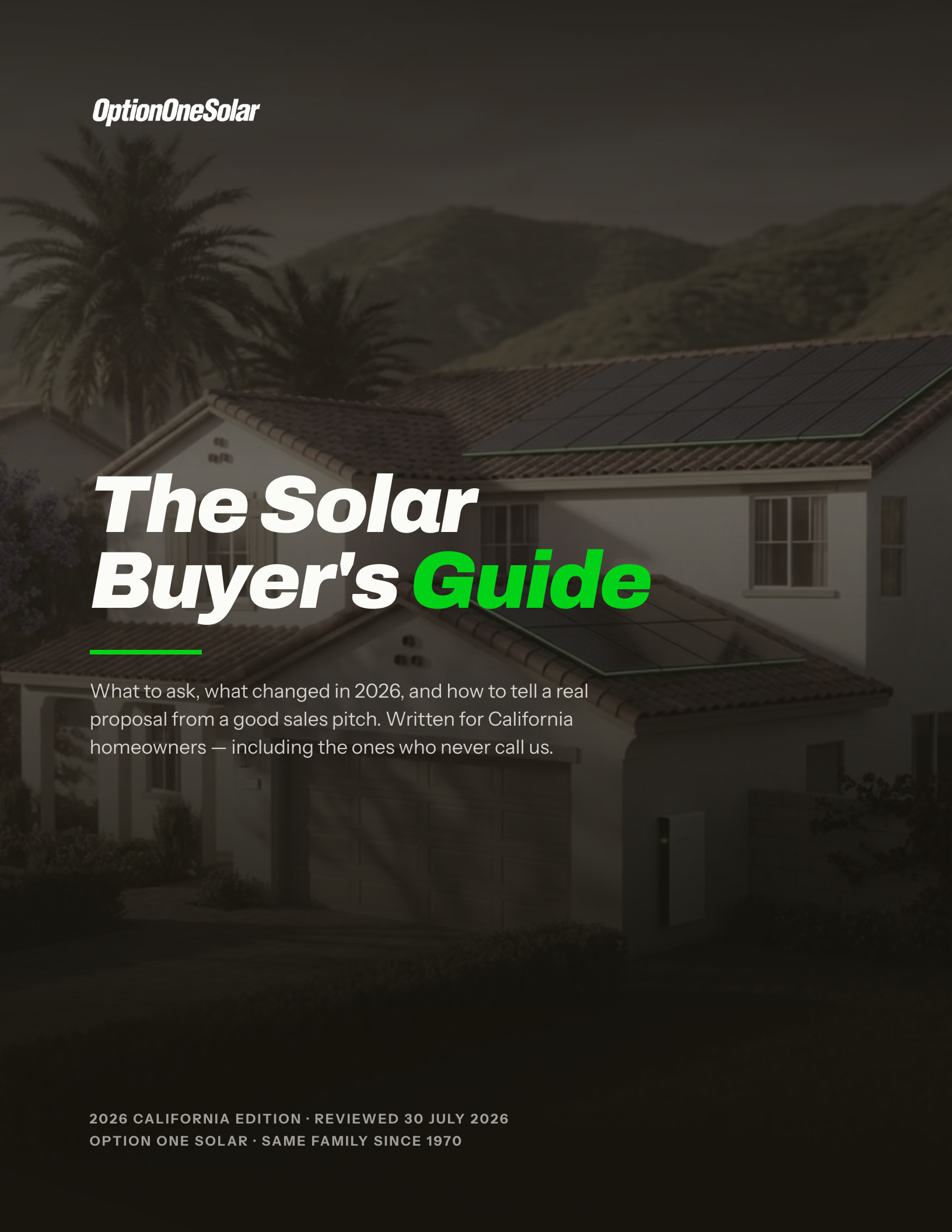
OptionOneSolar



The Solar Buyer's Guide

What to ask, what changed in 2026, and how to tell a real proposal from a good sales pitch. Written for California homeowners — including the ones who never call us.

2026 CALIFORNIA EDITION · REVIEWED 30 JULY 2026
OPTION ONE SOLAR · SAME FAMILY SINCE 1970

START HERE

You are about to spend more than you did on your last car.

Solar is one of the largest purchases most people make for their home, and it is sold by an industry with a genuine reputation problem. Nearly every solar horror story starts the same way: a 25-year contract signed at a kitchen table, by someone who did not know which questions to ask.

This guide is the list of questions. We have been designing, installing and repairing solar in Southern California since 1970 — long enough to have cleaned up after a lot of companies that no longer exist. What follows is what we would want our own family to know first.

