BILL'S HOME TECH

Home & Small Business Tech Solutions

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Is Solar Worth It in Northeast Ohio? An Honest Look at Payback

The real numbers behind solar in Ohio — payback, costs, and the 2026 changes, with no sales pressure

Plain-English solar help from:

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SUMMARY

The 60-Second Version

Solar can be worth it in Northeast Ohio, but it is now a long-term play: with the 30% federal tax credit gone for buyers as of 2026, payback commonly runs 11 to 16 years or more. Judge any deal with four numbers — the all-in cost, the yearly power it makes, what you pay per kilowatt-hour, and what Ohio pays you for exported power (not much).

It works best when you use your solar as you make it, stay in the home 10-plus years, and have a sound, sunny roof. Never sign on the first visit, get at least three written quotes, and compare them on dollars per watt. Bill doesn't sell solar — he'll read your quotes with you for free of any sales stake.

1 The Short Version

Somebody knocked on your door, or you saw an ad, and now you are wondering a very reasonable question: is solar actually worth it here in Northeast Ohio? The honest answer is that it can be, for the right house and the right owner, but it is a long-term decision, not a quick win — and 2026 is a harder year for the math than the last few were. This guide walks you through the real numbers calmly, with no one trying to sell you anything.

Bill does not sell or install solar and has no stake in whether you buy. He is the independent local who will sit with your quote and your electric bill and help you see whether the numbers make sense for your situation. The goal here is simply to arm you with the facts before anyone gets you excited or rushed.

- Solar can pay off in Ohio, but payback is now commonly 11 to 16 years or more.
- The 30% federal tax credit for buyers ended on December 31, 2025 — that change hurts the math a lot.
- Ohio pays you only a small amount for power you send back to the grid, so solar works best when you use it as you make it.

- It is a long-horizon decision. If you plan to move soon, the numbers rarely work.

> **TIP**
>
> Before you believe any payback promise, ask the salesperson to show you the math in writing, using your real electric bill and today's rules — not a national average or last year's tax credit. If they will not, that tells you something.

2 What "Worth It" Really Means

"Worth it" is not one number. For some people it means the system pays for itself faster than the money would grow elsewhere. For others it means lower, steadier bills, or simply the comfort of making their own power. All of those are valid — but they are different goals, and a salesperson who blurs them together can make almost any system sound like a bargain.

The cleanest way to think about it is payback: how many years of electric-bill savings it takes to earn back what you paid for the system. If your payback is 12 years and the panels are warrantied for 25, the roughly 13 years after that are your reward. If payback stretches past the life of the equipment, it does not pay off — it just feels like it might.

> **GOOD TO KNOW**
>
> Solar panels do not last forever and do not make the same power at year 20 as at year one; most carry a production warranty that they will still make around 85 to 90 percent of their original output after 25 years. That slow fade is part of an honest payback calculation, and a good installer will factor it in.

3 The Four Numbers That Decide Everything

You do not need to be an engineer to judge a solar deal. You need four numbers, and a salesperson should be able to give you all four plainly. If any of them are vague, slow down.

- What the system costs you, all-in, after any incentives you can actually claim.
- How much electricity it will truly make in a year, for your roof, in Ohio.
- What your electricity costs you per kilowatt-hour now, and how fast that is rising.
- What your utility pays you for the extra power you send back (in Ohio, not much).

Multiply the power it makes by what you pay for power, and you get your yearly savings. Divide the cost by that yearly savings, and you get payback in years. That is the whole secret. Everything else a salesperson says is either filling in those four numbers or trying to distract you from them.

> **TIP**
> Keep a full year of electric bills, or pull your past 12 months of usage from your utility's website. A real quote should be built on your actual numbers, not a guess.

4 Why Ohio Is a Middle-of-the-Road Solar State

Ohio is not Arizona, and it is not Alaska. We get enough sun for solar to work — cloudy winters and all — but not so much that it pays for itself in a handful of years. A typical Ohio roof produces meaningfully less in December than in June, and snow cover stops production until it slides or melts off.

That seasonal swing is normal and nothing to worry about, but it matters for the math. Over a full year a well-placed Ohio system still makes solid power; you just should not believe a quote that assumes sunny-state output. Ask whether the production estimate was made specifically for Northeast Ohio weather.

> **GOOD TO KNOW**
> Northeast Ohio is one of the cloudier parts of the state, but modern panels still make useful power on overcast days — just less. The number that matters is the full-year total, which a reputable installer models from local weather data, not a single sunny afternoon.

