#### **Solar for Homeowners**

#### Discover solar technologies for your home



Our Mission:

Accelerate the transition to a sustainable world powered by clean energy



What We Do

## Information Resource & Expert Implementation Partner





Energy Programs

Technical Assistance



Training & Education





#### **Areas of Expertise**









Energy Efficiency



Energy Storage

Renewable Energy





### **CSE** Disclaimer

- Workshops are provided as a public service with the understanding that the Center for Sustainable Energy makes no warranties, either expressed or implied, concerning the accuracy, completeness, reliability, or suitability of the information.
- The Center for Sustainable Energy does not endorse any particular product, manufacturer or service mentioned and does not represent that any goods or services are fit for any purpose or use.
- Along the same lines, this is an informational workshop designed for homeowners. If you are in the energy efficiency or solar market, please refrain from pitching your products or services in this workshop.





#### Agenda

- 1. Energy use in the home
- 2. Learn about Solar Water Heating and Rebates
- 3. Learn about Solar PV
- 4. Estimate your Solar PV system size
- 5. Understand your Solar PV financing options
- 6. Find a contractor
- 7. Solar Storage
- 8. Your questions



### California Solar Initiative

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CALIFORNIA

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## Solar Photovoltaics vs. Solar Water Heating

- Solar Photovoltaic (PV) Systems
  - use light from the sun to produce electricity for your home.



- Solar Water Heating Systems
  - use the sun's heat to provide hot water for your home.





# **Energy use in the home**

Part 1







#### What's a Watt?







#### If you keep 10 bulbs turned on for 1 hour...



# 1 Kilowatt-hour (kWh)





#### What is a Therm?

A therm is the unit of measurement for the natural gas you consume 1 Therm = 100,000 BTUs.

SDG&E tracks and bills for natural gas usage in therms



Source: www.capital-cooking.com





### What's your energy use?

California is changing the way utilities bill for electricity. To learn about these changes, and ways to save on your energy bill, visit sdge.com/RateReform.

#### **Account Summary**

Previous Balance			\$16.02
Payment Received	06/15/15	THANK YOU	- 16.02
Current Charges			+ 42.21
Total Amount Due			\$42.21

#### **Summary of Current Charges**

(See page 2 for details)

	Billing Period	Usage	Amount(\$)
Gas	May 22, 2015 - Jun 23, 2015	12 Therms	15.43
Electric	May 22, 2015 - Jun 23, 2015	145 kWh	26.78
Total Charges this Month			\$42.21

**Regulatory Notices** 

 All customers are required to pay a Competition Transition Charge as part of the charges above, including those who choose an electric service provider other than SDG&E.

Know your energy use before contacting contractors.



#### Gas Usage History (Total Therms used)



#### Electric Usage History (Total kWh used)





#### What's your energy use?





### What's your energy use?



#### Energy = Money

• Reduce your use before you produce





### SDGE Home Energy Audit

- Accessed through My Account on the SDG&E website using your log-in ID and password
- Uses data from your account
- Analyzes the energy use at the home based on survey responses and makes customized recommendations to save energy and water







## **Energy Efficiency Rebates**



- SDG&E's Home Upgrade offers incentives between \$1,000 and \$5,500
  - Insulation, air sealing and duct sealing/replacement
  - High efficiency heating, cooling and/or water heating systems
  - Cool roofs, high efficiency windows, etc.
- It also offers third-party quality assurance
- You must work with a participating contractor
- Contact SDG&E to participate

https://www.sdge.com/residential/savings-center/rebates/energy-upgrade-california-home-upgrade





## **Learn about Solar Water Heating**

Part 2



#### How Does Solar Water Heating Work

- Technology that captures the sun's heat to create hot water
- Pre-heat system for your existing water heater



Center for

Sustainable Energy<sup>™</sup>



### Flat Plate Collectors

- Most common solar water heating collector
- Heat is then transferred to water or to a heat exchange fluid flowing through the collector
- Long track record of reliability



Courtesy of Sunearth inc.







#### **Other Collector Types**



#### **Evacuated Tube Collectors**



#### Unglazed Collectors (Generally for Pool Heating)





### Solar Storage Tanks

- All solar water heating systems have a storage component
- Solar storage is separate from your existing tank or tankless water heater



#### Roof mounted storage



Solar storage tank next to existing water heater



#### Solar Water Heating – General Considerations



- Works with any backup (natural gas, electric, propane)
- Not required to replace existing water heater

- Can be compatible with tankless
- 1-3 collectors on your roof (32-120 sq. ft.)



