they provide. While Sader Power's contract does have a large buy-out amount after 6 six years, this payment is an option, not a requirement.

Based on the findings of this report, the Alliance puts forth a number of recommendations that will serve to protect consumers, the utility companies, and the solar industry.

Introduction

Solar power generation is very popular and for good reason. A family or business can dramatically lower their monthly energy bill by becoming his or her own power producer. Louisiana makes it easy by offering a 50% tax credit for residential renewable energy systems and the federal government offers a 30% tax credit. These credits can be used together to help people decrease the overall cost of a solar system, which can easily run \$25-35,000. With 80% in tax credits, that brings the price down to \$5000-7000.

However, even this substantial reduction leaves many people out of the solar option. Five to seven thousand dollars is a lot of money out of pocket in addition to floating \$25-35,000 until tax refunds come in. That is why solar leasing is an excellent option. For little to no money down, a homeowner can get into the solar market and start using clean energy.

The Alliance for Affordable Energy is a strong supporter of solar leasing when it is done effectively. However, we received numerous complaints from ratepayers, solar installers, and local utility companies about two solar leasing companies, Sader Power and Green Grants. The complaints made against the companies warranted investigation, and because the Alliance's mission is to protect ratepayers, we immediately wanted to discern the validity of the claims, in an effort to ensure that ratepayers were not being harmed.

Regarding Sader Power, the Alliance was told customers were not getting copies of the contracts they signed, low-income customers were being targeted, solar power production was being overstated so that customers thought they would no longer get an energy bill, and people were calling the utility asking for refund checks for the solar energy they produced. In addition, we were told that Sader Power's contract requires a balloon payment after a few years, their contracts have no buyer remorse section, customers have to cover the panels on their homeowner's insurance, and the contracts require a lien on customers' homes. The utility told us there were customers with grid-connected solar panels but no net-meter and no application for a net-meter. Finally, a general fear that was expressed to the Alliance was that Sader Power may be taking advantage of the tax credits and could be planning to sell off their maintenance agreements to a third party collection company in the next few years.

Regarding Green Grants, we were told that low-income customers were being targeted and the company was overstating the production of the solar panels.

Methodology

The Alliance made every effort to engage people with first-hand experience interacting with these two companies and inquire about the complaints. We were able to interview 13 customers who had engaged one of the leasing companies, 5 solar installers, and 5 Entergy employees.

The Alliance developed a questionnaire designed to determine the veracity of the complaints that were made to the Alliance. (The Solar Leasing Questionnaire is included in Appendix A.) Next, we created an interview list out of the customers who had directly contacted us as well as those referred to us as a result of requests made to Entergy, people in the solar industry, Green Grants, Sader Power, and in public forums. Entergy was unable to give customer names to the Alliance, citing privacy protection rules. Green Grants complied with the Alliance's request for 5 customer names. Mr. Sader agreed to give the Alliance 5 customer names but at the time of writing this report, has not produced them.

The Alliance met in-person with John White, legal counsel for Sader Power on April 16, 2012 and with John Sader and John White on May 1, 2012. We met with Green Grants owners Ted Neyhart and Aaron Dirks and their attorneys Margot Want and Benjamin Norwood on April 30, 2012. The Alliance spoke with Entergy New Orleans and Energy Louisiana staff about solar leasing and customer complaints on multiple occasions. In addition, the Alliance met with other people in the local solar industry, including Solar Universe, another solar leasing company. Green Grants, Sader Power, and Solar Universe gave the Alliance a copy of their contract for our review.

Once the analysis was complete and a draft of the report was written, the Alliance sent the report to the National Renewable Energy Labs for review. In addition, the Alliance hosted a solar roundtable with local solar industry professionals to review the following sections of the report: Discussion of Technical Issues, Conclusions and Recommendations, and Sample Checklist for Solar Leasing Customers.

Results for Sader Power

Complaint: Customers are not being provided with a copy of their contract.

