An Extended Guide · No. 1504

Solar Incentives & Tax Credits

The concept, honestly
— and why they change

! Read this first — two honest truths about home solar

Two honest truths before we start, because they surprise a lot of good folks. First, home solar is a professional job — it takes a licensed installer, building permits, and your utility's approval to connect (called interconnection). This guide is here to help you understand, plan for, and live with solar; it is not a do-it-yourself project, and I never want you climbing on a roof or opening an electrical panel. Second, a plain grid-tied solar system — one without a battery — shuts itself off during a power outage, even in bright sunshine. That is a required safety feature, so the system cannot put electricity onto the lines while the crews are repairing them. If keeping the lights on during an outage matters to you, you will need a battery, and we will talk about that plainly. Incentives are the most changeable part of the whole solar picture — so in this guide I'll teach you the idea and how to check, not a number that could be wrong by the time you read it.

Incentives, without the moving-target confusion

Tax credits, rebates, and other incentives can lower the cost of going solar — but they change often, vary by where you live and how you pay, and are easy to oversell. This guide gives you the honest concept and the right way to check what actually applies to you.

I'm Bill, of Bill's Home Tech in Portage County. I'm not a tax advisor, and I won't quote you a percentage or a dollar figure — these rules shift, and getting them wrong could cost you. What I'll give you is a clear map and a firm push to verify the specifics with the right professional.

One honest, important note up front: the well-known federal tax credit for homeowners who buy their own systems has recently changed. We'll cover that plainly. The lesson it teaches — that incentives move — is the whole point of this guide.

! I'm a tech helper, not a tax advisor

Nothing here is tax advice. Incentive rules are set by governments and utilities and change over time. Always confirm what applies to your situation with a licensed tax professional before you count on any of it.

Incentives, on one page

The honest shape of it, in a handful of points.

- ❑ 'Incentives' is a grab-bag: tax credits, rebates, exemptions, and more.
- ❑ They vary by where you live, which utility you have, and how you pay.
- ❑ The rules change over time — what's true today may not be tomorrow.
- ❑ The long-running federal homeowner credit applied to systems placed in service through the end of 2025.
- ❑ For homeowner-owned systems after that, that federal credit is not available — and Congress can change the rules again.
- ❑ Always verify current incentives with a licensed tax professional.

> **✔ Don't let incentives drive the whole decision**
> Incentives can sweeten solar, but they shouldn't be the only reason you do it — precisely because they change. Make sure solar makes sense for your home on its own merits first.

What we mean by 'incentives'

'Incentive' is a catch-all word for the various ways solar might cost you less. It helps to know the main kinds.

- **Tax credits:** reduce the taxes you owe — historically the biggest federal lever for solar.
- **Rebates:** money back from a utility, state, or program, sometimes at the point of sale.
- **Tax exemptions:** relief from sales tax on the equipment, or from added property tax on the value solar adds.
- **Performance payments:** credits or payments for the power you produce, such as certain state programs.
- **Net metering:** the ongoing bill credit for exported power — a kind of incentive in its own right.

Not all of these exist everywhere, and each has its own rules and deadlines. That's why a blanket 'the government pays for it' claim is misleading — the truth is a patchwork you have to check for your own situation.

The federal picture, as of 2026

Let's be straight about the big one, because it's changed and a lot of older information is now out of date.

For many years, the federal government offered a residential clean-energy tax credit — often called 'the 30% solar tax credit' — to homeowners who bought their own systems. That credit applied to systems placed in service through the end of 2025.

As of 2026, that credit is not available for homeowner-owned systems placed in service after the end of 2025. In other words, the familiar '30% off your taxes' that you may have read about or heard from a neighbor no longer applies to a new system you buy and own now. These rules are set by Congress, and they can be changed again in the future.

> **! Old articles and neighbors may be out of date**
> If someone — a salesperson, an old web page, a well-meaning friend — tells you to expect a 30% federal credit on a system you buy today, don't take it on faith. Confirm the current federal rules with a licensed tax professional. This is exactly the kind of thing that changes.

Why incentives change — and will again

Understanding why the rules move helps you plan sensibly instead of chasing a number.

Incentives are policy choices. Congress writes the federal ones; states, utilities, and regulators write the others. When the politics or budgets shift, so do the incentives — they get created, expanded, trimmed, or ended. The recent change to the federal homeowner credit is a clear example.

