



WATER AND  
POWER

# SOLAR CONSUMER PROTECTION GUIDE

This guide provides important information  
to homeowners thinking of going solar.



PUTTING SOLAR ON YOUR HOME IS AN  
IMPORTANT FINANCIAL DECISION.

Don't sign a contract until you read this document!

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# Watch Out for False Claims

**Most solar providers are honest and fair. However, there are still some false claims you need to watch out for. Do not do business with a salesperson who makes one of these false claims**

FALSE CLAIM	THE TRUTH
You can get free solar energy at no cost to you.	Solar energy is rarely free. An honest company will be upfront about all the costs you will pay over time.
You will never pay an electricity bill ever again after a solar system is installed.	After going solar, you will typically pay a smaller electricity bill every month. Customers who take out a solar loan or sign a lease will also receive a monthly bill from a loan company or solar provider.
Time is running out and you must quickly sign an electronic tablet to get solar.	An honest salesperson would never rush you to sign anything without giving you time to review what you are signing. California law requires that a salesperson show you the contract terms before you sign.



If you think you have been a victim of solar fraud, you may file a complaint against a contractor or home improvement salesperson to the Contractors State License Board (CSLB) at 800-321-CSLB (2752) or [cslb.ca.gov/consumers](https://www.cslb.ca.gov/consumers).

To file a complaint against a financing company, visit

[dfpi.ca.gov/file-a-complaint](https://www.dfpi.ca.gov/file-a-complaint).

## Know Your Rights

### You have the right...

#### ...to read this guide before signing a contract.

Do not feel pressured to read this guide while the salesperson waits. Ask them to come back at a later date to allow you time to read it.

A solar provider must give you time to read this guide before you sign a contract for solar. If they do not allow you to read this guide, you should report them to the Contractors State License Board (CSLB) at 800-321-CSLB (2752) or [cslb.ca.gov/consumers](https://www.cslb.ca.gov/consumers).

#### ...to a copy of a solar contract and financing agreement in the language in which the salesperson spoke to you.

If a solar provider or salesperson comes to sell you solar panels and speaks to you in a language other than English, they must give you a copy of the contract in that language.

#### ...to a Solar Disclosure Document from your solar provider.

By law, a solar provider must provide you with a completed Solar Energy System Disclosure Document created by the Contractors State License Board (CSLB). This one-page document shows you the total costs for the solar energy system. A blank version of this document is available at [cslb.ca.gov/consumers/solar\\_smart](https://www.cslb.ca.gov/consumers/solar_smart).

#### ...to a 3-day cancellation period after signing a contract.

You have at least three business days to cancel your contract for any reason. You may cancel the contract by emailing, mailing, faxing, or delivering a notice to your solar provider by midnight of the third business day after you received a signed, dated copy of the contract. If you are 65 years of age or older, you have five days. Note that different rules may apply for contracts negotiated at a company's place of business.

If your solar provider refuses to cancel the contract, report them to the CSLB at 800-321-CSLB (2752) or [cslb.ca.gov/consumers](https://www.cslb.ca.gov/consumers).

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

## What is your Contractors State License Board (CSLB) license or registration number?

Ask for the solar provider's CSLB license number. If you were contacted by a telephone or door-to-door salesperson, ask for their individual home improvement salesperson (HIS) registration number, too. Then check the license and, if applicable, HIS registration numbers to make sure they are valid and associated with the solar provider by going to [cslb.ca.gov/consumers](https://cslb.ca.gov/consumers) or calling 800-321-CSLB (2752).

- CSLB License Number is: \_\_\_\_\_
- (If applicable) HIS Registration Number is: \_\_\_\_\_

The CSLB license must be active and in classification C-46 (Solar Contractor), C-10 (Electrical Contractor), or B (General Building Contractor) in order to be valid. If your solar provider does not have a valid contractor license, do not sign a contract with them and report them to the CSLB.

## What is the total cost of the solar energy system?

If you are considering a loan or lease, also ask:

- Is there a down payment?
- How much will I pay per month? When will these payments increase and by how much?

## If I sell my home, what are my options and what do I need to do?

Ask your solar provider or lender to show you where in the contract it describes what happens when you sell your home.

## OK, I read these 3 pages. Now what?

1

For a **step-by-step guide for how to go solar**, proceed to the next page. This is recommended, even if you've already started the solar process!

2

Make sure to get **bids from at least 3 different** solar providers. See page 6 for more details.