None of the people we spoke to had received a copy of the signed contract from the sales person at the time of signing. Two customers we spoke to did have a copy of their contract. One customer had a fax machine in her home and made a copy for herself. Another customer received his contract after asking for it 3 times. His panels were on his roof before he got a copy of his contract.

Complaint: The contract does not contain a 72-hour buyer's remorse section.

This is true. Louisiana law requires a 72-hour buyer remorse clause for home solicitation sales. A home solicitation sale is one in which the seller "engages in a personal solicitation of the sale at a place other than the business establishment of the seller and the consumer's agreement or offer to purchase is there given to the seller [.]" La. R.S. 9:3516. The "buyer's remorse" provision must include the following:

1. The statement must appear under the conspicuous caption: "CONSUMER'S RIGHT TO CANCEL", and

- (2) State the following: "If this agreement was solicited at your residence and you do not want the goods or services, you may cancel this agreement by mailing a notice to the seller. The notice must say that you do not want the goods or services and must be mailed before midnight of the third business day after you sign this agreement. The notice must be mailed to: (Insert name and mailing address of seller). If you cancel, the seller must return all of your cash down payment." . La. R.S. 9:3539.

It is the Alliance's understanding that Sader Power does, in fact, engage in such "home solicitation sales." That being the case, Sader's contracts should include the 72-hour buyer's remorse section.

Complaint: The power production and resulting savings are being overstated.

This claim was difficult to substantiate. Only one customer we spoke to had solar panels on his roof and there was no net-meter. Hence, there was no way to prove if panels were saving him money, costing him money, or doing nothing. Still, he had not yet received a bill from Sader Power.

Our investigation into this complaint led to another finding; customers do not seem to understand how much energy their system will produce. One customer stated, "they [Sader Power sales rep] said it depends on how much energy you use and other variables." Another reported that he was told the

panels would produce “enough to offset the cost and get a credit from Entergy to use when I wasn’t producing so much.” A third customer was told that his panels would give him a 50% savings but he did not know the kilowatts of the system.

Complaint: Customers are required to put the panels on their homeowner’s insurance.

This is true. The customer is clearly responsible for the condition of the panel, from the contract section 10:

“CUSTOMER shall be responsible for all casualties to the EQUIPMENT’S, except for that actually caused by OWNER or OWNER’S authorized agent. CUSTOMER agrees to add OWNER to any Homeowner’s Insurance policy on PROPERTY as a loss payee in the event of covered casualty. CUSTOMER is responsible for obtaining and maintaining all insurance coverage of the EQUIPMENT.”

Although the contract states that the customer is liable for the panels and is required to put the solar panels on their homeowner’s insurance, only 2 people that the Alliance spoke to knew that and only one had actually done it. One of those two reported “State farm is my home insurance; they charge \$100.00 to add the panels”. Given that so few customers in our sample group understood this clause, it seems likely to us that other customers do not understand this requirement and future storm damage to the panels will have to be paid out of pocket by those customers.

Complaint: Solar panels are connected to the grid but do not have a net-meter.

We found one customer with this problem and this is a serious concern. For customers with analog meters, it appears that the meter does run backward. The newer digital meter only measures the energy that has passed through it, not which direction it is going. "Hence, customers instead run the possibility of being charged for energy that their panels are producing." In this case, the solar panels would raise the customer’s bill. Safety of Entergy personnel is also of great concern. If workers are out for line maintenance and do not know that there is a solar panel nearby, we fear that a worker could be electrocuted. The utility company *must* be informed if a solar panel is connected to the grid.

Complaint: There is a balloon payment after 6 years.

This is not true. For Sader customers, there is an opt-out buy-out provision that is voluntary. After 6 years, the customer can pay Sader \$10,192.97 to purchase the system. Because the customer paid \$45 to \$50 per month for six years (\$3240-3600), the total payment for the system would be 13,432.97-13,792.97. The law is written that a solar lease must have a payment at the end of the contract period of fair market value; otherwise the company could forfeit the tax credit. The question is whether the pay-off amount is in fact fair market value. The technology is still evolving and it is questionable that the panels being used today will be worth over \$10,000 after six years.

