



An Extended Guide · No. 1496

Net Metering, in Plain English

How the grid credits
your extra solar power

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! 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. This guide is about the other side of that coin — how, when your panels make more than you use, the utility can credit you for the extra.

How the grid pays you back for extra sun

On a sunny afternoon your panels may make more power than your home is using. Net metering is the arrangement that gives you credit for that extra power, so it isn't wasted. Let's make this piece of the puzzle plain.

I'm Bill, of Bill's Home Tech in Portage County. Net metering has a reputation for being confusing, full of utility jargon and fine print. My aim is to hand you the simple idea, and the few questions to ask, without the headache.

One honest note up front: the exact rules and rates vary by utility and change over time. So I'll teach you the concept and the right questions — and steer you to your own utility for today's specific terms.

★ I'll help you read the fine print

Utility rules can be a slog. If you'd like a hand understanding what your utility offers, or making sense of a solar-era bill, that's just the sort of thing I help with. Call or text me at (330) 200-8042.

Net metering, on one page

The whole idea in a handful of plain points.

- ❑ When your panels make more than you use, the extra flows to the grid.
- ❑ Net metering gives you a credit for that exported power.
- ❑ At night or on dark days, you draw from the grid and use up the credit.
- ❑ It's usually a credit against your usage — not a check in the mail.
- ❑ In Ohio, the big investor-owned utilities must offer it; co-ops and city utilities may not.
- ❑ The exact credit and rules vary and change — always confirm with your own utility.

✓ The simple picture

Think of the grid as a bank for your extra sunshine: you deposit power on sunny days and withdraw it when you need it. Net metering is the bookkeeping that makes that fair.

What net metering actually is

Strip away the jargon and it's a straightforward idea about a meter that counts both directions.

Your electric meter normally counts the power you pull in from the grid. With solar and net metering, it also counts the power you push back out when your panels make extra. The utility nets the two against each other — hence the name.

So on a sunny day, your surplus power runs the meter one way, building a credit. After dark, when you draw from the grid, you spend that credit down. If you sent out more than you took in, you carry a credit forward; if you took more than you sent, you pay for the difference.

✓ One meter, two directions

Modern meters track both the power you use and the power you send, so the utility can do the math. You don't have to track anything yourself — your bill and your monitoring app show the story.

Building credits and spending them

The rhythm of net metering follows the sun and the seasons, and it usually balances out over months, not minutes.

Through the long, sunny days of summer, many homes make more than they use and pile up credits. Through the short, gray days of winter, they lean the other way and draw those credits back down. That seasonal give-and-take is the whole point.

Most utilities tally this up over a set period and 'true up' your account — squaring the credits against the usage. How often they do that, and what happens to leftover credits, is part of the fine print worth asking about.

✓ Think in seasons, not single days

Don't be alarmed by a cloudy week or cheered by one sunny day. Net metering smooths out over the year. What matters is the whole-year balance, which is how a good installer estimates it.

What net metering is not

A few honest clarifications save disappointment, because net metering is often imagined to be more than it is.

It's usually not a check in the mail. In most cases the value shows up as a credit against the power you use, trimming your bill — not as cash the utility pays you. Some places handle surplus differently, but don't count on a payday.

It's also not the same everywhere, and not guaranteed to stay as it is today. The credit rate, the true-up rules, and even whether your utility offers it at all depend on who you buy power from and current regulations.

! Don't let a rosy net-metering promise seal the deal

If a salesperson's savings pitch leans heavily on generous net-metering credits, verify the real terms with your utility. The rules can be less generous — or can change — and an honest plan doesn't depend on the best-case forever.

The fine print that varies

Net metering isn't one fixed thing — it's a set of terms that differ from utility to utility. These are the ones worth pinning down.

- **The credit rate:** how much each exported unit is worth — sometimes the full retail rate, sometimes less.
- **The true-up period:** how often they balance credits against usage, and what happens to extra credits.
- **System-size limits:** caps on how large a system qualifies for net metering.
- **Fixed charges:** the monthly fee to stay connected, which net metering doesn't erase.