So the wise stance isn't to memorize today's rules; it's to check them fresh when you're actually deciding, and to build a plan that still makes sense even if an incentive shrinks or disappears. An incentive is a bonus, not a foundation.

✔ Plan as if the bonus might not last

Ask yourself: does solar make sense for my home even without the best-case incentive? If yes, any incentive you do get is gravy. If the whole deal hinges on an incentive that might change, that's a shakier footing.

How ownership affects incentives

Who owns the system decides who can claim any incentive — a key point often blurred in sales pitches.

If you own your system (cash or loan), any incentives that apply are yours to pursue. If a company owns it under a lease or power-purchase agreement, incentives available to them — including certain business-side credits — go to the company, not to you. They may reflect some of that value in the rate they offer, but the incentive itself isn't yours.

This matters when a lease or PPA is pitched as a way to 'get the incentives.' Read that carefully: the company gets them. Whether their deal is good for you depends on the rate and terms, not on incentives you won't actually receive. Our paying-for-solar guide covers this.

! 'You'll get the tax credit' — will you, really?
If a salesperson says a lease or PPA lets you 'get the tax credit,' press them. Under a third-party deal, the credit generally goes to the owner — the company. Make sure you understand who actually receives any incentive before it influences your choice.

State, local, and utility programs

Beyond the federal picture, a patchwork of smaller programs may help — and it varies a great deal by where you live.

States, counties, cities, and utilities sometimes offer their own rebates, credits, or programs for solar. Some are generous; many places have little or none. They come and go, run out of funds, or change their rules, so today's program may not be there next year.

Because this is so local and so changeable, I can't tell you what applies to your address — and neither can a national brochure. The only reliable way to know is to check your own state, your utility, and a tax professional. We'll cover how in a moment.

✔ Your utility is a key place to ask
Your electric utility — whether a big company or a rural co-op — is one of the first places to ask about rebates or programs, alongside your state. The answer differs from one provider to the next.

Two kinds of homes, two sets of needs

Incentives, like net metering, can differ between town and country homes — partly because of which utility serves you and which programs reach you.

If you live in town or the suburbs

In town or the suburbs, you're likely served by a big investor-owned utility, which may have its own programs, and you're inside city or county programs where they exist.

- Ask your big utility about any current rebates or solar programs.
- Check for city or county incentives, which some areas offer.
- Confirm sales and property-tax treatment for your locality.
- Verify anything a salesperson claims with a tax professional.

If you are out in the country on a well

Out in the country, a rural co-op may or may not offer programs, and some state or federal rural-energy programs are aimed specifically at farms and rural properties — worth asking about.

- Ask your co-op directly — its programs (if any) differ from big utilities'.
- If you farm or run a rural business, ask about rural-energy programs you may qualify for.
- Property-tax treatment of a ground mount is worth confirming locally.
- Don't assume a town neighbor's incentive applies to your rural setup.

> **★ Not sure what's out there for you?**
> Incentives are so local that the only real answer comes from checking your own utility, state, and a tax pro. I'm glad to help you figure out where to look and what to ask. Call (330) 200-8042.

Performance payments and certificates

In some places, you can earn something for the power your system produces, beyond just the bill savings. It's worth knowing the idea, even if it may not apply here.

Certain states run programs where solar owners earn credits or certificates for each chunk of clean power they generate, which can sometimes be sold. These go by various names and exist only in some markets, with rules and values that change.

Whether anything like this is available where you live is, again, a local question. Don't count on it unless you've confirmed it exists for your area and understand how it actually pays — your installer and state energy office are places to ask.

> **✔ Treat these as a possible bonus, not a given**
> Performance programs come and go and vary widely. If one exists for you, wonderful — but verify it independently and don't let a projected value you can't confirm inflate a savings estimate.

Property and sales tax on solar

Two quieter forms of relief can matter: how solar is treated for property tax and sales tax. Both vary by place.

Adding solar can raise a home's value, and some places offer a property-tax exemption so you're not taxed extra on that added value. Separately, some places exempt solar equipment from sales tax. Where these exist, they quietly reduce the cost or the ongoing tax.

Like everything in this guide, whether they apply — and how — depends on your state and locality, and can change. A tax professional and your county are the right sources. Don't assume; verify.

> **✔ Ask specifically about both**
> When you check on incentives, ask two specific questions: is there a property-tax exemption for the value solar adds, and is the equipment exempt from sales tax? The answers vary and are easy to overlook.

Net metering is an incentive too

Don't forget the ongoing one hiding in plain sight: the bill credit you get for exported power.