5 The 2026 Change That Hurts the Math

For years, a homeowner who bought a solar system could claim a federal tax credit worth 30 percent of the cost. That credit, called the residential clean energy credit, ended on December 31, 2025. A homeowner who buys a system in 2026 cannot claim it. This is the single biggest change to solar economics in years, and it makes payback noticeably longer.

On a system that might have cost you around twenty-some thousand dollars, that credit was worth thousands of dollars back. Losing it does not make solar a bad idea, but it does make it a slower-paying one — and it means any quote or online calculator built on the old 30 percent number is now wrong. We cover this in full in its own guide.

> **WATCH OUT**
> If a salesperson still talks about "the 30 percent credit" for a system you would buy in 2026, they are either behind on the rules or hoping you are. Confirm the current status with a tax professional before you count on any credit. Do not sign based on a tax break that no longer exists for buyers.

6 The Export Trap: You Use It or You Lose Most of It

Here is a part almost nobody explains up front. When your panels make more power than your house is using, the extra flows out to the grid — and in Ohio, you are paid only a small "generation" rate for it, not the full retail price you pay to buy power back. That rate is commonly just a few cents per kilowatt-hour.

This is called net billing, and it is different from the generous one-for-one "net metering" that older articles and out-of-state salespeople describe. It means the money works best when you use your solar as you make it — running the dishwasher at midday, say — rather than banking on selling a lot back. It also means oversizing

your system to "sell power to the electric company" rarely pays. We explain this fully in its own guide.

WATCH OUT

This one rule quietly reshapes every solar decision in Ohio, and it is the most common thing sales pitches gloss over. If you want, I will look at your utility and your usage pattern with you and show you how much of your solar you would actually use versus export.

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 What a System Really Costs in 2026

Installed home solar in 2026 runs very roughly around three dollars per watt before any incentives, though real quotes range from the high twos to the mid threes depending on the installer, the equipment, and your roof. A typical eight-kilowatt system therefore lands somewhere in the low-to-mid twenty-thousands before incentives — and with the federal credit gone, that is closer to what you actually pay now.

Prices vary enough that two honest quotes for the same roof can differ by thousands of dollars, which is exactly why you should get more than one. Treat any single number in this guide as a ballpark to sanity-check against your own written quotes, not a promise.

Rough system size	Ballpark before incentives	Note
6 kW	~$18,000–$21,000	Smaller home or partial roof

8 kW	~$24,000–$27,000	Common whole-home size
10 kW	~$30,000–$34,000	Larger home or high usage

TIP

Dollars per watt is the fairest way to compare quotes, because it cancels out system size. Take the total price, divide by the system's watts, and compare. We walk through this in the "How to Read a Solar Quote" guide.

8 A Plain Payback Example

Let us walk one through, slowly, with round numbers. Imagine an eight-kilowatt system that costs you twenty-five thousand dollars after any incentives you can claim, and it makes about ten thousand kilowatt-hours of power a year on an Ohio roof.

1. Find your rate: say you pay about 16 cents per kilowatt-hour all-in.
2. Estimate what the solar offsets: if you use most of what it makes, that is roughly 10,000 kWh times 16 cents, about $1,600 a year saved.
3. Divide cost by yearly savings: $25,000 divided by $1,600 is about 16 years to pay back.
4. Compare to the equipment life: panels are typically warrantied around 25 years, so there is real reward after payback — but it is a long wait.

Change any number and the answer moves. Higher electric rates, or a cheaper system, shorten payback; lots of exported power you are barely paid for stretches it. This is why a payback promise with no math behind it is worthless — and why your real bill matters so much.

WATCH OUT

Be careful with "utility rates always go up" claims used to make payback look fast. Rates do tend to rise over time, but nobody knows how fast, and a quote that assumes big yearly increases is quietly inflating your savings. Ask to see the math with flat rates too.

9 When Solar Makes the Most Sense Here

Solar tends to pay off best for a particular kind of Ohio homeowner, and it is worth being honest about whether that is you. None of these are deal-breakers on their own, but the more that fit, the better the math.

- You own your home and plan to stay in it well past ten years.
- You have high electric bills, so there is a lot of cost to offset.
- Your roof is in good shape, faces generally south, and is not heavily shaded.
- You use a fair amount of power during daylight hours, or can shift usage to the day.
- You can pay cash or get a low-interest loan, so financing does not eat the savings.

GOOD TO KNOW

If most of those fit you, solar in Ohio can still be a sound long-term investment even without the tax credit. If few of them fit, that is not a failure on your part — it just means the numbers may favor waiting or skipping it, and a good advisor will tell you so.

10 When It Probably Is Not Worth It

Just as honestly, there are situations where solar rarely pays, and you deserve to hear them before you sign anything. A salesperson on commission is unlikely to volunteer these.