None of these are things I can state for your home, because they're set by your utility and the regulators, and they move over time. That's exactly why asking your own utility is the right step — and why I won't hand you a number that could be wrong by the time you read it.

How it works in Ohio, at a high level

Ohio has net metering, but who must offer it — and on what terms — depends on which kind of utility serves you. This part matters a lot around here.

The state's big investor-owned utilities — the large regional power companies most town and suburban homes buy from — are required to offer net metering to residential solar customers, up to a size cap. If that's your provider, net metering is on the table.

But rural electric cooperatives and municipal (city-run) utilities are not required by state law to offer it, though some choose to. So a country home on a co-op may find the rules quite different from a suburban home on a big utility. Always ask yours directly.

✓ First, find out who your utility really is

Look at your electric bill for the provider's name. Whether it's a big investor-owned company, a rural co-op, or a city utility is the single biggest thing that shapes your net-metering picture.

Why your bill shrinks but doesn't disappear

Even with good net metering, expect a friendlier bill — not a zero one. Here's the honest why.

Most utilities charge a fixed monthly fee just to keep you connected to the grid, and net metering doesn't wipe that out. You're still using the grid as your nighttime supply and your backup on dark days, and that service has a cost.

So even a home that makes as much power as it uses over the year typically still has a modest bill. That's a fair deal for the endless backup the grid provides — as long as nobody promised you nothing to pay.

! 'Eliminate your electric bill' is an overpromise

Beware any pitch that guarantees a zero bill. Between fixed charges and the power you buy at night, most solar homes still see a small bill. Honest sellers say 'lower,' not 'gone.'

Two kinds of homes, two sets of needs

Net metering is one area where town and country homes can have genuinely different experiences — because they often buy power from different kinds of utilities.

If you live in town or the suburbs

In town or the suburbs, you're most likely served by a large investor-owned utility, which in Ohio is required to offer net metering to residential solar up to a cap. That makes the arrangement fairly predictable.

- Net metering is generally available, though the exact credit varies.
- Confirm the credit rate and true-up rules with your provider.
- Fixed monthly charges still apply — factor them in.
- The big utilities have clear enrollment steps your installer knows.

If you are out in the country on a well

Out in the country, you may be served by a rural electric cooperative, which is not required by state law to offer net metering — though some do, on their own terms. This can change the whole economics of going solar.

- Ask your co-op point-blank whether it offers net metering, and how.
- If it doesn't, a battery to use your own power becomes more attractive.
- The answer may steer you toward self-use over exporting to the grid.
- Don't assume the neighbor's town experience applies to your co-op.

★ On a co-op? Let's find out what they offer

The co-op question is one of the most important — and most overlooked — parts of going solar in the country. I'm glad to help you get a straight answer from yours. Call (330) 200-8042.

Reading your solar-era electric bill

Your first bill after going solar looks different. Here's how to make sense of the new lines without a magnifying glass.

You'll typically see how much power you pulled from the grid, how much you sent back, and a credit reflecting the difference. There may be a running balance of credits carried forward, plus the usual fixed charges and taxes that were always there.

The number that matters is the net — what you actually owe after your exports are counted. It'll swing with the seasons, so compare across the whole year rather than fretting over any single month.

★ Bring me your first solar bill

If your new bill looks like a foreign language, that's a perfect thing to bring me. I'll sit down and walk through every line so you know exactly what changed and why. Call (330) 200-8042.

Why bigger isn't always better

It's tempting to build the biggest system your roof allows. Net metering rules are one reason that can backfire.

Many net-metering arrangements are most generous for the power you actually use, and less so for large surpluses you export beyond your own needs. Depending on the rules, a system sized far bigger than your usage may not pay off the way you'd hope for that extra.

There may also be size caps that a too-large system runs into. This is exactly the kind of thing your installer and utility sort out together — and why a system sized to your real usage, not your roof's maximum, is often the sweet spot. I won't guess your right size; a proper design will.

