



An Extended Guide · No. 1502

Reading a Solar Quote

Understand the proposal
without getting fooled

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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. A solar quote is where a lot of that professional process gets priced out — and where a little know-how keeps you from being dazzled or fooled.

Let's read that quote together

A solar proposal can look intimidating — pages of system sizes, production estimates, savings projections, and fine print. This guide walks you through it line by line, so you know what each number means and where the sales sparkle hides.

I'm Bill, of Bill's Home Tech in Portage County. I won't tell you what your quote should say in dollars — prices depend on your home and the market. What I'll give you is the skill to read any quote with a clear, skeptical eye.

The goal isn't suspicion for its own sake. It's confidence — so you can tell an honest, itemized proposal from a vague one built on rosy promises, and compare a few of them fairly.

★ Bring me a quote and we'll go through it

If a proposal has you squinting, that's exactly what I'm here for. Bring me one — or two or three — and I'll help you read every line, with nothing to sell you. Call or text (330) 200-8042.

Reading a quote, on one page

The whole approach in a handful of points.

- ❑ Check the system size and exactly which equipment it includes.
- ❑ Look at the production estimate — and the assumptions behind it.
- ❑ See what the price includes: permits, interconnection, monitoring.
- ❑ Read the warranties — equipment and the installer's own workmanship.
- ❑ Hunt for fine print: escalators, fees, and monitoring charges.
- ❑ Compare quotes apples to apples, not just on the headline price.

✓ Assumptions matter as much as numbers

A savings or production number is only as good as the assumptions under it. The honest quotes show their work; the fishy ones show a big number and hope you won't ask how they got it.

What a solar quote contains

Most proposals cover the same ground. Knowing the sections ahead of time makes any quote far less daunting.

You'll typically find the proposed system size, a list of equipment (panels, inverter, maybe a battery), an estimate of how much power it should make, the price and payment options, the warranties, and a savings projection. Somewhere in there — sometimes in small print — are the assumptions and terms that hold it all up.

We'll take these one at a time. You don't need to grasp every technical detail; you need to know which pieces to check and which claims to treat with healthy caution.

✓ Read it twice, calmly

Give a quote a first read to get the shape of it, then a second, slower read to question the numbers and hunt the fine print. There's no prize for reading it fast, and no reason to sign the same day you receive it.

The system size and equipment

First, understand what you're actually being offered — how big the system is and what it's made of.

The quote states a system size and lists the panels, the inverter or microinverters, and any battery. Check that the size matches your goals and your usage — our net-metering guide explains why a system sized to your real use is usually wiser than the biggest one your roof allows.

Note the specific equipment and its makers, so you can compare quotes and look up the warranties. You don't need to become a spec expert; our parts guide explains the choices, and a good installer will justify each one for your home.

✓ Make sure the size fits you, not the roof

A bigger system isn't automatically better — beyond your usage, extra output may pay little, depending on net metering. Ask why they chose the size they did, and make sure the reason is about your needs.

The production estimate and its assumptions

Every quote estimates how much power the system will make. This is where honest installers and optimistic ones part ways.

A trustworthy estimate comes from a real study of your roof's sun and shade across the year — not a rule of thumb. Ask to see the sun-and-shade analysis behind the number. If a production figure appears with no explanation of how it was reached, be cautious.

Watch, too, for optimistic assumptions buried underneath: perfect weather, no shade, panels that never age. Real estimates account for cloudy Ohio winters, some shading, and the slow, normal fading of panels over time.

! A big number with no assumptions is a warning

If a proposal promises impressive production or savings but won't show the shade study and assumptions behind it, treat the number as marketing, not fact. The honest quotes always show their work.

The price and what's included

The headline price only means something once you know what it covers. Two quotes can differ wildly in scope.

Check whether the price includes everything: the equipment, the install, all permits, the utility interconnection, monitoring setup, and any needed electrical panel work. A lower price that quietly leaves out permits or a panel upgrade isn't really lower — those costs just land on you later.

I won't tell you what the number should be, because it depends on your home and the market. But I will tell you to make sure you're comparing the full, all-in cost of a complete, working system — not a stripped-down figure with surprises to come.

✓ Ask: 'What's NOT included?'

That one question flushes out hidden costs — a needed panel upgrade, trenching for a ground mount, extra electrical work. A straight answer tells you the real price; a dodge tells you to dig deeper.

The payment options

A quote usually presents ways to pay — cash, a loan, or a third-party arrangement. Each changes what you're really agreeing to.

Paying cash or with a loan means you own the system. A lease or a power-purchase agreement means a company owns the panels and you pay to use them or buy their power. These are very different deals, with big consequences for incentives, control, and selling your home.