3

For other **important questions to ask a solar provider** before you sign a contract, go to page 7 of this guide.

4

If you already understand the information listed in the table of contents and are **getting ready to sign a contract**, you can skip to the "Before You Sign" checklist, on page 16 of this guide.

## STEP 1:

### Is Solar a Good Fit for Me?

**Solar photovoltaic panels can capture sunlight on your roof or property and convert it into electricity. This electricity powers the needs of your home, such as lights, electric vehicles, and appliances.**

#### BEFORE YOU CONSIDER GETTING SOLAR AT YOUR HOME, ASK YOURSELF:

##### Have I made my home energy efficient first?

Reducing your energy use can reduce the size of the solar system you need, potentially saving you thousands of dollars. The websites below provide information on BWP's energy efficiency programs and energy saving tips:

Energy Efficiency Programs: [burbankwaterandpower.com/conservation/residential-programs-rebates](http://burbankwaterandpower.com/conservation/residential-programs-rebates)

Energy Saving Tips: [burbankwaterandpower.com/conservation/save-energy-at-home/energy-saving-tips](http://burbankwaterandpower.com/conservation/save-energy-at-home/energy-saving-tips)

##### Is my roof suitable for rooftop solar?

Does my roof receive a good amount of sunlight or is it mostly shaded? What direction does the roof face? Roofs that are mostly shaded or face north are usually not good candidates for solar. If you plan to replace your roof soon, you should replace it before installing a rooftop solar system.

## STEP 2:

### Understand Roles and Solar Process

#### Solar Providers

Solar providers are the companies that sell you solar and send installers to your home. Sometimes they provide financing. They must be licensed. See page 3.

#### Salespeople

Salespeople work for solar providers and may call you or knock on your door. They must be registered, with some limited exceptions. Ask for their "home improvement salesperson (HIS) registration" and check it at 800-321-CSLB (2752) or [cslb.ca.gov/consumers](http://cslb.ca.gov/consumers).

#### Installers

Installers are sent by solar providers to your home to check roof, ground, and electric conditions and to install the solar system. They must be licensed like a solar provider. See page 3.

#### Manufacturers

Manufacturers are the companies that make solar equipment. They provide most solar warranties for purchased systems.

#### Burbank Water & Power (BWP)

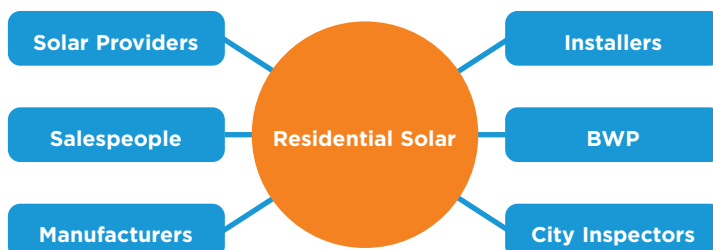
BWP interconnects your solar system to the electric grid and sends you electricity bills that may include solar bill credits.

#### Lenders

Lenders provide you with financing if you have a solar loan.

#### City Inspectors

Inspectors from BWP and the City's Building & Safety Division come to your home to make sure the system is up to code to ensure your health and safety.





# Overview of a Typical Rooftop Solar Process

## BEFORE YOU SIGN A CONTRACT

You	decide if rooftop solar is a good fit for you (see page 4)
You	get a home energy assessment to make your home more energy efficient (see page 4)
You	research solar providers and compare at least 3 bids (see page 6)
Solar Provider	provides you with contract and Solar Energy System Disclosure Document (see page 14)
You	qualify for financing, if needed (see page 9)
Lender	writes up financing agreement (if needed)
You	review solar contract, Solar Energy System Disclosure Document, and any financing agreement (see page 14)
You	go through checklist on page 16 of this Solar Consumer Protection Guide



## AFTER YOU SIGN A CONTRACT

Installer	performs a home site visit to confirm assumptions and check roof, ground, and electric conditions
Solar Provider	finalizes system design and applies for building permit with the City of Burbank's Building and Safety Division
Installer	installs the solar system after receiving a permit.
City Inspector	inspects system for building permit compliance
Solar Provider	submits application to BWP to interconnect solar system to grid
Solar Provider	turns on system only after receiving written approval from BWP
Burbank Water & Power	sends you your first electricity bill with solar credits (see page 12)
Lender/Solar Provider	sends you your first bill for your solar system installation

## STEP 3:

# Find a Qualified Solar Provider

### Find Solar Providers that Serve Your Neighborhood

Ask friends and neighbors who had solar installed at least a year ago if they recommend any solar contractors and why.