Complaint: Homeowners are giving the company a lien on their home.

This is not true. Section 13 of Sader’s contract requires a “Covenant of Right of Use”. The homeowner is not giving up any ownership rights to their home. This section is giving the solar maintenance company permission to access the panels. In our research we did learn that the contract lists the Recorder of Mortgages as the office to file the contract. This is incorrect. The correct office for submitting these documents is the Conveyance Office. Although the contract requires the customer to execute the document, the contract does not specify whose responsibility it is to file (also known as “recording”) the contract with the Mortgage (or Conveyance) Office. The “Covenant of Right of Use” is binding between

the original customer and Sader without being recorded. Recording the contract has the legal effect of binding subsequent owners of the property to the contract. In that regard, it appears to be in Sader's interest to record the contract with the appropriate Orleans Parish office.

The process for filing documents is to first submit the documents to the Notarial Archives Office to get a barcode and number. For a 7-page contract, letter size there would be a \$20 fee. Once the customer has the barcode, then the document is taken to the Conveyance Office. The charge for filing 7 pages will cost \$120 (\$30 first page and \$15 each additional page). The total charge for filing the "Covenant of Right of Use" would be \$140.

Complaint: Low-income customers are being targeted.

This is not true. Sader Power is working in neighborhoods of all income levels. Their advertising does not seem to be targeting any specific group.

Complaint: Sader will install all these systems and then sell off the contracts to a third party.

The Alliance cannot substantiate this complaint. Section 17 of the contract states "OWNER shall have the right to assign this AGREEMENT to any other person, firm, corporation or entity without notice to CUSTOMER and shall have the further right to subcontract any monitoring and maintenance service or other services which it may perform." Given Mr. Sader's past commitment to the city of New Orleans, his history with the Make It Right foundation, and his stated goals for offering affordable solar energy to customers, it is our hope that Sader Power is acting in good faith.

Other findings:

Customers may not be reading the contract before signing it. From one customer, "The signing of the contract went very fast and I didn't have time to read the contract beforehand. We talked about where the solar panels would go, but not on the east side/no shade something about 80 degrees, may be slant of roof. Sales rep not helpful with details." Another customer said he "didn't get a chance to read it [contract]. The sales rep kept interrupting me when I tried to read it."

Customers are not seeking legal advice before signing the contract. None of the people we spoke to had consulted an attorney about the contract.

The contract could be clearer about what happens when a homeowner sells their property. The contract seems to provide for a term of six years on the location specified. However, it is not clear as whether a subsequent homeowner can up the lease or whether the provisions are irrevocable for the original customer. Sader Power informed the Alliance that a customer would be allowed to remove the panels and re-install them on the new home as long as the home is in Louisiana. However, this option is not clearly provided for in Sader's contract.

Results for Green Grants

Complaint: The power production and resulting savings are being overstated.

The website claims that customers can save \$70-100 per month. The owners explained that the savings include weatherizing homes in addition to installing solar panels. The company contracted with Core USA to do the weatherizing. The energy efficiency projects are free with the solar lease.

Complaint: Low-income customers are being targeted.

This is true. The Green Grants model is to offer solar *and* weatherization to people who need it. Offering this service to low income people is central to their business model.

Discussion of Technical Issues

Mr. John Sader of Sader Power raised some technical issues that were beyond the scope of this investigation. However, since these issues came up during the investigation, we will address them here.

Solar Calculators

The National Renewable Energy Labs (NREL) hosts a solar calculator on their website called PV Watts. The calculator allows anyone in the United States to check how much energy they could produce by putting solar panels on the roof. The calculator asks for several pieces of information: address, array size (how many kW), orientation to the sun (tilt & azimuth), a derate factor (the amount of power lost when the AC current from the panel is converted to DC power on the grid), and cost per kWh. PV Watts assumes no shading (although it can be incorporated into the derate factor).