- You are likely to move within a few years — you will not reach payback.
- Your roof is near the end of its life and will need replacing soon.

- Heavy tree shade covers much of your roof through the day.
- Your electric bills are already low, so there is little to save.
- The only way you can afford it is a long, high-interest loan or a lease with a rising payment.

WATCH OUT

If any of these describe you, it is worth a second opinion before you commit tens of thousands of dollars. I am glad to look at your situation and tell you plainly whether the numbers work — even if the answer is "not yet" or "not for this house."

11 What Solar Will Not Do

A little myth-clearing saves a lot of disappointment. Ordinary grid-tied solar does not keep your lights on during a power outage — for the safety of line crews, the system shuts off when the grid goes down, unless you add a battery. So if backup power is your main goal, know that it costs extra, and read our battery guide.

Solar also will not zero out your electric bill. You will still pay connection and delivery charges to stay hooked to the grid, and you will still draw grid power at night and on dark winter days. A good system shrinks your bill substantially; it rarely erases it. Anyone promising a zero bill is overselling.

WATCH OUT

"No more electric bill" and "free solar" are two of the most common overpromises in the business. Both have a kernel of truth buried under a lot of fine print, and both are reasons to read the contract slowly or get a second set of eyes on it.

12 How to Shop Without Getting Pressured

The single best protection you have is simple: never sign on the first visit, and always get more than one written quote. Good solar does not expire overnight, and any "today only" price is a sales tactic, not a real deadline. Taking a week to think and compare costs you nothing and protects you from a lot.

1. Get at least three written quotes from established local installers, not just whoever knocked.
2. Insist each quote shows system size in watts, total price, estimated yearly production, and the warranty terms.
3. Compare them on dollars per watt, not on the monthly payment a salesperson quotes.
4. Check each company's reviews, licensing, and how long they have been in business.
5. Sleep on it, and have someone you trust read the contract before you sign.

WATCH OUT

You are allowed to say "I never sign the same day — leave me the written quote and I will call you." An honest company respects that. A company that pushes back is telling you how it does business.

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.

13 Where Bill Fits In

Bill is not a solar company. He does not earn a penny whether you go solar or not, and that is exactly the point. With 30-plus years of professional experience helping people in Portage County make sense of technology, he is the neutral set of eyes who will sit at your kitchen table and go through the quotes with you.

He can help you line up competing quotes side by side, spot the overpromises, check that the math uses today's rules, and tell you honestly whether the numbers work for your house. If they do, wonderful; if they do not, you will have saved yourself from an expensive mistake. Either way, you decide — with the full picture in front of you.

> *The best time to get an independent opinion on a solar quote is before you sign it, not after.*

14 Three Houses, Three Very Different Answers

The same solar system can be a smart buy on one street and a poor one next door, because payback depends far more on the house and the owner than on the panels. It helps to picture three homes side by side. None of these numbers is a promise for your house — they are only there to show how much the answer swings.

The house	The situation	Rough payback
Good fit	Owns the home, staying 15-plus years, high summer bills, a sound south-facing roof, pays cash	Around 11-13 years
Middling	Average bills, a little afternoon shade, paying with a modest loan	Around 15-18 years
Poor fit	Likely to move within 5 years, low bills, a shaded or aging roof	May never pay back

Notice that the panels are the same in all three cases. What changed is how long the owner stays, how much power they use, how good the roof is, and how they pay. Those are the levers that decide whether solar is worth it, and they are exactly the things a good salesperson's slideshow tends to skip.

GOOD TO KNOW

If you are not sure which house is closest to yours, that is normal, and it is the whole reason to get an independent read before you sign. The honest answer for many Northeast Ohio homes in 2026 is the middle row: it can pay off, but only over a long horizon.

15 A Payback Done the Honest Way

The simple payback example earlier in this guide rounds everything off. A real calculation is a little less rosy, because of two things salespeople rarely dwell on: in Ohio you are paid only a little for the power you export, and panels make slightly less each year as they age. Here is the same system worked through honestly.

1. Start with the all-in price after any credit you can truly claim today — say $25,000 for an eight-kilowatt system.
2. Estimate year-one production for your roof — say 10,000 kilowatt-hours over the year.
3. Split that into power you use and power you export. If you use 70 percent of it yourself, value those 7,000 kWh at your full retail rate (about 16 cents, so roughly $1,120).
4. Value the 3,000 kWh you export at Ohio's low export rate — often just a few cents, so maybe $120, not the retail price. Year-one savings come to about $1,240, not the $1,600 the simple math suggested.
5. Shave a little off each later year for the slow fade of the panels, and remember you still pay the monthly connection charge to stay on the grid. Add the savings up year by year — honest payback here lands past 15 years.