#### Average Savings

Solar water heating reduces the energy needed to heat your water.

You save \$\$\$ on your utility bill Save up to 75% of water heating costs!







# **Solar Water Heating Systems**

Part 3





#### Passive vs. Active Systems

- Passive Systems
  - Require no pumps
  - Simple design
  - Solar storage is on the roof
- Active Systems
  - Use a pump and a heat exchange fluid
  - The heat exchange fluid is heated in the collectors and then pumped into the storage tank to heat water
  - Fluid may be either glycol or water





# Passive Systems





#### Integral Collector Storage System - Passive





#### Water stored in the collectors





#### **Thermosyphon System - Passive**





Source: SunEarth

CleanTech



#### Example Passive System





# Active Systems





#### **Indirect Forced Circulation - Active**

#### Two Types

- Glycol
- Drainback









Center for Sustainable Energy™

#### Example Glycol System





#### Example Drainback System





#### **General Considerations**

- Freeze Protection
  - Systems are designed to function in cold conditions
  - All eligible types discussed here have freeze protection
- Overheat Protection
  - Glycol systems only
  - Your contractor should ensure protection from overheating




# **Alternative Systems**





- Systems that use PV instead of traditional thermal collectors
  - Not integrated into your PV system to offset house electricity





#### **Get Solar Water Heating for Your Home**

Part 4





# California Solar Initiative-Thermal Program

- Single Family Homeowners
- Multi-Family Homeowners
- Commercial Properties
- Solar Pools
  (not single family)
- Industrial Process Heating





#### California Solar Initiative-Thermal Program

ELIGIBLE							
Gas water heating customers of SDG&E, PG&E, or SoCalGas	Retrofit New Construction						
NOT ELIGIBLE							
Pool & Spa Systems, Space heating/cooling, Radiant Floor Heating							





# **CSI-Thermal Program Background**

- Launched in 2010
- Natural Gas program through 2019
- Ratepayer funded program for customers of the large investor owned utilities





#### How the rebate works

- One time payment
- Your contractor applies for you (self-installers apply for themselves)
- Apply for the rebate once the project is completely installed & has been inspected by the city or county





# **Rebate Based on Expected Performance**

- Expected annual energy savings (OG-300 rating)
- Current incentive level for natural gas
- Surface orientation
- Shading analysis







### System Rating

- Residential systems are certified and rated
  - Solar Rating Certification Corporation (SRCC)
  - International Association of Plumbing and Mechanical Officials (IAPMO)

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- Testing is performed to determine how much energy a system can be expected to offset in therms per year
- This rating is used to calculate your rebate



#### **Incentives: Natural Gas**

Steps	\$ per Therm Saved	Single Family Cap
Step 1	\$29.85	\$4,366
Step 2	\$25.37	\$3,710



#### Example: Incentive Formula (Natural Gas)

Average Energy Savings	115 Therms
x \$/Therm	x \$29.85
x Surface orientation factor	x 1.0
x Shade factor	x 1.0
= \$ Rebate	= \$3,433

Average Energy Savings	115 Therms
x \$/Therm	x \$29.85
x Surface orientation factor	x 1.0
x Shade factor	x 0.9
= \$ Rebate	= \$3,090



# **Rebate Summary**



	Average	Average	Out-of-Pocket
	System Cost	Rebate	Cost
Gas	\$ 7,300	\$ 3,300	\$ 4,000





# Higher low income rebates

• The CSI-Thermal Program offers higher incentives to qualifying single-family, low income customers

Low Income Natural Gas-Displacing Single-Family System Incentive Steps

Step	1
Incentive per annual therm displaced	\$36.90
Maximum Incentive	\$5,397

Average Energy Savings	115 Therms
x \$/Therm	x \$36.90
x Surface orientation factor	x 1.0
x Shade factor	x 1.0
= \$ Rebate	= \$4,244





# Federal Solar Investment Tax Credit

- 30% of the net system cost thru 2019
- 26% in 2020
- 22% in 2021
- IRS Form 5695 (Renewable Energy Credit)



Talk to your tax professional!

http://www.energystar.gov/about/federal\_tax\_credits



# Average Costs



	Initial Investment	Cost After Rebate	Fed Tax Credit (30%)	Net Cost
Gas	\$7,300	\$4,000	\$1,200	\$2,800
Electric	\$7,300	N/A	\$2,190	\$5,110