If you still need assistance finding a solar contractor, visit [SwitchIsOn.org/contractor-finder](https://switchison.org/contractor-finder) to find solar contractors near you.

### Narrow Down the List to Qualified Solar Providers

First, make sure solar providers you consider have a valid license from the CSLB. It is illegal for solar providers and their installers to conduct business without a license.

- Go to the Contractors State License Board (CSLB) website at [cslb.ca.gov/consumers](https://cslb.ca.gov/consumers) or call 800-321-CSLB (2752) to see if the solar provider and installer licenses are active and valid. The licenses must be in the classification C-46 (Solar Contractor), C-10 (Electrical Contractor), or B (General Building Contractor).

Find out how long the company has been in business and how many installations they have done.

It's a good sign if companies employ installers certified by the North American Board of Certified Energy Practitioners (NABCEP), a high standard in the industry.

### Get Bids From At Least 3 Qualified Solar Providers

#### Compare Bids, and Ask Questions

After you narrow down the list of solar providers, ask for a bid or price quote.

- Look up how to compare solar quotes online and compare the bids you have obtained.
- Note that the cheapest bid is not necessarily the best option for you. A very low bid may indicate that a solar provider is trying to cut corners.

The California Public Utilities Commission (CPUC) recommends that solar providers give out this guide during their first contact with potential customers. Don't hesitate to ask solar providers a lot of questions up front. A qualified company will be happy to answer all of them. A sample list of questions is on the next page.



# Questions to Ask a Solar Provider

## Before You Sign a Contract

### COMPANY BACKGROUND

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What is your company's contractor license number from the Contractors State License Board (CSLB)?

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What is your installer's contractor license number?

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Is the salesperson an employee of your company?

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Will you subcontract with another company to install the solar system? If so, what is their CSLB contractor license number?

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How long have you been in business, and how many systems have you installed?

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Can you provide me with three customer references to call or visit? These customers should have solar installed for at least a year.

### DESIGN & ROOF

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Is my roof a good candidate for solar? Why?

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Does my roof need to be replaced before installing solar panels?

- If yes, how much will that cost, who will do it, what is their license number, and is there a roof warranty?
- 

Why did you choose this specific design and size for the solar system you are recommending to me?

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What steps will you take to ensure my roof won't leak?

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Roughly how much will it cost to remove and re-install the panels if I need to replace my roof in the future, including inspection fees?

### WARRANTIES & PERFORMANCE OF SOLAR SYSTEM

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Are there warranties for the panels and inverters?

- If yes, how long do they last and whom do I contact to replace these components?
  - If equipment such as the inverter fails after the warranty period, how much will it cost to replace?
- 

Are there warranties for labor/construction?

---

Are repairs and maintenance included in the contract? If yes, who should I contact for repairs?

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Will I be able to monitor the performance of the system once it's installed? If so, how?

---

Does the solar provider offer a minimum energy guarantee (common with leases)?

- If yes, how will I be compensated if the system does not produce as much energy as promised in the contract?

Is there an insurance policy that comes with the solar system, or do I need to take out additional homeowner's insurance? Note that this is especially important if you live in fire-prone areas.

# Questions to Ask a Solar Provider

## Before You Sign a Contract

### WARRANTIES & PERFORMANCE OF SOLAR SYSTEM *(continued)*

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What are my obligations in the contract if my solar system stops working due to a disaster like an earthquake or a fire?

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Who has the right to claim the environmental benefits of the power generated by my system? (See “Getting Environmental Credit for Going Green” on page 13).

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### ELECTRICITY BILL SAVINGS ESTIMATES *(see page 12)*

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Please beware of a solar provider who tells you solar is free – it is not. See page 2 for more information on false claims.



For questions about financing, read the next section!

Will you explain to me why an electricity bill savings estimate is not a guarantee?

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What electricity provider bill escalation rate is assumed in your electricity bill savings estimate?

- Note that the CPUC has capped this escalation rate assumption at 4 percent per year.
- 

Even though I will continue to pay electricity bills after going solar, I can receive solar bill credits on my electricity bill. How does that work?

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### IMPACTS ON FUTURE SALE OF YOUR HOME

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Will a solar system make it more difficult for me to sell my home or refinance?

