BILL'S HOME TECH

Home & Small Business Tech Solutions

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How to Read a Solar Quote Without Getting Fooled

The handful of numbers every honest quote must show — and where the tricks hide

Plain-English solar help from:

Bill's Home Tech

Portage County, Ohio

Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

A solar quote looks complicated, but every honest one shows the same four facts: system size in watts, total price, estimated yearly production in kilowatt-hours, and the warranties. Pull those out first, then compare quotes on dollars per watt — total price divided by watts — which cancels out system size and makes good and bad deals obvious; in 2026 that figure is commonly around three dollars per watt.

Watch the fine print for inflated production estimates, hidden loan "dealer fees," lease "escalators" that raise your payment every year, your roof rolled into the loan, and any tax credit promised to a 2026 buyer that no longer exists. Never compare on monthly payment alone, and never sign on the first visit. Bill will read your quotes with you with no stake in which company you pick.

1 The Short Version

A solar quote can look like a wall of confusing numbers, logos, and promises, and that is sometimes the point — a confused buyer is easier to rush. But underneath the clutter, every honest quote contains the same handful of facts, and once you know what to look for, you can read any quote in a few minutes. This guide shows you exactly what those facts are and where the tricks hide.

You do not need to understand the engineering. You need to find a few numbers, make sure they are all there and in writing, and compare them fairly across quotes. Bill does not sell solar and has no stake in which company you pick — this is simply the checklist he would use sitting at your table.

- Every real quote should show: system size in watts, total price, yearly production, and warranty terms.
- Compare quotes on dollars per watt, not on the monthly payment a salesperson quotes.

- Watch for vague financing, rising "escalator" payments, and your roof rolled into a loan.
- If a number is missing or fuzzy, ask for it in writing before you take the quote seriously.

> **TIP**
> Bring all your quotes to the same single page: for each, write down system size (watts), total price, dollars per watt, estimated yearly production, and the payment terms. Side by side, the good and bad deals become obvious.

2 The Numbers Every Quote Must Show

Start by making sure the quote actually contains the basics. A surprising number of glossy proposals bury or omit these, leaning instead on a big monthly-payment number and a cheerful payback claim. If any of these four are missing, ask for them before going further.

- System size, in watts or kilowatts (for example, 8 kW = 8,000 watts).
- The total price of the system, all-in, before and after any incentives.
- Estimated yearly production, in kilowatt-hours, modeled for your roof in Ohio.
- The warranties: on the panels, the inverter, and the installer's own workmanship.

> **WATCH OUT**
> A quote that leads with "only $X a month" but hides the total price and the system size is steering you toward a financing decision before you have judged the system itself. Always pull the total price and the watts out first.

3 Dollars Per Watt — Your Great Equalizer

The fairest way to compare two solar quotes is a simple number called dollars per watt. You get it by dividing the total price by the system size in watts. It cancels out the fact that systems come in different sizes, so you can compare a big quote and a small quote on even footing.

1. Find the total price (before incentives is cleanest, since the big credit is gone for 2026 buyers).
2. Find the system size in watts (an 8 kW system is 8,000 watts).
3. Divide the price by the watts. $25,000 ÷ 8,000 watts = about $3.13 per watt.
4. Do the same for every quote, and line the dollars-per-watt figures up side by side.

In 2026, installed residential solar commonly lands very roughly around three dollars per watt, with real quotes ranging from the high twos into the mid threes. A quote far above that range deserves hard questions; one far below it deserves a careful look at what equipment and workmanship you are actually getting.

> **TIP**
>
> Dollars per watt is the one number salespeople least like to volunteer, because it makes comparison easy. Calculate it yourself for every quote — it is grade-school division and it protects you from a lot.

4 Reading the Production Estimate

The production estimate is how many kilowatt-hours the system is expected to make in a year. It drives your entire savings calculation, so an inflated estimate makes a mediocre deal look great. The key is whether the estimate was made honestly for your actual roof and Ohio's actual weather.

- It should be modeled for your roof's direction, tilt, and shade — not a generic average.
- It should reflect Northeast Ohio weather, including our cloudier, snowier winters.
- It should account for panels slowly making a bit less power as they age over the years.
- Be skeptical of an estimate that seems high for a shaded or north-facing roof.

WATCH OUT

An over-optimistic production estimate is a quiet way to inflate promised savings and shorten promised payback. If one quote's production number is much higher than the others for the same roof, ask why — the honest answer may reveal an aggressive assumption.