Net metering — the credit your utility gives for the extra power you send to the grid — is a form of incentive that works month after month, not just once. Its value can rival or exceed one-time incentives over the life of a system, which is why it deserves its own attention.

And like the others, it varies by utility and changes over time, as our net-metering guide explains. In Ohio, the big utilities must offer it while co-ops may not — a difference that can matter more to your bottom line than any one-time program.

> **✔ Weigh the ongoing credit, not just the one-timers**
> Sales pitches love one-time incentives, but the steady value of net metering often matters more over the decades. Understand your utility's crediting — our net-metering guide helps — alongside any upfront perks.

Don't let incentives drive the whole decision

This is the heart of the matter, so let me say it plainly and kindly.

Incentives are a nice bonus, but they're the shakiest part of the solar picture precisely because they change. If solar only makes sense for your home because of a particular incentive, you're on thin ice — that incentive could shrink or vanish, as the federal homeowner credit just did.

The sturdier way to decide is to ask whether solar suits your home, your roof, your bills, and your goals on its own merits. If it does, treat any incentive you can confirm as welcome gravy. If it doesn't without the incentive, think hard before leaning on a moving target.

> **! Beware 'act now before the incentive ends' pressure**
> Deadline pressure around incentives is a favorite sales tactic. Sometimes a program really is ending; often it's just a push to rush you. Verify any deadline independently, and never let it stampede you into a hasty, poorly-compared decision.

How incentives interact with how you pay

The way you pay and the incentives you can get are tangled together, so it's worth seeing how.

If you own the system, you're the one who could claim any incentives available to homeowners — subject to the current rules, which have tightened federally. If a company owns it (lease or PPA), incentives available to them go to them, and you benefit only indirectly, if at all, through the rate they offer.

So an honest comparison of payment options has to account for who actually receives any incentive — not a vague promise that 'the incentives make it cheap.' Our paying-for-solar guide lays the four options side by side; this guide is the reminder to verify the incentive part with a pro.

> **✔ Tie the incentive question to the ownership question**
> Whenever an incentive comes up, ask: under this way of paying, who actually gets it? Pairing the incentive question with the ownership question keeps you from being misled about savings you won't personally see.

Who to ask — and who not to rely on

For something this changeable, the source of your information matters as much as the information itself.

- **A licensed tax professional:** the right person for any tax credit or tax-treatment question. This is their job.
- **Your utility:** for rebates, programs, and net-metering terms — straight from the source.
- **Your state energy office:** for state programs and exemptions.
- **Your installer:** can point you to programs, but confirm the tax parts with a tax pro.
- **Not a salesperson's promise alone,** an old web page, or a neighbor's memory.

> **✔ Match the question to the right expert**
> Tax questions to a tax pro, utility questions to your utility, state questions to the state. A salesperson may know a lot, but for anything that affects your taxes or your money, verify with the proper authority.

Timing and deadlines, handled calmly

Incentives do sometimes have real deadlines. The trick is to respect true ones without being rushed by manufactured ones.

Programs can open, close, run out of funding, or change on set dates. The federal homeowner credit's end after 2025 is a real example of a deadline that mattered. So it's fair to ask whether an incentive you're counting on has a genuine cutoff.

But 'the incentive ends soon, sign today' is also the oldest trick in the sales book. The answer to both is the same: verify the deadline independently with the program or a tax pro, and never let it push you into skipping quotes, comparisons, or careful reading. A real deadline still leaves time to be careful.

> **! Verify a deadline before you race for it**
> If a deadline is real, a tax pro or the program itself will confirm it, and you can plan sensibly. If it evaporates under a direct question, it was pressure, not policy. Either way, don't let it rush a big decision.

Incentive types and where to verify

A quick map of the kinds of incentives and who to check with. The values are left blank on purpose — those you confirm yourself.

Incentive type	Where to verify
Federal tax credit	A licensed tax pro
State programs	State energy office
Utility rebates	Your utility / co-op
Net metering	Your utility
Property/sales tax	Tax pro / county

Notice there are no numbers in this table, and that's deliberate. The right-hand column is the honest answer to 'how much?' — go to the source, because whatever figure I printed here could be wrong by the time you read it.

Beware incentive-based sales math

Savings projections often lean heavily on incentives. Since incentives are the shakiest input, that makes those projections shaky too.