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For leases:

- What happens if the home buyer doesn’t want the solar system or doesn’t qualify to take on my lease?
  - Are there fees if I need to terminate the contract early to sell my house?
  - Are there fees for transferring the lease to a new homeowner?
- 

### TIMELINE *(see page 5)*

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When do you propose to start and finish installing solar on my roof?

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After installation is complete, roughly how long will it take for my electricity provider to send me written approval to turn my system on?

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What situations would allow me to be released from a contract?

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# STEP 4:

## Compare Your Financing Options

### THE MOST COMMON SOLAR FINANCING OPTIONS ARE:

- Purchase of a solar system with a solar loan or cash. With a purchase, you own the system.
- Lease of a solar system, in which the solar provider owns the system and “rents” it to you for a scheduled monthly payment over a set number of years.

The next few pages contain a quick look at each option’s pros and cons, and then a closer look at each.

	PROS	CONS
<b>Purchase with Cash or Loan</b>	<p>Typically, greater return on investment.</p> <p>Little or no upfront costs if you use a loan.</p> <p>May increase your home’s value.</p>	<p>You are typically responsible for repairs and maintenance. This may involve contacting different manufacturers, who could go out of business during the 10- to 20-year component lifecycles.</p> <p>Some solar loans place a lien on your property. This could result in foreclosure, making your home more difficult to sell, or refinancing your mortgage if you do not make your payments.</p>
<b>Lease</b>	<p>Little or no upfront costs.</p> <p>Solar provider is responsible for all monitoring, maintenance, and repairs.</p> <p>Minimum energy production often guaranteed.</p>	<p>Selling home may be more complicated than with a purchased system. Options typically are: the new owner must agree to take on the lease/agreement, you continue making payments, or you buy out the lease/agreement, which could be thousands of dollars.</p> <p>Solar provider could go out of business during the contract period.</p>



# A Closer Look at Purchasing Outright

## *(with cash or loan)*

You can purchase a solar system from a solar provider or manufacturer with a traditional loan, solar loan, or cash. In this approach, you own the installed system. Types of loans include:

- **Secured loans:** these require an asset that will serve as collateral for the loan – often that asset is your solar system.
- **Unsecured loans:** these do not require any collateral, similar to a credit card.

A secured loan is often preferred because it typically has lower interest rates.

Many solar providers work with lenders that offer solar loans, but you should check with banks and credit unions as well. Compare offers to make sure you are being offered a reasonable interest rate.

Unless you purchase a maintenance plan or your system comes with one, you will be responsible for any maintenance and repairs. Make sure you save the equipment warranties, particularly for the inverter, which may need to be replaced sooner than other equipment. If you sell your home, look for real estate agents and appraisers with experience selling homes with solar. You may include the system in the house sale just like any other major home improvement.

### QUESTIONS TO ASK A LENDER ABOUT THE PURCHASE OF A SOLAR SYSTEM WITH A LOAN:

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What is the total cost of the loan over the entire course of the contract?

---

How much will I pay up front, how much over time, and for how long?

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What is my interest rate?  
What is my annual percentage rate (“APR”)?

---

Whom do I contact if I have questions about my loan payments?

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Will a solar loan make it more difficult for me to sell or refinance my home?  
Will I need to buy out my loan?  
Whom do I contact?

---



# A Closer Look at Leases

With a lease, the solar provider owns the system on your property and “rents” it to you for a set period of time. A solar provider will install the solar system on your home, and you will make scheduled monthly payments in exchange for all the electricity the system produces. A typical lease contract period is 20-25 years.

- If you sell your house before the lease contract is over, you will have to pay the solar provider the remainder of the value of the lease or transfer the contract to the new property owner. Make sure you understand the specific contract terms, since buying out a lease can cost thousands of dollars.
- Payments for leases will typically increase by a specified amount every year based on an “escalation clause” or “escalator.” Escalators are typically in the range of a 1 percent to 3 percent increase above the rate you paid in the previous year. Be cautious of entering into a contract with an escalator higher than that.
- There may be different ways to arrange leases, such as paying more up front to reduce your monthly payments.

## QUESTIONS TO ASK A LENDER OR SOLAR PROVIDER ABOUT A LEASE:

---

What is the total cost of the solar system or solar energy over the entire course of the contract?

---

Will my payments increase over time? How much will they increase and how frequently?