#### Contract Structure Options - \$7,300



# \$ 7300 \$ 3300 rebate

\$ 4000

\$0



#### \$ 4000



\$ 3300 rebate

Rebate \$ goes to you





#### Solar Water Heating Contractors must be eligible

- Contractors participating in the CSI Thermal Rebate Program must:
  - have an active license
    - Class A
    - Class B
    - Class C-4

- Class C-36
- Class C-46
- have attended a CSI Thermal eligibility workshop

To find an active Solar Water Heating contractor near you visit energycenter.org/swhcontractors





#### Basic Questions to Ask Solar Water Heating Contractors

- 1. Are you an "eligible" contractor through the CSI-Thermal Program?
- 2. Is the SWH system OG-300 certified?
- 3. What type of insulation will be used on the pipes?
- 4. What type of freeze protection does this SWH system have?
- 5. What type of heat protection does this SWH system have?







#### Learn About Solar PV Part 5





#### How does solar PV work?







### PV Terminology







# Cell Module / Panel







#### **Crystalline Silicon PV Panels**



**Roof Mounted** 

#### • Rigid crystals

- Longest track record, over 50 years
- Most common, over 93% of the market
- Extreme heat reduces performance
- Shade highly reduces performance





#### How to compare PV panels?



#### Solar Panel Classification



https://www.energysage.com/solar/buyersguide/types-of-solar-panels/





#### Inverters







#### Inverters

Inverters change DC electricity from panels to AC electricity for use in your home







#### **Central Inverters**

#### One individual inverter per array







#### **Central Inverters**

#### **Benefits:**

- Central point of failure
- Lower cost

#### Disadvantage:

- Shading can affect power output dramatically
- Does not allow for easy system size increases





#### **DC Power Optimizers**

- Power optimizers work with central inverters to bypass a shaded panel to avoid a lower power output
- Power optimizers are located at each individual panel, usually integrated into the panels themselves







#### Micro Inverters

#### One individual inverter per panel









#### Micro Inverters

#### One individual inverter per panel.

#### Benefits:

- More tolerant to shading
- Allows flexibility in design and for future additions

#### Disadvantage:

• Shorter track record





# What is Net Metering?







#### **Consumption/Production Patterns**





#### The California Solar Surplus Act

- AB 920 requires the utility to purchase annual over generation by net metered utility customers.
- Purchase price is ≈\$0.03/ kWh

Note - If you offset more than 100% of your kWh usage, you will receive a minimum charge of \$10/month.





# Understanding your utility bill

• **Tiered rate** – You are charged the rate of various tiers. Each tier has a designated amount of kWh that can be consumed before being charged at the next higher tier. The rates increase with each tier.







# Understanding your utility bill

- **Time-of-use (TOU) rate** The rate you pay per kWh is based on the time of consumption, with designated peak and off-peak times.
- SDG&E has various time of use rates:
  - DR-SES
  - TOU-DR





**DR-SES** 

#### **DR-SES – Summer Rates**






## **DR-SES – Winter Rates**





TOU-DR

## **TOU-DR – Summer Rates**





TOU-DR









#### **PV System Sizing- How much electricity do you need?**

Part 6





12 month electricity consumption (kWh)



1,700 kWh (average annual production of 1 kW in San Diego) # of kW that would offset your electricity use





# System Sizing Example



12 month electricity consumption (kWh)

average annual production of 1 kW in San Diego kW that would offset your electricity use





# **SDG&E Solar PV Calculator**





# SDG&E Solar PV Calculator

lom	e Bills and Payments	Service Requests	My Energ	y Alerts ar	d Subscriptio	ns		
	My Energy Overview   My	Bill Details   Analyze	e My Bill   M	y Energy Surv	ey   My Energ	ıy Use		
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	ESTIMATES							
	😮 Estimated En	ergy Produced		1,19 Eno supply your us	94 kWh ugh to 751% of annual sage	1,705 kWh Enough to supply 73% of your annual usage	2,387 kWh Enough to supply 102% of your annual usage	I
L	Less Estimated Federa	l Tax Credit	-\$1,230	-\$1,760	-\$2,460			
	Total Estimated Incentives	5	-\$1,370	-\$1,960	-\$2,740			
	Estimated Out-of-Pock	et Cost	\$2,870	\$4,100	\$5,740			
	😮 Estimated Carbon Foot	print Reduction	859 lbs	1,228 lbs	1,719 lbs			
	Estimated 12 Month Sa	vings	\$210	\$290	\$350			
	Customize your solar installation by so	electing a Se	lect 0.7	Select 1.0	Select 1.4			