Use it on us too

We would rather you bought solar from us. But the questions in here matter more than who answers them, and a homeowner who asks all of them will end up with a better system whoever they hire. If we cannot answer one of these well, that is useful information about us.

What this guide is not

It is not a quote, and it is not tax or legal advice — we are contractors, not accountants. Anything here that touches your tax return should be checked with your CPA. Rules change; this edition was reviewed on 30 July 2026 and says so on every page for exactly that reason.

THE SHORT VERSION, IF YOU READ NOTHING ELSE

One. The federal tax credit for homeowners ended for anything installed after 31 December 2025. There is no California credit replacing it.

Two. Exported power is no longer worth the retail rate, so a system designed as though it were is the wrong system.

Three. Nobody can take your electric bill to zero. There is a fixed monthly charge no solar system can offset.

Four. If you already have solar, adding a battery can cost you your old net metering terms. Ask before you add anything.

Five. A lease or a PPA is not a cheaper way to own solar. It is a way to not own it.

"Our goal isn't to sell you solar. Our goal is to help you own the right energy solution."

If solar is not right for your house yet, we would rather say so than sell you an array that comes back off in five years.

THE CORE OF THIS GUIDE

Don't sign anything until you know these six things.

Ask every one of these out loud, and listen to the shape of the answer as much as the content. A good installer welcomes these questions. A salesperson working a script will try to move you past them.

1 Is the system actually large enough?

Undersizing is the most common way a proposal is made to look cheap. A system that covers 70 percent of your usage produces a bill you did not expect.

A GOOD ANSWER

"Here are your twelve months of usage from the utility, here is the annual production estimate, and here is the percentage it covers."

A WORRYING ANSWER

"It's sized for your home." No usage data, no production figure, no percentage.

2 Will it cover what you need next?

An electric car, a pool pump, a heat pump, an addition, a kid moving home. Adding capacity later is far more expensive than building it in now — and if you are on older net metering terms, expanding can cost you those terms entirely.

A GOOD ANSWER

Someone asks you what you are planning in the next five years before they size anything.

A WORRYING ANSWER

Nobody asks. The design is based only on last year's bills.

3 Is a battery actually required?

In California this is now an arithmetic question, not a preference. Because exported power earns far less than retail, the savings come from using your own production rather than selling it — which is what a battery lets you do. It is also what keeps the lights on in an outage.

A GOOD ANSWER

The solar and the storage are designed together, and someone explains what the battery is doing for you financially, not just emotionally.

A WORRYING ANSWER

The battery appears as a late upsell, or is left out entirely with no explanation.

4 Will it perform the way you were promised?

Production estimates are modelled, and models can be flattered. Shade from a tree that is still growing, a roof plane facing the wrong way, panel degradation over 25 years — all of it is knowable in advance by someone who bothers.

A GOOD ANSWER
A shade study, a stated annual degradation rate, and a written production guarantee you can actually enforce.

A WORRYING ANSWER
A single confident number with no method behind it, and no guarantee in the contract.

5 Are you overpaying?

Compare cost per watt, not monthly payment. A longer loan term makes any price look affordable. Ask for the cash price and the financed price side by side, and ask what the dealer fee on the loan is — it is often thousands of dollars folded into the number you are shown.

A GOOD ANSWER
Cash price, financed price, cost per watt and the loan fee, all stated plainly on one page.

A WORRYING ANSWER
Only a monthly payment, and a discount that expires if you do not sign today.

6 Would a lease or PPA cost you far more?

Usually, yes — tens of thousands over the life of the agreement. See page 6. We have never sold a lease or a PPA, and we are not going to start.

A GOOD ANSWER
Someone shows you ownership and third-party ownership side by side over 25 years, including the escalator.

A WORRYING ANSWER
"You'll own it eventually," or the word lease is avoided in favour of "solar programme".

One more, which is not on anybody's list

Ask who will answer the phone in year eight. Solar companies fail constantly, and when they do, the warranty goes with them. We spend a real part of every week servicing systems we did not install, for people whose installer stopped existing. Ask how long the company has been trading, and ask who services the system if they are gone.

THE PART MOST QUOTES ARE STILL VAGUE ABOUT

What is actually left in 2026.

The biggest change in a generation happened quietly in July 2025. If a proposal still assumes a 30 percent federal credit for you, it is out of date, and so is the savings figure at the bottom of it.