In response to the accusation that Sader Power is over promising power production, Mr. Sader asserted in a meeting and in writing that the PV Watts calculator is too conservative in estimating power production and savings. Mr. Sader claims correctly that the microinverters his company uses increase the derate factor substantially. Sader Power uses Enphase M215 Micro-Inverters and according to Enphase, the derate factor increases from .769 to .832.¹ Using the New Orleans Solar Map which utilizes PV Watts, the Alliance analyzed how the derate factor could alter the savings and power production outputs. The New Orleans solar map will only accept values up to 2 decimal places, hence we used .77 for the default scenario and .84 for the alternative scenario, assuming a generous derate factor.

For cost per kilowatt-hour, the default is \$0.10. The Alliance added the Fuel & Purchased Power Cost (\$0.033449 per kWh) and the Federal Mandated EAC Rider (\$0.000034 per kWh) to the base rate of \$.0806 per kWh for the alternative. Gross monthly and gross annual savings is the total savings off the energy bill. Net monthly and net annual savings is the total amount saved off the energy bill minus \$45/month fee.

Table I: Solar Power Savings Comparison Using PV Watts

	Default Scenario	Alternative Scenario
Derate factor	.77	.84
Cost per kWh	.10	.114
South facing	180	180
Gross Monthly Savings Range in \$/kWh	\$36.82 to \$53.19 / 368 – 532 kWh	\$45.92 to \$66.35 / 403 – 582 kWh
Gross Annual Savings in \$/kWh	\$529.34 / 5,293 kWh	\$660.22 / 5,791 kWh
Net Monthly Savings	-\$8.18 to \$8.19	\$.92 to \$21.35
Net Annual Savings	-\$10.66	\$120.22

** All figures based on New Orleans. **Costs do not include insurance or filing fees. ***Costs estimated for 15 year contract.*

¹ Enphase Energy Technical Brief. (2011) *PV Watts Calculation Values with an Enphase Microinverters System*. Accessed at: <http://enphase.com/wp-uploads/enphase.com/2011/08/Enphase-Technical-Brief-PVWatts-Calculations.pdf>.

In the default scenario, a homeowner pays an extra \$10.66 per year for clean energy. In the alternative scenario, homeowners pay \$45/month for 15 years and save approximately \$1800 during that time frame and then get another 10-15 years of savings without a monthly payment.

Non South-Facing Panels

The savings listed above drop dramatically for panels that face a different orientation. Using the same inputs as above, the Alliance changed the orientation of the panels to look at east and west-facing panels. The New Orleans solar calculator does not offer a north-facing orientation option. It is industry best practice to avoid northern exposures because this is the lowest exposure to sunlight.

Table II: East-Facing Panels

	Default Values	Alliance Inputs
Gross Monthly Savings Range in \$/kWh	\$21.98 to \$52.02 / 220 – 520 kWh	\$27.53 to \$64.80 / 241 – 568 kWh
Gross Annual Savings in \$/kWh	\$445.95 / 4,459 kWh	\$556.74 / 4,884 kWh
Net Monthly Savings	\$-23.02 to \$7.02	\$-17.47 to \$19.80
Net Annual Savings	\$-94.05	\$16.74

Table III: West-Facing Panels

	Default Values	Alliance Inputs
Gross Monthly Savings Range in \$/kWh	\$23.98 to \$52.41 / 240 – 524 kWh	\$30.04 to \$65.32 / 263 – 573 kWh
Gross Annual Savings in \$/kWh	\$438.23 / 4,382 kWh	\$547.49 / 4,803 kWh
Net Monthly Savings	\$-21.02 to \$7.41	\$-14.96 to \$20.32
Net Annual Savings	\$-101.77	\$7.49

Sader Power’s website claims: “Louisiana homeowners can save hundreds for only \$45/month”. From the information in the previous tables, the Alliance believes that customers with unobstructed south-facing roofs could save hundreds of dollars over the contract period, assuming the homeowner’s insurance is low. That said it is clear that customers with systems that are east or west facing will likely not save a substantial amount of money over the contract period.