5 The Price Fog: What's Actually Included

Two quotes with the same headline price can include very different things, so it is worth checking exactly what you are buying. Sometimes a low price leaves out items you will end up paying for anyway; sometimes a high price is high because it genuinely includes more.

- Permits and inspection fees — included, or extra?
- Any needed electrical panel upgrade to handle the solar.
- Monitoring equipment and the app to watch your production.
- A battery, or is that a separate line you might be assuming is included?
- Removal and reinstallation if your roof ever needs work — rarely included.

GOOD TO KNOW

Ask for an itemized quote, not a single lump sum. An itemized breakdown shows you what you are paying for and makes it far easier to compare one company's quote to another's — and to spot padding.

6 Warranties — Read Past the Big Number

Solar warranties sound reassuring, but the word covers several different promises that are easy to blur together. A "25-year warranty" might mean the panels, the inverter, or the installer's labor — and those are very different things. Get clear on all three.

Warranty	What it covers	Typical length
Panel product	The panels themselves against defects	~12–25 years
Panel production	That panels still make ~85–90% output	~25 years
Inverter	The box that converts the power	~10–25 years
Workmanship	The installer's own labor and roof penetrations	Varies a lot — ask

The workmanship warranty — the installer's promise to fix their own installation and any roof leaks they cause — is often the shortest and the most important, because it depends on the company still being around. A long panel warranty means little if the installer who would honor a roof leak is gone.

WATCH OUT

The question that separates good installers from fly-by-night ones is simple: "How long is your workmanship warranty, and will your company be here to honor it?" I am glad to help you weigh an installer's track record and how solid that promise really is.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 The Financing Fine Print

How you pay can matter as much as what you pay, and this is where some of the most expensive surprises hide. A cheerful monthly payment can conceal a high interest rate, a long term, or fees that quietly raise the real price. Always separate the system's price from the financing terms and judge each on its own.

- The interest rate and the length of the loan — a low payment over 25 years can cost a fortune in interest.
- Any "dealer fee" baked into a solar loan, which can add thousands to the real price.
- Whether the quoted payment assumes you will apply a tax credit you can no longer claim as a 2026 buyer.
- Whether the payment rises over time (common in leases — see the next chapter).

WATCH OUT

Some solar loans carry a hidden "dealer fee" — the system's cash price is quietly marked up to cover the cost of offering a low rate. Ask directly: "What is the cash price versus the financed price?" A big gap is a dealer fee you are paying.

8 Escalators and Leases — The Rising-Payment Trap

If the quote is a lease or a power purchase agreement rather than a purchase, look very carefully for an "escalator." That is a clause that raises your payment by a set percentage every year — often a few percent — for the life of a long contract. A payment that looks low today can climb substantially over twenty or twenty-five years.

An escalator is sold as keeping pace with rising electric rates, but it locks you into guaranteed yearly increases regardless of what the utility actually does. Over a long contract it can add up to a great deal, and it is one of the most common ways a lease that sounds like a bargain turns out not to be.

WATCH OUT

If you see any yearly percentage increase in a lease or PPA, do the full math over the entire contract, not just the first year. A "2.9% annual escalator" over 25 years is a very different number than the first month's payment suggests. This is a classic spot to get a second opinion.

9 Red Flags on the Page

Beyond specific numbers, certain things on a quote or in the pitch around it are warning signs on their own. None is automatically proof of a bad company, but each is a reason to slow down and ask more questions.

- A "today only" or expiring price pressuring you to sign now.
- The total price or system size missing, with only a monthly payment shown.
- A production or savings estimate that seems too good for your roof.
- Your roof replacement quietly rolled into the solar loan.
- A promised tax credit for a 2026 purchase that no longer exists for buyers.
- Reluctance to give you the quote in writing to take away and think about.

TIP

Any honest company will hand you the full written quote to take home and compare, with no pressure. "I need to think about it and get another quote" is a complete sentence, and a good installer will respect it.

10 The Equipment Names You'll See

A quote will list brand names for the panels and the inverter, and it is easy to feel you must become an expert on each one. You do not. But a few plain pointers help you tell a serious quote from a vague one, and help you ask good questions.

- Panels: look for a named, established manufacturer and a clear wattage per panel. "Tier 1" is a loose industry term for larger, bankable makers — useful but not a guarantee.
- Inverter: this is the box that turns panel power into the kind your house uses. The two common styles are a single "string" inverter and small "microinverters" on each panel.
- Microinverters or "optimizers" can help on roofs with some shade, since one shaded panel drags down the others less.
- Monitoring: a good system comes with an app so you can see what it is producing — make sure that is included.