PROGRAMME	STATUS	WHAT IT MEANS FOR YOU
Federal residential credit Section 25D	GONE	Ended by Public Law 119-21 for anything **installed** after 31 Dec 2025. The IRS keys it to the completion date — not when you signed, not when you paid.
Federal commercial credit Sections 48E and 45Y	OPEN	Still available to businesses. Construction must begin by 4 July 2026, or the system be placed in service by 31 Dec 2027.
The credit a lease company can claim	NOT YOURS	When a third party owns the system on your roof it can still claim roughly 30 percent. You cannot. This is why leases are suddenly everywhere — see page 6.
California property tax exclusion R&T Code section 73	CLOSES 1 JAN 2027	Solar does not trigger a reassessment, and a system finished before that date keeps the exclusion until the home is sold. The only hard deadline on this page.
SGIP battery rebate	EQUITY TIERS ONLY	The general-market residential step is closed; income and resiliency tiers are open in Edison territory. If nobody checked whether you qualify, be sceptical of their other numbers too.
DAC-SASH	OPEN TO 2030	Up to $3 per watt for income-qualified homes in the most affected communities, run by GRID Alternatives. Not our programme, and we will still point you at it.
A California state solar credit	DOES NOT EXIST	It never has. With the federal credit gone this is now the most common thing people assume, and nobody should let you go on assuming it.

Where we come in

Our answer to the credit going away is the **25% Discount Program**, a tax credit replacement for homeowners who qualify. Ask whether you do, and ask for the number in writing next to the price. A discount that only exists verbally is not a discount.

WHY EVERYONE IS SUDDENLY PUSHING LEASES

A lease is not a cheaper way to own. It is a way not to.

The homeowner credit died. The commercial credit did not. So the fastest way for the industry to keep selling 30 percent off was to stop selling you the system and start owning it themselves.

That is a completely rational thing for them to do. It is not a reason for you to sign. Here is what the two paths actually look like once you follow them to the end.

Lease or PPA

- **Two bills, both climbing**
  The lease payment escalates on its own schedule. The utility bill for whatever the system does not cover climbs separately.
- **A 25-year contract on your house**
  Not on you. On the property.
- **Selling becomes a negotiation**
  Your buyer has to be approved by, and agree to inherit, a contract with a company they have never met.
- **You own nothing at the end**
  After 25 years of payments the asset is not yours.

Ownership

- **One cost, and it ends**
  A fixed payment on a term you chose, after which it stops. Not "then it is free" — see page 9 — but much smaller.
- **No contract on the house**
  A loan on you, and equipment you own.
- **It adds value rather than friction**
  An owned system is an asset at sale.
- **The warranty is yours**
  Ours runs 25 years, and it is us honouring it.

THE ARGUMENT YOU WILL HEAR BACK

"Leases help people who cannot qualify for financing." That is exactly how people end up trapped — paying more over time, owning nothing, unable to leave. The honest answers to a qualification problem are real $0-down ownership financing, or someone telling you that this is not your year. Both of those are answers we give.

Run it yourself. There is an interactive 25-year comparison at **optiononesolar.com/own-vs-lease** that shows all three paths side by side and prints its assumptions underneath, so you can check our arithmetic rather than trust it.

NEM 3.0, NET BILLING, THE SOLAR BILLING PLAN

How you actually get paid for solar in California now.

In April 2023 California stopped crediting exported power at the retail rate for new solar customers. The rules are officially the Net Billing Tariff, Edison brands its version the Solar Billing Plan, and almost everyone still calls it NEM 3.0. Three things changed that matter to you.

1 Exports are worth much less than what you buy

Power you send to the grid is credited at an hourly avoided-cost value rather than the retail rate. Most hours that is well below what you pay for the same kilowatt-hour. On a handful of late-summer evenings it can be worth more. **A proposal that values all of your production at the retail rate is overstating your savings.**

2 So a battery stopped being an upsell

When exporting pays little and evening power costs a lot, the savings come from consuming your own production instead of selling it. That is arithmetic, not a sales pitch. It is also why we design the solar and the storage together rather than quoting the battery afterwards.

3 The date you apply is locked in for years

Interconnect before 1 January 2028 and your export rates are fixed for nine years. There is also a per-kilowatt-hour adder tied to the year you apply, and it shrinks every year until it disappears in 2029. Waiting is not free — and that is a real deadline rather than a sales one.

WHICH PLAN ARE YOU ON?

If your system was interconnected **before 15 April 2023** you are on legacy net metering and you keep those terms for 20 years from the date service began — materially better than what a new customer gets. Anything interconnected since then, or installed now, is on net billing. If you are not sure, the date is on your interconnection agreement or your first annual true-up statement. Send us a bill and we will tell you which one you are on, whether or not you ever become a customer.

IF YOU ALREADY HAVE SOLAR

The mistake that costs legacy customers their old net metering.