On North-Facing Panels

Mr. Sader explained why his company was allowing north-facing installations even though panels with northern orientation produce about 50% less energy. To make up for the loss, Mr. Sader said that they would simply double the number of panels on the roof. The panels are not the biggest expense, he explained. Sader Power’s 4.1 kW system requires about 18 panels. On a north-facing roof, it is hard to comprehend how 36 panels would fit but that seems to be more of a business decision than a customer service issue. Nevertheless, the Alliance questions whether a tax credit for north-facing panels is the highest and best use of taxpayer money. We support solar energy but cannot ignore the inefficiency of orienting a high quality panel in a way that cuts 50% of its production.

Tax Credits and the Cost per Kilowatt Hour

Mr. Sader has stated that the US Department of Treasury puts a \$7.00/watt maximum cost basis on residential solar systems. According to the Treasury's guidance document on cost basis, there is a recommended benchmark of plus or minus seven dollars per watt (+/- \$7.00/watt) for residential PV. If the claimed basis on a grant application is "materially higher" than the stated residential benchmark of +/- \$7.00/watt, then the application will be reviewed to determine if only eligible costs were included, if the parties are family or business related, and "other unusual circumstances."² The plus or minus sign before the \$7.00, indicates that the cost basis is a recommendation not a requirement.

Maintenance Agreements

A few solar leasing companies use the term "maintenance agreement" instead of "Lease" to define the fiscal relationship between the company and customer. This is due to the way the solar tax credit laws are written. The term "maintenance agreement" sends a message that solar systems require maintenance.

Solar system maintenance is a matter of some debate locally. The Alliance's research has revealed that solar panels in our region do not require a great deal of cleaning. The panel's recommended angle for our latitude combined with our annual average rainfall tends to keep solar panels clear of debris. However, if the solar system hardware fails for some reason, having a maintenance agreement may be very beneficial.

For leasing companies, the Alliance recognizes that the term "maintenance agreement" could confuse customers. The Alliance believes that the tax credit should include a specific leasing provision. For solar system sellers, the Alliance believes that the question of maintenance agreement is an issue to be worked out between the solar company and the consumer.

Conclusions and Recommendations

With a few adjustments, the Alliance believes that Sader Power could add a net benefit to Louisiana's solar market. Sader Power is offering clean energy at an affordable monthly rate and with the correct solar panel orientation, will likely help ratepayers save some money. Green Grants was a pleasant surprise to the Alliance. The model to pair energy efficiency with solar panels is the best way to lower energy bills. We would like to see Green Grants report the number of weatherizations completed to the New Orleans City Council to be included in the Council's energy efficiency efforts.

Guarantees are important. When a customer leases a TV, they expect, and rightly so, that the TV will turn on every single time. When a person leases a car, the rental agency ensures that the car runs predictably or the leasing company replaces the car with another that does function. Sader Power and Green Grants are not currently offering the same guarantee in their contracts. Solar Universe, another leasing company in town, does offer this type of guarantee. The Alliance believes that this type of guarantee should be industry practice. If the company is confident in the product, then it should not be a problem to guarantee annual power production of the system. Further, PV Watts could be used to guarantee production. If PV Watts is in fact overly conservative, as some have suggested, then guaranteeing production based on PV Watts should not be a problem.

² Department of Treasury. (Evaluating Cost Basis for Solar Photovoltaic Properties. Accessed at: www.treasury.gov/initiatives/recovery/Documents/N%20Evaluating_Cost_Basis_for_Solar_PV_Properties%20final.pdf)

Solar Universe, another local solar leasing company, includes insurance coverage of the panels with the lease. In the meeting with Solar Universe, the owner stated that since the company owns the panel, then it just makes sense to insure it. The Alliance agrees. The owner of the panels should hold the insurance policy. Insurance rates for homeowners could erode the savings derived from using solar.