> **GOOD TO KNOW**
>
> You do not need to pick the equipment yourself. You just need the quote to name specific, real products rather than say "premium panels." Vague equipment descriptions are a sign of a vague company — ask for the exact make, model, and wattage in writing.

11 Who Is Actually Installing It

The company on the glossy brochure is not always the crew on your roof. Some sales organizations sign you up and then hand the job to a subcontractor, which can affect quality and who answers the phone if something goes wrong later. It is fair and smart to ask.

1. Ask plainly: "Will your own employees install this, or a subcontractor?"
2. Ask how long the company has operated under its current name, and look up its reviews.
3. Check that the company is properly licensed and insured for electrical and roof work in Ohio.
4. Ask who you call for service in year three or year ten, and get the answer in writing.

WATCH OUT

A long equipment warranty is only as good as the company that would honor the labor and any roof leak. A brand-new sales outfit with no track record is a real risk on a 25-year product. Weigh reputation and staying power alongside the price.

12 A Two-Minute Quote Triage

When a quote lands in your hands, you can run a quick triage before studying it in depth. This fast pass tells you whether a quote is even worth comparing or should go straight in the "ask more questions" pile.

1. Is the system size in watts and the total price both clearly stated? If not, flag it.
2. Divide price by watts — is the dollars-per-watt in a sane range, roughly near three dollars?
3. Is there a yearly production estimate, and does it look reasonable for your roof?
4. Are the three warranties (panel, inverter, workmanship) all listed with lengths?
5. Does the pitch include a "sign today" deadline or a tax credit a 2026 buyer cannot claim? If so, be extra careful.

TIP

If a quote fails this quick triage — missing numbers, a wild price, or pressure tactics — you have learned something useful without spending an hour on it. The quotes that pass triage are the ones worth a careful side-by-side comparison.

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13 Comparing Quotes Side by Side

Once you have two or three written quotes, the comparison is straightforward if you line them up on the same few facts. Resist comparing monthly payments, which can be engineered to look similar while hiding very different total costs. Compare the real system instead.

1. For each quote, write down: system size in watts, total cash price, and dollars per watt.
2. Add estimated yearly production and the three warranty lengths (panel, inverter, workmanship).
3. Note the financing: cash, loan rate and term, or lease with any escalator.
4. Circle the best dollars-per-watt among reputable installers, then weigh warranty and reputation.
5. Pick based on the whole picture — not the smoothest salesperson or the lowest monthly payment.

> **GOOD TO KNOW**
>
> The lowest dollars-per-watt is not automatically the best deal if it comes with a weak workmanship warranty or an unknown company. But a fair price from a solid, established installer with a strong workmanship warranty is usually the sweet spot.

14 A Sample Quote, Line by Line

It is easier to read your own quote once you have walked through a pretend one. Below is a simplified quote for an eight-kilowatt system, with the thing to check written beside each line. Your quote will have more rows, but the ones that matter most are here.

Line on the quote	What it says	What to check
System size	8 kW (20 panels x 400 W)	Does panels times wattage equal the kW shown?

Total price	$25,000	Is this before or after any credit? For a 2026 buyer, assume no credit.
Dollars per watt	$3.13 / W	Price divided by watts — compare this across quotes.
Year-one production	10,400 kWh	Modeled for Northeast Ohio, or a sunnier place?
Estimated savings	"$1,600/yr"	Does it separate power you use from power you export cheaply?
Panel warranty	25 years	Covers the panels making power, not just defects?
Inverter warranty	12 years	Shorter than the panels — what does a replacement cost?
Financing	"$0 down, $150/mo"	What is the loan's length, rate, and any dealer fee rolled in?

WATCH OUT

The most dangerous line on many quotes is the monthly payment, because it is designed to feel small and to pull your eye away from the total price and the dollars-per-watt figure. Always find the all-in price first, and judge the quote on that.

15 The Monthly Payment vs the Real Price

Many solar quotes lead with a monthly payment rather than a price, the same way a car lot does. A low monthly number can hide a high total and a long loan. The fix is to do one small multiplication before you react to the payment.

1. Find the monthly payment and the number of months (a 25-year loan is 300 months).
2. Multiply them: $150 a month times 300 months is $45,000 paid over the life of the loan.
3. Compare that total to the system's cash price — here, $25,000 — to see what the financing is really costing you.
4. Ask whether a "dealer fee" was added to the price to make that low payment possible (it often is).