---

Is there an option to make a down payment to reduce my monthly payments for a lease?

---

What happens if I wish to end the lease early?

---

If I end my agreement early, will I owe a balloon payment and/or an early termination fee? If so, how much will I owe?

---

Will a lease make it more difficult for me to sell or refinance my home?

---

Who will be responsible for monitoring, operations, and maintenance of the solar system?

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## STEP 5:

# Learn About Electricity Bill Savings

### ELECTRICITY BILL SAVINGS ESTIMATES DO NOT GUARANTEE SAVINGS

Electricity bill savings estimates are educated guesses about how much you could save with rooftop solar. They are based on several uncertain factors. Here are some reasons why it's possible that your savings could be lower than the estimate:

- Your future energy use is uncertain. For example, if your family grows, you buy an electric vehicle, you electrify appliances, or you decide to turn use your air conditioner more often during the summer, your energy use will likely go up.
- If you sell your home, you could incur additional costs. For example, if a buyer doesn't want to take on a lease or PPA, you might have to buy out the contract, which could be thousands of dollars.
- Electricity prices and rates can change over time. Electricity bill savings estimates typically assume they will escalate, or rise, by a certain percentage each year (the CPUC has capped the assumed escalation rate at 4 percent for these estimates). Also, Burbank Water and Power may require you to switch to a different rate plan in the future, which could change how much you save.
- Your solar system might perform slightly worse than the estimate assumed. For example, if your area is unusually dusty, the system could generate slightly less energy than estimated.



**Before you sign a contract, ask yourself:** if the savings end up being lower than the estimated monthly or yearly savings, does getting rooftop solar still make sense to me?



If you still have questions after reading this section, you can find help at the additional resources on page 15 of this guide.

### How Electricity Bill Savings Work

If you go solar, BWP will enroll you in its Solar Net Billing program. Solar Net Billing allows you to get a financial credit on your electricity bill when your solar system sends electricity back to the grid after first powering the electricity needs at your house. The credit amount will vary depending on the time of day and month of the year. Visit [burbankwaterandpower.com](http://burbankwaterandpower.com) for more information.

### Solar Net Billing and Your Electricity Bill

#### *Consuming and Exporting Electricity*

Since the sun isn't always shining, solar customers also rely on electricity from BWP. After your solar system is interconnected to the grid, your monthly electricity bill will summarize how much electricity you took in (shown as "Delivered" on your bill) from BWP, and how much Solar electricity your solar system sent to the grid (shown as "Received" on your bill).

### Monthly Bill Charges, Credits, and Minimum Amounts

If the Delivered amount is greater than the Received amount, you will see an overall charge on your bill. If the Received amount is greater than the Delivered amount, you will see an overall credit. Typically, you will be able to carry forward credits to the next month's bill. Any excess credits can be cashed out for a value of \$0.0455 annually or at the end of your service period. Because credits have a higher value when they are used to offset future bills, BWP recommends that customers cash out their credits at the end of their service period instead of annually.

*Note: You will always be billed a minimum base charge, even if the Received amount is greater than the Delivered amount.*





### Getting Environmental Credit for Going Green

When a residential solar system produces electricity, the system is eligible to receive Renewable Energy Certificates (REC). If you purchase your solar system, you own any RECs created. If you enter a lease, ask your solar provider who will own the RECs, and check the contract fine print.

Solar system owners may sell the RECs they generate. System owners would need to qualify for the Western Renewable Energy Generation Information System (WREGIS), which issues and tracks RECs. Please visit the WREGIS FAQ at [wecc.org/WREGIS/](https://www.wecc.org/WREGIS/) for more information.



### Combining Solar with Storage

When you install battery storage with your solar system, you can store excess solar electricity produced by your panels for use in the evening when the sun goes down. The software that comes with battery storage automatically determines whether to store the extra energy or export it to the grid to maximize cost savings. Battery storage can also provide limited back-up power.



## STEP 6:

# Carefully Read All Paperwork

### The Solar Energy System Disclosure Document

This document from the Contractors State License Board shows you the total costs for the proposed solar energy system as well as estimated electric bill savings using standardized inputs and assumptions. It also has information about your three-day right to cancel a contract. A solar provider is required to fill out this document. It may be placed as the cover page to the contract. See a blank version at [cslb.ca.gov/consumers/solar\\_smart](https://cslb.ca.gov/consumers/solar_smart).