✓ Size to your use, not your roof

The goal isn't to blanket the roof — it's to match your household's real needs, with a sensible margin. That keeps net metering working in your favor and avoids paying for power you can't use well.

Other ways utilities handle solar

Net metering is the most common arrangement, but you may hear of others. A quick, plain map keeps you from getting lost.

Some utilities credit exported power at a lower 'avoided cost' rate rather than the full retail rate. Others use time-of-use pricing, where power is worth more at some hours than others. A few use buy-all, sell-all setups where everything you make is sold and everything you use is bought separately.

You don't need to master these — just know they exist, so if your utility's plan isn't classic net metering, you're not confused. Ask them to explain their arrangement in plain terms, and have your installer confirm how it affects your design.

✓ Ask: 'How exactly do you credit my extra power?'

That one question cuts through the labels. However your utility answers — retail credit, avoided cost, time-of-use — you'll know what to expect and can plan accordingly.

An honest word: the rules change

Net metering isn't carved in stone. It's set by regulators and utilities, and it gets reviewed and revised over time.

In Ohio, net-metering rules fall under the Public Utilities Commission of Ohio — the PUCO — which reviews them periodically. Utilities sometimes propose changes to how they credit solar. What's true today may be adjusted in the years ahead.

That's not a reason to avoid solar; it's a reason not to bank your whole decision on the most generous version of today's rules lasting forever. Build a plan that still makes sense if the credit is a bit less down the road.

! Verify current terms before you sign

Because the rules move, confirm the current net-metering terms with your utility — and, for Ohio specifics, the PUCO — right before you commit. Don't rely on an old article, a neighbor's memory, or a salesperson's best-case.

How a battery fits with net metering

If net metering where you live is skimpy, a battery can shift the math — by helping you use more of your own power instead of exporting it.

With strong net metering, exporting surplus to the grid for a good credit works nicely, and a battery is mostly about backup. Where the credit is weak — as it can be on some co-ops — storing your extra in a battery to use yourself after dark may be worth more than sending it out cheaply.

So the value of a battery isn't only about outages; it can also depend on how your utility credits exports. Your installer can weigh this for your specific situation. Our adding-batteries guide covers the backup side in full.

✓ Weak credit? Self-use gets more attractive

The less your utility pays for exported power, the more sense it makes to use your own solar directly or store it. That's a real consideration for rural homes on a stingier co-op plan.

Net metering at a glance

The general shape of it, on one page. Your utility fills in the specifics.

Question	General answer
What is it?	Credit for exported solar
Cash or credit?	Usually a bill credit
Big Ohio utilities?	Required, up to a cap
Co-ops / city utilities?	Not required; varies
Does it zero my bill?	No — fixed charges remain
Can it change?	Yes — verify current terms

Treat this as the map, not the territory. The exact numbers for your home come from your utility's current rules — which is why the right column stays general on purpose.

Questions to ask your utility

A short call to your electric utility answers most of what this guide keeps general. Here's what to ask.

- Do you offer net metering for residential solar, and what are the terms?
- How is my exported power credited — at retail rate, or something less?
- How often do you true up, and what happens to leftover credits?
- Is there a size cap for a net-metered system?
- What fixed monthly charges will I still pay?

✓ Write down who you spoke with

Jot the date, the person's name, and their answers. If terms are ever disputed later, a simple record of what you were told is worth having.

Questions to ask your installer

Your installer handles the enrollment and should be fluent in your utility's rules. Put these to them.

- Which net-metering arrangement does my utility use, and how does it affect my design?
- Are you sizing my system to my usage, and why that size?
- Do you handle the net-metering and interconnection paperwork?
- Given my utility's credit, would a battery for self-use make sense?

★ Let's compare what they tell you

If two installers describe your net-metering picture differently, that's worth sorting out. Bring me both and I'll help you see who's got it right. Call (330) 200-8042.

Common misunderstandings

A few tidy corrections to the ideas that trip people up most.