> **WATCH OUT**
>
> Always ask for the plain cash price in writing, separate from any financing. If a company will only talk in monthly payments and will not state a cash price, that resistance is itself a warning sign.

16 What to Write in the Margins

When a quote lands in your hands, a pen is your best tool. Scribble these questions right on the page, then make the company answer every one in writing before you even think about signing.

- Is the price before or after a tax credit, and can I actually claim that credit in 2026?
- What is the dollars-per-watt figure, so I can line it up against other quotes?
- Was the production estimate made for Northeast Ohio weather specifically?
- What exactly is included — permits, inspection, electrical upgrades, monitoring, removal for a future roof repair?
- How long is the panel warranty versus the inverter warranty, and who honors them if the installer closes?
- Who is physically installing this — the company I'm talking to, or a subcontractor?
- Is there any dealer fee or finance charge rolled into the price?

> **GOOD TO KNOW**
>
> A reputable installer will answer all of these without flinching, because they have nothing to hide. If any answer is vague, missing, or "don't worry about that," treat the gap as part of your decision.

17 Words You'll Hear on a Quote

A quick translation of the terms that clutter a typical solar quote.

Term	What it really means
kW (kilowatt)	System size — how much power it can make at once.
kWh (kilowatt-hour)	Power over time — what your bill is measured in.
Dollars per watt	Total price divided by system watts; the fairest quote-to-quote comparison.
Production estimate	How many kWh the system should make in a year for your roof.
Inverter	The box that converts panel power for your home; usually warrantied shorter than panels.
Dealer fee	A hidden cost added to the price to fund a low-interest loan — can be thousands.
Escalator	A clause in a lease or PPA that raises your payment a set percent every year.
Production warranty	A promise the panels will still make a set percent of their output years later.

GOOD TO KNOW

If a quote uses a term that is not here and the salesperson cannot explain it in one plain sentence, write it down and look it up, or ask a neutral person. Confusing language on a big contract is rarely an accident.

18 Questions People Ask Us

The quote questions Bill hears most, with straight answers.

Two quotes are thousands apart for the same roof — is the cheap one a scam?

Not necessarily. Compare them on dollars per watt and on what each includes. A higher price sometimes buys better equipment or a stronger warranty; a lower one sometimes leaves out permits or upgrades. The details, not the headline, tell the story.

Should I always pick the lowest dollars-per-watt quote?

It is the best starting point, but not the only factor. A rock-bottom price with a company that may not be around to honor the warranty is a poor bargain. Weigh price against the installer's track record.

The quote expires in 48 hours. Is that real?

Almost never. A genuine price holds long enough for you to compare it. A short "expiration" is a pressure tactic, and a reason to be more careful, not less.

Can you look at my quote with me?

Yes. Bill reads quotes with homeowners regularly and earns nothing from the outcome, so the read is honest either way.

> **GOOD TO KNOW**
>
> A second set of eyes on a quote costs you far less than a bad contract. If anything on the page is unclear, that is reason enough to ask before you sign.

19 When to Call Bill

Reading a solar quote is a skill, not a mystery, and this guide gives you the checklist. But these are large contracts with real tricks in the fine print, and there is genuine value in a second set of eyes before you sign. Bill does not sell solar and earns nothing from your choice, so his read is purely in your interest.

- You have one or more quotes and want an honest, independent read.
- You cannot find the system size, total price, or dollars per watt on the quote.
- The financing or lease terms are confusing, or there is a yearly escalator.
- A production or savings estimate seems too good to be true.
- You are being pressured to sign before you have compared quotes.

Call Bill at (330) 200-8042. He will sit down with your quotes, pull out the numbers that matter, flag anything that does not add up, and help you compare them fairly — so you choose with clear eyes, not under pressure.

CHEAT SHEET

Everyday Cheat Sheet

Keep this with every quote you receive. Pull out these numbers before you judge anything.

I want to…	Do this…
Check a quote is real	Confirm it shows watts, total price, yearly kWh, and warranties
Compare quotes fairly	Divide total price by watts to get dollars per watt; line them up
Sanity-check the price	2026 installed solar is roughly ~$3/watt — far off that needs questions
Judge the warranty	Ask the workmanship warranty length — it's the one that depends on the company lasting
Catch financing tricks	Ask the cash price vs financed price; watch for dealer fees and lease escalators
Avoid the monthly-payment trap	Compare total cost, never just the monthly payment
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

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 results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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