### Contract

The solar contract is the legally binding document between you and the solar provider. Make sure to read it carefully.

Make sure everything you were promised is written in the contract. For example, many answers to the questions on pages 7 and 8 of this guide should be referenced in the contract.

By law, any contract for solar installation must include:

- Contractor information, including business address and license numbers
- Description of the project, including equipment installed and materials used
- Contract price, plus finance charge and/or down payment if applicable
- Approximate start and end date of the contract term
- Notice of a 3- or 5-day right to cancel the contract (with limited exceptions)

Ask the solar provider what situations would allow you to be released from the contract. For example, if your solar provider discovers on a site visit that your roof is shaded in a way that wasn't expected, that could cancel the contract.

### Financial Paperwork

If you are purchasing a system with a solar loan, you will be asked to sign a separate financing agreement. The lender will provide you with this separate agreement.

Make sure everything you were promised is written into any financing agreement. For example, many answers to the questions on pages 10 and 11 of this guide should be referenced in the financing agreement.



## STEP 7:

# Review Additional Resources

If you still have questions about any aspect of going solar, find resources in the list below where you can read or watch additional information, or call someone to advise you.

### Contractors State License Board (CSLB)

- CSLB 24-hour licensing and consumer information: 800-321-CSLB (2752)
- Check a contractor license or home improvement salesperson registration: [cslb.ca.gov/online-services/check-license-ii/check-license.aspx](https://cslb.ca.gov/online-services/check-license-ii/check-license.aspx)
- CSLB solar smart: [cslb.ca.gov/consumers/solar\\_smart](https://cslb.ca.gov/consumers/solar_smart)



### Solar Financing Guides

- Clean Energy States Alliance (CESA) homeowner's guide to solar financing: [cesa.org/resource-library/resource/a-homeowners-guide-to-solar-financing-leases-loans-and-ppas](https://cesa.org/resource-library/resource/a-homeowners-guide-to-solar-financing-leases-loans-and-ppas)
- CESA una guía práctica de financiación solar para dueños de casa (en Español): [cesa.org/resource-library/resource/una-guia-practica-de-financiacion-solar-para-duenos-de-casa](https://cesa.org/resource-library/resource/una-guia-practica-de-financiacion-solar-para-duenos-de-casa)
- CESA/George Washington University rooftop solar financing 101: [cesa.org/projects/sustainable-solar/videos](https://cesa.org/projects/sustainable-solar/videos)

### Other Solar Resources

- Solar Energy Industries Association (SEIA) Residential Consumer Guide to Solar Power: [www.seia.org/research-resources/residential-consumer-guide-solar-power](https://www.seia.org/research-resources/residential-consumer-guide-solar-power)
- The Switch Is On: Resource for finding contractors and education on switching to electric appliances, including solar panels: [switchison.org](https://switchison.org)



## STEP 8:

# “Before You Sign” Checklist

**MAKE SURE YOU HAVE COMPLETED THESE ITEMS BEFORE YOU SIGN ANY DOCUMENTS!**

Remember, take your time and don't feel pressured to sign a contract. Do not sign anything if you feel you need more time to do research or think about your decision.

- 
- ☐ Consider making your home more energy efficient before getting solar. This could save you money. See page 4.
- 
- ☐ Get at least 3 bids for solar at your home. See page 6.
- 
- ☐ Ask the solar provider for 3 customer references and call or visit them. See page 7.
- 
- ☐ Check to make sure the solar provider's license, and if applicable, the home improvement salesperson's registration number, is current and valid with the Contractors State License Board. See page 3.
- 
- ☐ Understand the solar purchasing process, including what happens after you sign a contract for solar. See page 5.
- 
- ☐ Ask the solar provider the contract questions on page 3, 7, and 8 so you understand the terms of the solar contract.
- 
- ☐ If you are financing your system, ask the lender or solar provider the finance questions on page 10-11, so you understand the terms of your financing arrangement.
- 
- ☐ Read the critical information about electricity bill savings estimates on page 12, and review the standardized inputs and assumptions on the CSLB Solar Energy System Disclosure Document.
- 
- ☐ Carefully read all the documents that the solar provider is asking you to sign. These usually include: 1) Solar Energy System Disclosure Document, 2) Contract, and 3) Financial Paperwork. See page 14.
- 
- ☐ Save copies of all the documents you sign. The information will be useful if you sell your home, need to replace your roof, or have any repair or maintenance issues.
-