Don't let the payment options rush you. Our paying-for-solar guide walks through all four honestly, without dollar guessing. For now, just make sure you understand which one a quote is really offering — especially if it's dressed up as 'free.'

! 'No money down' isn't the same as 'cheaper'

A quote can show a low or zero upfront cost by putting you into a long loan or lease. That's not automatically bad, but it's not free money — look at the total you'll pay over the whole term, not just the first day.

Savings and payback claims

The most exciting — and most massaged — part of many quotes is the savings projection. Here's how to keep your feet on the ground.

Savings and payback figures rest on a tower of assumptions: how much your utility rates will rise, how the system performs, what incentives apply, how net metering credits you. Change any assumption and the number moves. So treat these as estimates with a wide margin, not promises.

Be especially wary of guaranteed savings or a promise to 'eliminate' your bill. No one can guarantee future utility rates. An honest installer presents a reasonable range and names the assumptions; an aggressive one presents a single rosy number as if it were certain.

! Guaranteed savings deserve hard questions

If a quote guarantees a specific dollar savings or a fast payback, ask exactly what it assumes about rates, incentives, and performance. Pull one assumption and watch the promise wobble. That wobble is the truth.

Two kinds of homes, two sets of needs

The same quote-reading skills apply everywhere, but a couple of details differ between town and country homes.

If you live in town or the suburbs

In town or the suburbs, you're likely on a big utility with clear net-metering rules, which makes savings estimates a bit more predictable — and you'll probably have several quotes to compare.

- Compare multiple quotes — you likely have plenty of installers nearby.
- Check the savings estimate against your utility's actual net-metering terms.
- Watch that the quote includes any needed electrical panel work.
- Confirm HOA-related costs, if any, are accounted for.

If you are out in the country on a well

Out in the country, a quote may involve a ground mount, a longer wiring run, and a co-op whose net-metering terms differ. Those all affect the numbers and what should be itemized.

- For a ground mount, make sure trenching and the frame are in the price.
- Check the savings math against your co-op's actual crediting, not a big utility's.
- If backing up a well pump, confirm the battery and its sizing are spelled out.
- Longer wiring runs should be accounted for, not a later surprise.

★ Rural quote looking complicated?

Ground mounts, co-op crediting, and well-pump backup make country quotes trickier to read. Send me yours and I'll help you check it's complete and fair. Call (330) 200-8042.

The warranties on the quote

A quote should spell out the warranties clearly. They're a big part of the value, so read them as carefully as the price.

Look for the panel warranties (a product warranty and a longer performance one), the inverter warranty, the battery warranty if there is one, and — importantly — the installer's own workmanship warranty on their labor. Note the length of each and who honors it.

Our warranties guide goes deep on all of these. For reading a quote, the key is that the warranties are written down, not just mentioned, and that you understand how a claim would actually work years from now.

✓ A long warranty needs a lasting company

The finest warranty is worthless if the company vanishes. Weigh the warranty lengths together with how established and local the installer is — which our choosing-an-installer guide helps you judge.

Hunting the fine print

The small print is where surprises hide. A few minutes here can save years of regret.

- **Escalators:** in some leases and agreements, your payment rises each year — know if and how much.
- **Dealer or financing fees:** loans sometimes carry fees baked into the price — ask what they are.
- **Monitoring or service fees:** check whether any ongoing charges apply.
- **Performance guarantees (or lack of one):** what happens if the system underproduces?
- **Removal costs:** what if you need panels taken off to reroof someday?

! Escalators can erode your savings

A lease or agreement whose payment climbs every year can eat into — or outpace — the savings you were promised. If you see an escalator, do the math over the whole term before you sign. Our paying-for-solar guide explains these.

What a complete quote should include

So you can spot a stripped-down proposal, here's what a full, all-in quote generally covers.

- ❑ All the equipment — panels, inverter, and any battery — named clearly.
- ❑ The full installation labor by a licensed, insured crew.
- ❑ All building and electrical permits.
- ❑ The utility interconnection application and net-metering enrollment.
- ❑ Monitoring setup so you can see your production.
- ❑ Any electrical panel work the system requires.

✓ Missing pieces mean hidden costs

If a quote leaves any of these out, those costs don't vanish — they just surface later, or fall to you. A complete quote is the only kind you can fairly compare or trust.

Red-flag phrases to watch for

Certain wordings in a pitch or a quote should make you slow down and ask questions.

- **'Guaranteed savings'** or **'eliminate your electric bill'** — no one can promise future rates.
- **'Free solar'** — usually means someone else owns the panels; read the terms.
- **'Sign today for this price'** — real value doesn't vanish overnight.
- **'Don't bother getting other quotes'** — comparison is your right and your protection.
- **'The government will pay for it'** — incentives are limited, change, and depend on your situation.