If you are on NEM 1.0 or NEM 2.0 you keep those terms for 20 years — **unless you enlarge the system.** Add more than the greater of **1 kilowatt or 10 percent** of your original size and the entire account moves onto today's plan. **Battery capacity counts toward that limit.** We have met people who gave up years of far better export credit for a battery nobody warned them would trigger it. Ask before you add anything, even if you ask someone other than us.

AND A TRAP THAT CATCHES EVERYONE

Your utility might not be who you assume.

Net billing is a state rule that governs Edison, SDG&E and PG&E. If your power comes from a municipal utility or an irrigation district, that utility writes its own solar rules, sets its own export credit and runs its own interconnection process. A quote built on Edison's rates for a home in one of these cities is simply wrong.

A DIFFERENT UTILITY ENTIRELY

Riverside (Riverside Public Utilities) · **Colton** (Colton Electric) · **Banning** (Banning Electric) · **Coachella**, **Indio** and **La Quinta** (Imperial Irrigation District)

SPLIT, DEPENDING ON YOUR STREET

Rancho Cucamonga (six named developments on the city utility) · **Corona** · **Moreno Valley** (developments built since 2004) · **Palm Desert** (Edison and IID, with no published boundary)

Also worth knowing: in **Victorville** the municipal utility serves industrial areas only, so every home in town is on Edison — the opposite mistake, and just as easy to make.

SOMETHING NO PROPOSAL VOLUNTEERS

Nobody can take your electric bill to zero.

There is a fixed monthly charge on your account that arrives whether or not you generate a single kilowatt-hour, and no solar system can offset it. Edison introduced its version in November 2025.

EDISON ACCOUNT TYPE	PER MONTH
Standard residential	***$24.15***
On the CARE rate	***$6.00***
On the FERA rate	***$12.08***

Per-kilowatt-hour rates came down roughly ten percent when it was introduced, so this is a change in how you are billed as much as how much. Other utilities set their own fixed charges — check your own bill.

Why we are telling you this

Because it makes a whole category of sales claim false, and you should know which ones. "Eliminate your electric bill." "Never pay the utility again." "Your bill goes to zero." All of those are now provably untrue, and anyone still saying them is either not paying attention or hoping you are not. Solar can take a very large bite out of what you pay. It cannot delete a fixed charge, and it will not offset every kilowatt-hour you use.

What a straight answer looks like

A proposal should tell you the bill you will **still have**, not just the savings. Ours does: every tool on our site prints the residual monthly bill alongside the savings figure. If a proposal you are comparing does not show that number, ask for it — and if the answer is "basically nothing", ask again.

IF YOU ONLY LEARN ONE THING FROM THIS GUIDE

Ask what rate increase the projection assumes.

Every 25-year savings figure you will ever be shown depends almost entirely on one number nobody draws attention to: how fast it assumes your utility rates will rise. Change it and the headline moves more than any equipment choice could move it.

Here is what California rates have actually done, compounded annually, from federal energy data.

CALIFORNIA RESIDENTIAL RATES, COMPOUND ANNUAL GROWTH	PER YEAR
Over the last 25 years (2000-2025)	***4.5%***
Over the last 10 years	***6.7%***
Over the last 5 years — an unusual stretch	***9.7%***
Edison specifically, over 24 years	***4.4%***
Riverside Public Utilities, over 24 years	***2.6%***
Imperial Irrigation District, over 24 years	***3.0%***

The last five years were not normal

Rates jumped 11, 13 and 14 percent in 2021, 2022 and 2023 — driven by wildfire cost recovery and a western gas price spike, neither of which repeats forever. Then 2024 came in at 8 percent and **2025 at 1.8 percent.** The twelve months to May 2026 were under 1 percent.

What that means for a proposal

The highest 25-year stretch California has ever recorded is **4.5 percent a year.** The highest *10-year* stretch ever recorded is 7 percent. If a 25-year projection assumes 8 percent or more, it is assuming something that has never happened over any long period in this state — and you are entitled to ask why.

SO WHAT DOES A DEFENSIBLE FIGURE LOOK LIKE?

4 to 5 percent matches what California has actually done and needs no argument. Higher is not automatically wrong, but it is a forecast rather than a measurement, and whoever uses it owes you the reasoning. **Ours is 7 percent — reasoning overleaf.**

On a municipal utility the history is lower still, 2.6 to 3.9 percent, so a projection built on Edison's rate overstates those homes.

Rate history from U.S. Energy Information Administration data

THE OTHER HALF OF THE ARGUMENT

Why we use 7 percent, and why we tell you.

History is the floor of this argument, not the whole of it. Three things are pushing California rates one way, and none has finished happening.