- **'The utility pays me cash.'** Usually it's a credit against your usage, not a payment.
- **'Net metering makes my power free.'** It lowers your bill; fixed charges and night power remain.
- **'Everyone gets the same deal.'** Terms vary by utility and can differ sharply on a co-op.
- **'Today's rules are locked in.'** They're reviewed and can change — verify before signing.
- **'Bigger system, bigger check.'** Beyond your usage, extra exports may pay little.

✓ When in doubt, go to the source

For anything about credits and rules, your utility is the final word, not a brochure or a neighbor. A quick call clears up almost every myth on this page.

How your account gets set up

You don't handle the net-metering paperwork alone — it's part of connecting your system. Here's the gist.

As part of getting your system approved, your installer files an interconnection application with your utility — the request to connect safely to the grid — and enrolls you in net metering where it's offered. The utility may swap your meter for one that measures both directions.

Once you have permission to operate and the right meter is in place, the crediting begins automatically. It's all part of the install process, which our install-and-interconnection guide walks through step by step.

✓ Keep your interconnection paperwork

File away the interconnection approval and net-metering enrollment with your other home papers. It's handy if you ever have a billing question — or when you sell the home.

Questions worth asking before you count on it

Sit with these so net metering is a bonus you understand, not a promise you're leaning on blindly.

Q: Who is my utility, and do they even offer net metering?

This is step one. A big investor-owned utility in Ohio must offer it; a co-op or city utility may not. Your bill shows who you're dealing with.

Q: How generous is the credit, really?

Ask whether exports earn the full retail rate or less. A weaker credit doesn't kill the deal, but it changes the math and may make a battery more attractive.

Q: What happens to my extra credits, and can the rules change?

Understand the true-up and that terms can be revised over time. Build a plan that still works if the credit shrinks a little.

✓ Curiosity now saves surprise later

Ten minutes of asking these before you sign is worth more than any glossy savings estimate. The clearer you are, the harder you are to oversell.

Common Questions

The questions I hear most about net metering, answered plainly.

Q: Does net metering send me a check?

Usually not. In most cases it's a credit against the power you use, lowering your bill. Some utilities handle surplus differently, so ask yours — but don't plan on a payday.

Q: Will net metering make my electric bill zero?

No. Even a well-matched system usually leaves a modest bill, because most utilities charge a fixed fee to stay connected and you still buy power at night. It shrinks the bill; it doesn't erase it.

Q: I'm on a rural co-op. Do I get net metering?

Maybe. Co-ops aren't required by state law to offer it, though some do on their own terms. Ask your co-op directly — the answer strongly shapes whether and how solar pays off for you.

Q: Could my net-metering deal change after I install?

The rules can be revised over time by regulators and utilities. That's why it's wise to verify current terms before signing and to build a plan that still makes sense if the credit is a bit less someday.

★ Confused by the crediting? That's normal

Net metering trips up plenty of smart people. Call or text me at (330) 200-8042 and I'll explain how it works for your utility, in plain English, with nothing to sell you.

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 net metering and your electric bill 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.

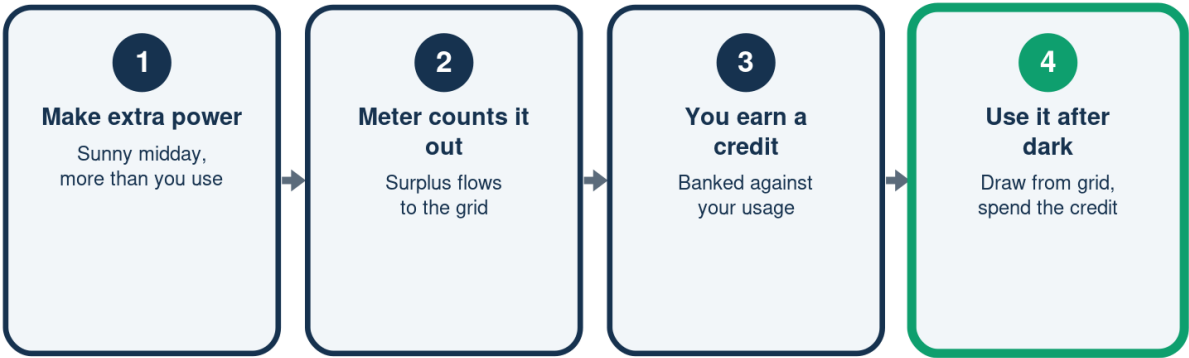
When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, 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.