# **CSE Solar Calculator**

#### Residential Solar Electric Bill Calculator

#### SDG&E Territory

Thinking about going solar? Once you connect your solar PV system to the grid, you receive credit for electricity you provide to the grid – a system called net energy metering. Your electric rate structure also changes so that you are charged (or credited) differently depending on the time of day. Kilowatt-hours used (or produced) from 4pm-9pm would have a higher value than those used (or produced) at other times.

Use this calculator to estimate your new electric bills after going solar.

#### 1. ENTER YOUR ADDRESS

THIS WILL ALLOW US TO ESTIMATE SOLAR PRODUCTION AT YOUR EXACT LOCATION.



http://research.energycenter.org/solarcalc/





# **CSE Solar Calculator**

#### 2. Upload your greenbutton data (XML File)

Your Green Button data shows your energy consumption patterns over time. You can download it by accessing your SDG&E account. Instructions



3. See your current consumption and potential solar production









# Understanding the Cost of Solar PV and your Financing Options

Part 7







# Two avenues for financing:



- Cash
- Loan

## **Third Party Owned**

- Lease
- Power Purchase Agreement (PPA)





# What is included in the purchase?

#### Purchased

Generally will not include:

- Inverter replacement
- Operations & Maintenance
- Insurance

#### May include:

Monitoring

## **Third Party Owned**

#### Generally includes:

- Inverter replacement
- Operations & Maintenance
- Insurance
- Monitoring





# What are the tax implications?

#### Purchased

Need to have the tax liability to make use of the federal investment tax credit (ITC)

#### **Third Party Owned**

Solar services provider has the tax liability for the federal investment tax credit (ITC) **and** the commercial tax depreciation





# What are the risks?

#### Purchased

Building owner responsible for operation and maintenance

## **Third Party Owned**

Longevity of the solar services provider





# What happens if I move?

#### Purchased

New homeowner buys the asset

## **Third Party Owned**

Can transfer payments to new homeowner **or** must buy out the remainder of the contract at 'fair market value'





# What are the financial benefits?

#### Purchased

Return on investment in the form of lower electricity bills

## Third Party Owned

Little or no upfront cost, usually cash positive or neutral in the first year





# **Purchase Options**

- Cash Purchase
- Loans

 Home Equity Loan: bank loan secured with equity from the house (if available)

## Energy Efficient / Solar Loan

- San Diego Metropolitan Credit Union
- Point Loma Credit Union
- Property Assessed Clean Energy (PACE) Loan <u>http://pacenation.us/</u>
- Loan from solar contractor



# **Third Party Options**

## Lease

- Fixed \$ per Month
- May be pre-paid or monthly
- Power Purchase Agreement (PPA)
  - Fixed \$ per kWh produced by system
  - Customer buys *all* power produced by system





#### California Residential Solar Costs: SDG&E territory

#### **Average Residential PV Cost:**

# \$3 to \$5 per Watt (AC)



<sup>Center for</sup> Sustainable Energy<sup>™</sup>

# How much does solar PV cost?

# Factors that could increase costs:

- Roof replacement
- Electrical panel upgrades
- Tree trimming
- Trenching (for ground-mounts)



# Federal Solar Investment Tax Credit

- 30% of the eligible system cost available through 2019
- 26% in 2020
- 22% in 2021
- One-time credit, but may be carried over
- IRS Form 5695 (Renewable Energy Credit)

# Talk to your tax professional!

## www.dsireusa.org





# Purchased PV System Example

Home consumes 8,500 kWh/year	8,500 kWh / 1,700 kWh	5 kW system
System Cost	5,000W x \$4.00/Watt	\$20,000
Federal Tax Credit	30% x \$20,000	\$6,000
Total Cost After Tax Credit	\$20,000 - \$6,000	\$14,000







#### Introduction to Energy Storage Part 8



# What is Energy Storage?

- Energy storage is a technology that is capable of:
  - absorbing energy
  - **storing** it for a period of time
  - **dispatching** the energy at a later time.
- Batteries are a common form of energy storage.