A quote might show a rosy payback that quietly assumes a big incentive you may not actually get — an expired federal credit, a program that's closed, or a credit that goes to a leasing company rather than you. Pull that assumption out and the numbers change a lot.

So when you see a savings or payback figure, ask which incentives it assumes, and verify each one independently. A projection built on unconfirmed incentives is a sales tool, not a promise. Our reading-a-quote guide helps you spot this.

> **! Ask which incentives a projection assumes**
> Any savings or payback number that includes incentives is only as solid as those incentives. Make the installer list them, then confirm each with the proper source. Unverified incentives are where rosy projections come from.

Keeping records for tax time

If you do qualify for anything, good records make claiming it smooth. A little organizing now saves headaches later.

Keep your contract, receipts, the equipment details, proof of when the system was placed in service, and any program paperwork all in one folder. If you're claiming a credit or rebate, your tax professional or the program will tell you exactly what documentation they need.

This is the same folder we recommend in the install guide for your permits and interconnection approval. Keeping it complete pays off at tax time, for warranty claims, and when you eventually sell the home.

> **★ I'll help you get organized**
> Setting up a simple, complete solar folder is exactly the kind of practical help I enjoy. If you'd like a hand organizing your paperwork so tax time is painless, just call (330) 200-8042.

Questions to ask about incentives

Put these to a tax professional, your utility, and your installer — each to the right one.

Q: What federal tax benefit, if any, applies to a system I buy today?
This one is for a licensed tax professional. The rules changed after 2025, so don't rely on a salesperson or an old article — get a current, professional answer for your situation.

Q: What rebates or programs does my utility or state offer right now?
Ask your utility (big company or co-op) and your state energy office directly. These vary widely and change, so the source is the only reliable answer.

Q: Which incentives does this quote's savings estimate assume?
Make your installer list every incentive baked into their projection, then verify each independently. A projection resting on unconfirmed incentives isn't a promise.

> **✔ Right question, right expert**
> The secret to incentives is simply asking the right source: tax questions to a tax pro, program questions to your utility and state. Do that, and you'll never be misled by a hopeful sales figure.

How to verify current incentives

Because everything here changes, here's the simple routine for getting the real, current answer for you.

- ❑ Ask a licensed tax professional about any federal or tax-related benefit.
- ❑ Call your electric utility about rebates, programs, and net metering.
- ❑ Check your state energy office for state programs and exemptions.
- ❑ Ask your county about property-tax and sales-tax treatment.
- ❑ Have your installer list every incentive their savings estimate assumes.
- ❑ Get any promised incentive or its deadline in writing, and confirm it.

✔ Verify first, count on it second

The order matters: confirm an incentive exists and applies to you before you let it shape your decision or budget. In this corner of solar, 'trust but verify' should really just be 'verify.'

Common Questions

The questions I hear most about solar incentives, answered plainly and honestly.

Q: Is there still a 30% federal solar tax credit?

For homeowners who buy their own systems, that long-running credit applied to systems placed in service through the end of 2025 and is not available for homeowner-owned systems placed in service afterward. The rules can change again, so confirm the current federal rules with a licensed tax professional.

Q: Why do you keep telling me to check with a tax pro?

Because incentive rules change, vary by situation, and getting them wrong can cost real money — and I'm a tech helper, not a tax advisor. A licensed tax professional gives you a current, accurate answer for your circumstances. That's genuinely the safe way.

Q: A salesperson says the government will basically pay for my solar. True?

Treat that as a red flag. Incentives are a patchwork that changes, depends on ownership and location, and rarely covers everything. Ask which specific incentives they mean and verify each with the proper source before believing any 'the government pays for it' claim.

Q: Should I rush to install before an incentive ends?

Only if a genuine deadline, confirmed independently, makes it worthwhile — and even then, never so fast that you skip comparing quotes and reading carefully. Manufactured 'ending soon' urgency is a common sales tactic. Verify, then decide calmly.

> **★ Confused about what applies to you?**
> Incentives are genuinely confusing right now because the rules moved. I can't give tax advice, but I can help you figure out who to ask and what questions to bring them. Call or text me at (330) 200-8042.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made solar incentives and tax credits feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat $99, and for the parts that don't need me on-site I can often help right on your screen for $49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell solar and I don't do the licensed electrical work or the rooftop install myself — I help you understand it all, ask the right questions, and line up a trustworthy local solar installer, so you never feel talked into anything.