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How Net Metering Works

The grid as a bank for your extra sunshine



It balances over the seasons -- think whole year, not single days.

Ohio: Who Offers Net Metering?

It depends on which kind of utility serves you

	Net metering?	Good to know
Investor-owned utility	Required	Up to a size cap
Rural electric co-op	Not required	Some do; ask
Municipal (city) utility	Not required	Varies; ask

Check your bill for your provider -- it shapes your whole picture.

What Net Metering Is -- and Isn't

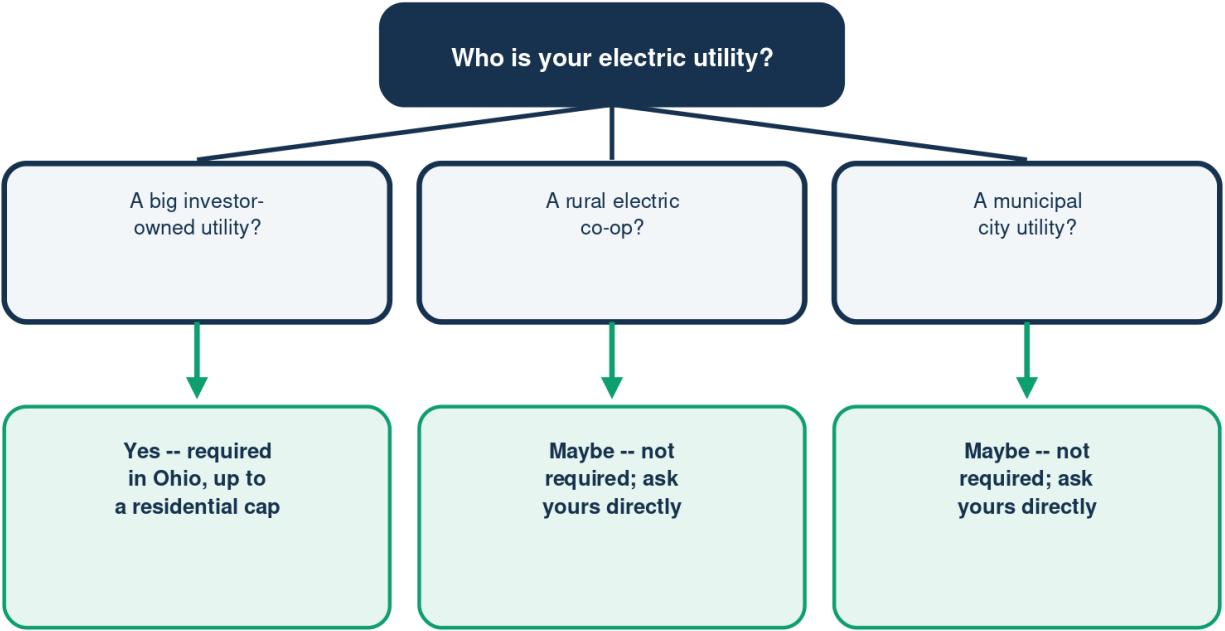
Clearing up the common mix-ups

	It is	It isn't
A bill credit	Lowers usage	A cash check
A seasonal balance	Evens out	Instant payoff
Utility-specific	Varies a lot	The same for all
Subject to change	Reviewed	Locked forever

Verify your utility's current terms before you count on them.

Will You Get Net Metering?

Start by knowing who sells you power



Rules change and are overseen by the PUCO -- verify current terms.

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



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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.

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