The business model for Sader Power and Green Grants utilizes sales staff instead of solar installers to sell leasing agreements with customers. In our experience, sales people are less knowledgeable about the functioning of solar systems, proper panel alignments, kilowatt-hours, and other very technical issues regarding solar. Therefore, training sales people to be knowledgeable about policy and technical issues is of great importance.

It is not clear from the contracts what should occur when a homeowner sells their home during the leasing period. The Alliance is concerned that the large buy-out option may be enforced at the time of sale of the home.

Based on our findings, we would like to recommend the following changes for solar leasing and maintenance contracting.

1. Customers **MUST** get a copy of the signed contract at the time of signing.
2. All contracts signed outside of a formal office **MUST** contain the 72-hour buyer remorse section.
3. Sales reps **MUST** allow the customer to read the contract before the contract is signed. We would prefer that the customer be required to initial each page.
4. Customers **SHOULD** be shown the shade analysis and educated on the importance of keeping the panels free from overhead obstructions.
5. A minimum power production amount **SHOULD** be guaranteed. If the panels are not performing according to annual projections, then the leasing company is responsible to the customer to fix the problem and reimburse the customer.
6. Solar panels **MUST NOT** be hooked up to the grid before the net-meter is connected.
7. Solar installers under contract with a leasing company **MUST** ensure that the net-meter application has been submitted and accepted before installing the system.
8. The owner of the panels **SHOULD** hold the insurance policy. If this is not offered, then the owner of the panels **MUST** make sure that the homeowner adds the panels to their insurance policy.
9. If the contract offers a termination option, then a clear process for determining fair market value **MUST** be outlined. The Alliance would prefer that the large opt-out payments be removed from the contracts and replaced with a fair process for determining what the system is worth at the time of the contract's termination.
10. The contract **SHOULD** include a clear description of the different options available for when the home is sold. The process for transferring the contract to the new owners should be *unambiguous*.
11. The leasing company **SHOULD** file the necessary paperwork with the City, not the customer. If the customer is required to file the documents, then the customer **MUST** be informed about the extra charge.

Appendix A

Investigation Questionnaire

1. Name of the Solar Company used?
2. Did you sign a contract? If yes, when?
 - a. Did the contract contain a buyer remorse section?
3. Did you get a copy of the contract? If yes, when?
4. Were you required to put the solar panels on your homeowners insurance?
 - a. If you were required, how much did that cost you?
5. Did you get any legal advice on your contract?
6. Did you give the company a lien on your home?
7. Did you see the shadow analysis of the potential solar on your roof?
8. What were you told about the solar panels?
 - a: How much energy will they produce?
 - b. Were you told that you would get a check from your utility company?

Tell me your story (narrative) or any relevant information you want to add to this report.

Appendix B

Sample Checklist for Solar Leasing Customers

- I have read the contract!
- Am I required to include the panels on my homeowner's insurance? How much will this cost?
- Am I giving a covenant on my home for the panels? (This means that the solar company has permission to come onto my property to perform maintenance on the panels.)
- Do I have to file the contract with the city? If yes, why? How much will that cost?
- How much energy will I save? How many kilowatt-hours of power will the panels produce each month? Year? (There should be a number, a kWh, and a time period. Example, 100kWh per month.) To calculate your dollar savings, multiply that number by \$0.10. For example, 100kWh * \$0.10 = \$10.
- Is there a guarantee that the panels will produce the power stated? If not, why not?
- What happens if the panels do not produce the expected power and dollar savings?
- I have seen a shade analysis showing that my roof is sunny and clear of obstructions.
- Which direction will my panels face? (Panels should face south. If south is not an option, then try east-facing. If east is not an option, then west-facing. Panels should not be north facing.)
- What is the timeline for the project? (This is to help manage your expectations for how long the application process can take.)
- I received a copy of the contract at the time of signing!
- I understand that I have 72 hours after signing the contract to cancel it for any reason.