! Absolutes are the tell

Words like guaranteed, free, eliminate, and today are the vocabulary of overselling. Honest quotes speak in ranges and assumptions. When you hear absolutes, reach for your skepticism — and maybe your phone to call me.

Comparing two quotes fairly

Quotes rarely line up neatly. Comparing them takes a little care to avoid being fooled by a low number.

Put them side by side and check that each is for a similar system size and quality, with comparable warranties and the same scope — permits, interconnection, monitoring, and any panel work all included. Only then does the price comparison mean anything.

A quote that's cheaper because it uses a shorter warranty, omits permits, or assumes rosier savings isn't really cheaper. Look at the whole package and the company behind it, not just the bottom line.

★ I'll help you line them up

Comparing solar quotes fairly is fiddly work, and a neutral eye helps. Bring me two or three and I'll help you see what each is really offering. Call (330) 200-8042.

Questions to ask about any quote

Put these to the installer about their proposal. Their answers matter as much as the paper.

- How did you arrive at the production estimate — can I see the shade study?
- What exactly is and isn't included in this price?
- What are all the warranties, and who honors each?
- If this is financed or leased, what's the total over the whole term?
- Are there any escalators, fees, or ongoing charges?

✓ How they answer is data too

Clear, patient, specific answers are reassuring. Vague replies, irritation at fair questions, or 'don't worry about that' are answers of their own — and not good ones.

Each line, and what to check

A quick reference for reading down a proposal.

Line item	What to check
System size	Fits your use, not just roof
Equipment	Named makers; warranties
Production est.	Backed by a shade study
Price	All-in; what's excluded?
Payment	Own it, or lease/PPA?
Warranties	Written; who honors them

Run down this list on any quote and you'll cover the parts that matter. The line most worth your suspicion is any big savings number without the assumptions to back it.

Checking the numbers yourself

You have two powerful reality checks in your own hands: your bills and your utility.

Compare the quote's assumptions about your electricity use against your actual bills — does the usage they assume match your real year? And check any net-metering or savings claim against your utility's actual terms, which you can confirm with a quick call, as our net-metering guide describes.

For any incentive or tax claim, don't take the salesperson's word — confirm it with a licensed tax professional. Incentives change and depend on your situation, as our incentives guide explains. A quote that leans on them should be verified, not trusted on faith.

✓ Your own bills are the honest yardstick

The surest test of a savings claim is your own past bills. If a quote assumes you use far more or less than you really do, the whole projection is off — and worth questioning.

Don't decide on price alone

The cheapest quote isn't automatically the best, and the priciest isn't automatically the safest. Value is the whole picture.

Weigh the equipment quality, the warranties, the installer's reputation and staying power, and how complete and honest the proposal is — alongside the price. A slightly higher quote from a solid local company with strong warranties can be the better buy than a rock-bottom one from an outfit that may not last.

Remember you're buying a decades-long system and a years-long relationship. The number matters, but it's not the only thing that matters.

✓ Best value beats lowest price

Aim for the best overall value — good gear, honest numbers, strong warranties, a trustworthy local company — rather than simply the smallest figure. That's how you avoid paying twice.

A pre-signing checklist

Before you put your name to any solar quote, run through this.

- ☐ I understand the system size, equipment, and why they were chosen.
- ☐ The production estimate is backed by a shade study I've seen.
- ☐ I know exactly what the price includes — and what it doesn't.
- ☐ I understand whether I'll own the system or a company will.
- ☐ I've read the warranties and the fine print, including any escalators.
- ☐ I've compared at least one other quote and I'm not being rushed.

✓ If any box is unchecked, don't sign yet

An unchecked box isn't a no — it's a 'not yet.' Get the answer, take your time, and only sign when every box is honestly ticked. The deal will keep.

Questions to ask before you sign

A last few to be sure you truly understand what you're agreeing to.

Q: Is this quote complete and all-in, or are there costs not shown?

You want assurance that permits, interconnection, monitoring, and any panel work are included — and a straight answer about anything that isn't. Hidden costs are the most common quote trap.

Q: How did you calculate the savings, and what does it assume?

Honest savings come with stated assumptions about rates, incentives, and performance. If the assumptions can't be explained, the number can't be trusted.

Q: If I financed or leased, what would I pay in total over the years?

A low monthly payment can hide a high total, especially with an escalator. Insist on seeing the full lifetime cost, not just the first month.

★ Unsure about a line? Ask before you sign

There's no such thing as a silly question about a quote you're about to sign. Call or text me at (330) 200-8042 and I'll help you understand any part of it, with nothing to sell you.