# Solar + Storage





# **Home Electricity Consumption**







## **Home Electricity Consumption + Solar**





# Home Electricity Consumption + Solar + Storage



# Self-Generation Incentive Program (SGIP)

• Self-Generation Incentive Program

Andrea Woodall Project Manager andrea.woodall@energycenter.org (858) 429-5137







# Find your solar contractor

Part 8



# The Three Steps

1. Research contractors

2. Compare your options

3. Negotiate bidding/contracting





# **Research Contractors**

- Find solar contractors:
  - Referrals from friends, family, neighbors, co-workers
  - www.californiasolarstatistics.com
  - www.gosolarcalifornia.ca.gov
  - www.sdgehomeupgrade.com
  - www.energycenter.org/swhcontractors
- Contact a minimum of 3 contractors and ask for quotes

Make sure to use a licensed contractor. Go to <u>cslb.ca.gov</u> to check a license number.



- Is your home as energy efficient as possible?
- What are your HOA restrictions? (Civil code 714)
- Do you have space for PV panels? Solar water heating collectors?
- Will you have shading on your roof?
- Future load growth?





# Which technology is right for you?



- Solar PV and Solar Water Heating systems:
  - are designed to last twenty years or more
  - provide protection from rising energy costs
- Solar Water Heating has a significantly lower upfront capital cost
  - Rebates are at their highest levels
- Solar PV will save you more money in the short term

# **Electric Vehicle - Available Rebates**

#### **Clean Vehicle Rebate Project**

Vehicle Type	Rebate Amount		
Fuel-Cell	\$5,000		
All-Battery or Range Extended	\$2,500		
Plug-in Hybrid	\$1,500		
Neighborhood Electric Vehicle	\$900		
Zero-Emission Motorcycle	\$900		

#### **Federal Tax Credit**

Vehicle Type	Rebate Amount		
All Battery or Range Extended	\$7,500		
Plug-in Hybrid	Up to \$7,500		

#### **Questions? Contact cvrp@energycenter.org**




## Center for Sustainable Energy® 858 – 244 – 1177 solar@energycenter.org swh@energycenter.org

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## **Online Resources**

- <u>www.energycenter.org</u> CSE Website
- <u>www.cslb.ca.gov</u> Contractor State License Board
- <u>www.bbb.org</u> Better Business Bureau
- <u>www.yelp.com</u> Customer Reviews
- <u>www.californiadgstats.ca.gov</u> Statewide DG Data
- <u>www.sdgehomeupgrade.com</u> SDG&E Home Upgrade
- <u>www.energycenter.org/solarwater</u> Solar Water Heating Program





## Follow up – Question/Answer

**Question:** What happens in the event of a power outage? Will I have power from my solar PV system?

**Answer:** With a solar **PV-only system**, when the grid goes down, your PV system will be shut off. This is to prevent your system from sending power back to the grid, and potentially injuring linemen that may be repairing electrical lines.

With a **battery storage system**, installation will include a "critical load panel" that designates all loads to be served by your battery in the case of an outage. The critical load panel will not necessarily power your entire home, rather, only loads included on the designated subpanel.

With a **solar PV + battery storage system**, your solar PV system will be isolated from the grid, but will be able to send power to your home via the critical load panel and/or charge your battery, assuming the battery is not already fully charged.

So why not set up a critical load panel with a solar PV-only system, so your PV can provide power during an outage? The answer is that your inverter that changes DC current from your panels to AC current requires its own external AC power supply to operate. The power supply would be supplied by the battery during an outage, but cannot be supplied directly by your panels.

Pairing energy storage with solar PV is an emerging field. If you're interested in this capability, we recommend you discuss your options with solar contractors when getting quotes. If you have any questions, feel free to reach out to us.





**Question:** Are there any resources available for homeowners who would like to self-install their solar panels?

Answer: Grid Alternatives has resources for self-installers. You can visit their website here: <u>https://gridalternatives.org/sandiego</u>. If you are looking for discounted panels + equipment, I suggest you google "wholesale solar panels". There are many stores (like Costco) that will sell PV panels + the rest of the equipment close to wholesale prices.





**Question:** Are there any best practices/tips available on what homeowners should be doing to maintain their panels?

**Answer:** Energy Sage has some information on what homeowners should be doing to maintain their panels. You can learn more here: <u>https://www.energysage.com/solar/101/solarpanel-maintenance/.</u> We recommend hiring a contractor to perform maintenance on the panels and do not recommend attempting to go on the roof and clean the panels yourself.