> **★ Bill's Home Tech — real help, close to home**
> Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Kinds of Solar Incentives

A patchwork -- and where to check each one

	Type	Where to verify
Federal tax credit	Changed	A tax pro
State programs	Vary	State office
Utility rebates	Vary	Your utility
Net metering	Ongoing	Your utility
Tax exemptions	Local	Tax pro/county

No dollar figures here on purpose -- confirm those at the source.

Will an Incentive Apply to Me?

The honest answer is: check the source

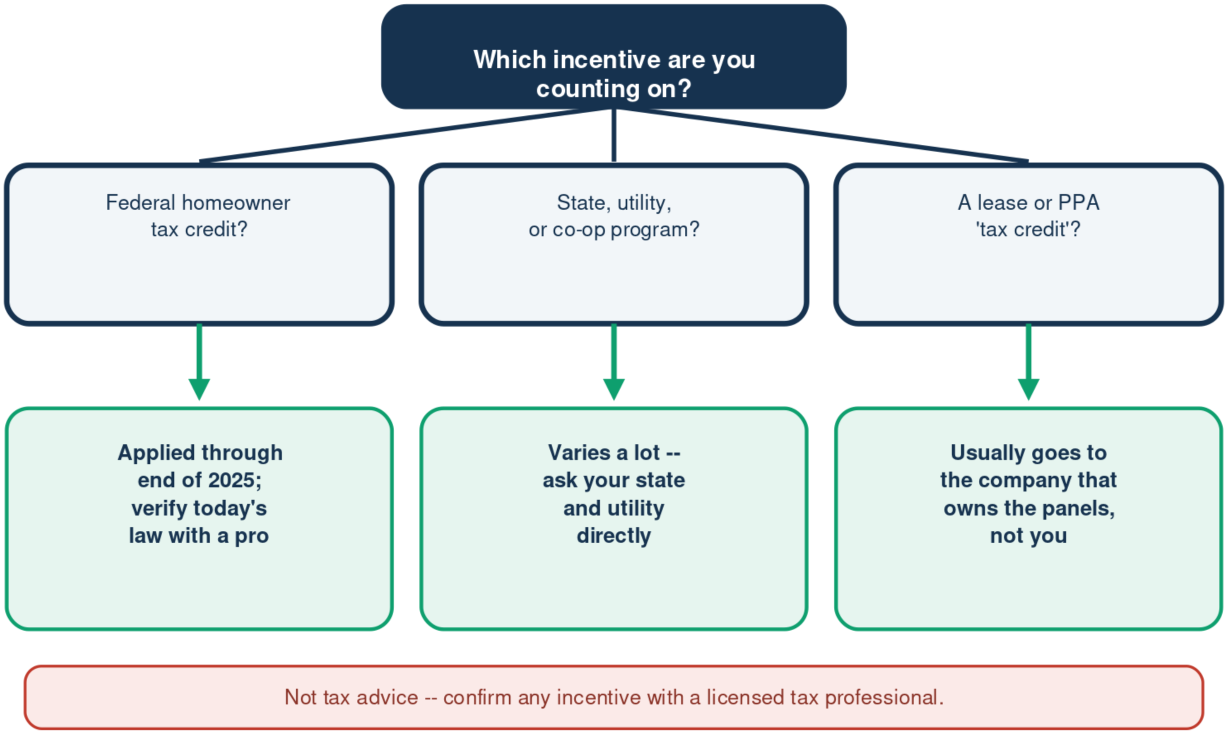

Illustration - a schematic, not to scale. Your setup may differ.

How to Verify an Incentive

The routine for getting the real, current answer

1 Ask your installer
To list every one they assume

→

2 Confirm with a tax pro
For anything tax-related

→

3 Check utility & state
Rebates and programs

→

4 Get it in writing
And confirm any real deadline

Verify an incentive exists and applies before you count on it.

Honest Rules About Incentives

What's true, and what's a myth

	This is true	This is a myth
They change	Over time	Locked forever
Depend on paying	Own vs lease	Same for all
Vary by place	State & utility	One national deal
Need verifying	Ask a pro	Sales word is enough

An incentive is a welcome bonus -- never the whole foundation.

Need a Real Person?

You do not have to remember all of it.
You just have to remember you can call.
Friendly, in-home tech help -- I come to you.

BILL'S PROMISE

If you are not 100% happy with a visit, I will make it right -- or refund it. No awkwardness, no fine print. That is how I would want to be treated.

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— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat $49, free for Support Plan members.

A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— Bill

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