Common Questions

The questions I hear most about reading a solar quote.

Q: How do I know if a savings estimate is realistic?

Check its assumptions. Honest estimates state what they assume about utility rates, incentives, and performance, and give a range. Compare the assumed usage against your own bills. A single guaranteed number with no assumptions is a warning.

Q: Two quotes are far apart on price. Why?

Usually because they're not the same deal — different system sizes, equipment, warranties, or scope. One may omit permits or use a shorter warranty. Line them up apples to apples before judging on price.

Q: What's the most important thing to check?

That the quote is complete and its numbers are backed by real assumptions — a shade study behind the production, your actual usage behind the savings. Completeness and honest assumptions matter more than the headline figure.

Q: Should I just pick the cheapest quote?

Not automatically. Weigh equipment quality, warranties, and the installer's reputation and staying power alongside price. A decades-long system from a solid local company can be better value than the rock-bottom bid.

★ Quote got you cross-eyed?

Solar proposals are dense on purpose sometimes. Bring yours to me and I'll translate every line into plain English — with nothing to sell you. Call or text (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 reading a solar quote 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

What's on a Solar Quote

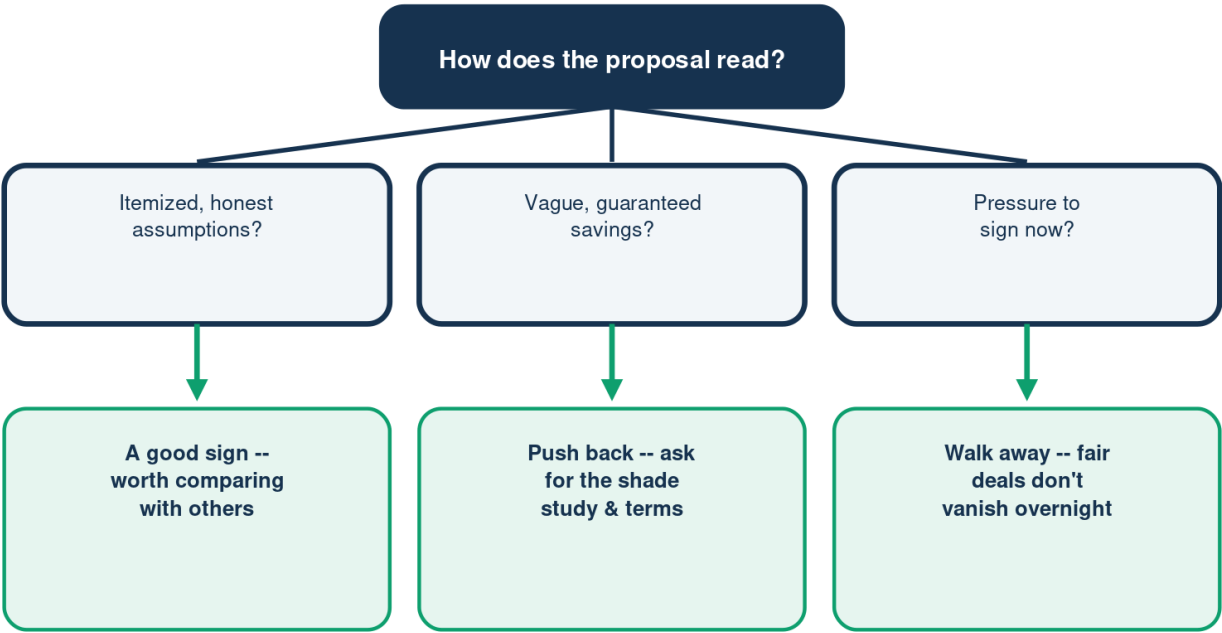
The main lines, and what to check on each

	Line item	What to check
System size	Fits your use	Not just roof
Equipment	Named makers	And warranties
Production est.	A number	Shade study?
Price	All-in?	What's excluded
Warranties	In writing	Who honors

Assumptions matter as much as numbers -- honest quotes show them.

Is This Quote Trustworthy?

The way it reads tells you a lot



Verify any incentive or savings claim yourself before you count on it.

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

Included, or an Extra Later?

Ask what the price does and doesn't cover

	Should be included	Ask if extra
Permits	All of them	Or you pay?
Interconnection	Utility filing	And net meter
Monitoring	Set up	Ongoing fee?
Panel work	If needed	Or surprise?

A price that omits these isn't really lower -- the costs just wait.

Reading a Quote in Four Passes

Slow down and check one thing at a time



No prize for reading fast -- and no reason to sign the same day.



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.

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