WATCH OUT

Any payback estimate that values every kilowatt-hour at the full retail rate is quietly overstating your savings, because in Ohio the power you export is worth much less than the power you use. Always ask whether the estimate separates power you use from power you export, and confirm the export rate with your own utility.

16 Six Questions That Test a Payback Promise

You do not have to argue numbers with a salesperson to protect yourself. You only have to ask a few plain questions and watch how confidently they are answered. A good company welcomes these; a pushy one gets vague or changes the subject.

- What all-in price did you use, and does it assume any tax credit I can actually claim in 2026?
- How many kilowatt-hours will this make in a year, modeled for Northeast Ohio weather, not a sunny state?
- Does your savings number separate the power I use from the power I export at the lower rate?
- What electric-rate increase did you assume each year, and what does payback look like if rates stay flat?
- Did you account for the panels making a bit less power as they age?
- What do I still pay the utility every month after solar, and is that in your number?

> **TIP**
>
> You are allowed to say, calmly: "Please email me the full payback math with those assumptions written out, and I'll review it this week." An honest company sends it. If someone refuses to put their own numbers in writing, you have your answer about the deal.

17 Words You'll Hear

Solar sales talk is full of terms that sound technical but are simple once translated. Keep this list by your elbow when someone is explaining a quote.

Term	What it really means
Kilowatt (kW)	The size of the system — how much power it can make at once, like an engine's horsepower.

Kilowatt-hour (kWh)	The amount of power over time — what your bill actually charges you for.
Payback	The number of years of bill savings it takes to earn back what you paid.
Net billing	Ohio's rule: you are paid only a small rate for power you send back, not the retail price.
Degradation	The slow drop in how much power panels make as they age, usually under one percent a year.
Inverter	The box that turns the panels' power into the kind your house uses; it wears out sooner than panels.
Dollars per watt	Total price divided by system size — the fairest way to compare two quotes.

GOOD TO KNOW

If a salesperson uses a word that is not on this list and cannot explain it in one plain sentence, that is a fair reason to slow down. Nothing about an honest solar deal needs to be confusing.

18 Questions People Ask Us

These are the questions Bill hears most often at kitchen tables across Portage County. Short, honest answers follow.

Does solar raise my home's value?

Owned solar often adds some value, because a buyer inherits lower bills. A leased system is different and can actually complicate a sale, since the buyer must agree to take over the lease. We cover that fully in the buy-versus-lease guide.

Will panels hurt my roof?

A proper install should not, but panels should only go on a roof with years of life left, because taking them off and putting them back to replace the roof later is expensive. If your roof is near the end, replace it first.

Do the panels need much upkeep?

Day to day, very little. Ohio rain keeps them reasonably clean, and snow slides off as it melts. The part most likely to need replacing during the system's life is the inverter, not the panels.

What if I move before it pays back?

Then you did not reach payback, which is why solar rarely makes sense if a move is likely within a few years. The savings mostly accrue to whoever lives there long-term.

> **GOOD TO KNOW**
>
> If your question is not here, that is exactly what a no-pressure phone call is for. Bill does not sell solar, so there is never a pitch waiting on the other end — just a straight answer.

19 When to Call Bill

You can read this whole section and shop carefully on your own, and many people do. But solar is one of the largest purchases most homeowners ever make, and the pitches are designed to feel urgent. There is no shame — and a lot of wisdom — in getting a neutral opinion before you commit.

- A salesperson is pushing you to sign today, or the "deal" supposedly expires soon.
- You have one or more written quotes and want an honest, independent read on them.
- The payback math does not add up and you cannot tell why.
- You are being offered a lease or a long loan and are not sure what you would really be agreeing to.
- You simply want someone in your corner who has no stake in the sale.

Call Bill at (330) 200-8042. He will come to you, look at your bills and your quotes with you, and help you make a calm, informed decision — on your timeline, not a salesperson's.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy while you shop. Never sign on the first visit; always get more than one written quote.

I want to...	Do this...
Judge any solar deal	Get 4 numbers: all-in cost, yearly production, your kWh rate, export rate
Estimate payback	Divide the system cost by the yearly bill savings — aim well under 25 years
Avoid the big 2026 mistake	Don't count on the 30% federal credit — it ended Dec 31, 2025 for buyers
Compare quotes fairly	Use dollars per watt (total price ÷ system watts), not the monthly payment
Resist pressure	Say "I never sign the same day" and take a week to compare
Know if it fits you	Best if you'll stay 10+ years, have high bills, a good south-facing roof
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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