1 *Wildfire costs are still being loaded onto rates*

Liabilities from the last decade's fires are still settling, and settlements are recovered from ratepayers. Separately, every utility now runs a mitigation programme — undergrounding, covered conductor, inspection. That is capital, it enters rate base, and it earns a return for decades. Most of it is ahead of us, not behind us.

2 *The same costs, spread over fewer kilowatt-hours*

Poles and wires do not get cheaper when a household generates its own power. As more homes go solar the volumetric bill shrinks while the costs recovered through it do not, so the per-kilowatt-hour rate rises for whoever is left. That is the whole substance of the cost-shift fight at the CPUC.

3 *Rates do not rise smoothly, and averages hide it*

Three years of 11, 13 and 14 percent, then 1.8 percent in 2025 and under 1 percent since. A steady annual increase describes a spreadsheet, not a utility.

OUR NUMBER, STATED PLAINLY

We model **7 percent a year** in every calculator on our site — above California's realized 25-year average of 4.5 percent, just above its 10-year average of 6.7. It is a forecast, not a measurement, and we hold it because wildfire recovery and a shrinking volumetric base make the last decade a better guide than the two before it. You are entitled to disagree. Here is what disagreeing is worth.

IF CALIFORNIA RATES RISE BY	25 YRS, NO SOLAR	LIFETIME SAVINGS
3.5% a year — a calm scenario	***$148,800***	***$77,900***
4.5% — the realized 25-year average	***$168,700***	***$94,100***
7% — our assumption	***$235,100***	***$148,000***
9.7% — the last five years, repeated	***$344,300***	***$236,700***

Our own tools' output for a $320 Edison bill. Think 7 percent is too bullish? Tell us your figure, and we will re-run yours on it.

FOUR MORE, AND THEN YOU ARE DONE

The rest of the fine print.

The escalation rate is the biggest lever, but these four are the ones that separate a model from a mood. Ask them in this order.

1 *How much of my production do you assume I use on site?*

Under net billing this drives everything, because only the share you consume yourself is worth a retail kilowatt-hour. A figure above about 80 percent needs a battery behind it to be credible. Ours is 75 percent, and it is that high only because every package we quote includes storage.

2 *What are exports credited at?*

If the answer is the retail rate, the model is running on pre-2023 rules and the savings figure is wrong by a wide margin. Under net billing the credit is a fraction of retail and varies by hour.

3 *Is the fixed monthly charge in the model?*

See page 9. The quickest test: ask what the bill will be in year one *with* the system. If the answer trends to nothing, the charge is missing and so is part of your future bill.

4 *What annual panel degradation is assumed?*

Panels lose a little output every year — it is normal and it is in the manufacturer's warranty. A 25-year projection with no degradation in it is not a projection.

And the reason we are handing you this

Our own tools print their assumptions in the fine print under every number, specifically so you can do this to us. If you cannot find the assumptions behind somebody else's figure, that absence *is* the finding.

PATTERNS, NOT PERSONALITIES

Nine reasons to put the pen down.

None of these mean you are being cheated. All of them mean you should stop, take the paperwork away with you, and read it somewhere nobody is watching.

- **The price expires tonight**
  Real pricing survives until tomorrow. A discount that dies at the door is a closing technique.
- **You are shown a monthly payment and not a price**
  Ask for the cash price, the financed price, the cost per watt and the loan fee.
- **Nobody asked for twelve months of usage**
  A design that does not start with your actual consumption is a guess with a logo on it.
- **The savings figure has no assumptions attached**
  See pages 10 to 12. This is the single most useful test in this guide.
- **The word "lease" is avoided**
  "Programme", "plan", "partnership". Ask directly: who owns the equipment on my roof?
- **You are told the tax credit will cover it**
  For a homeowner buying in 2026 there is no federal credit. Anyone still promising one is working from last year's script.
- **The roof is not discussed**
  If your roof has five years left, the array comes off and goes back on at your expense. Someone should raise that before you do.
- **You cannot find out who does the actual work**
  Sales dealer, installer and warranty holder are often three different companies. Ask for all three names.
- **Nobody will tell you what is not included**
  Panel upgrade, trenching, roof repair, permit corrections, HOA submissions. Ask what is excluded, in writing.

Two things to verify in ten minutes, for free

Check the contractor's licence status and any history on the **California Contractors State License Board** at cslb.ca.gov — it is public and it takes two minutes. And read the CPUC's own **Solar Consumer Protection Guide**, which utilities are required to give you and which was not written by anyone trying to sell you anything.

TURN IT AROUND

Now ask us.

A guide that only tells you how to interrogate other people is marketing. So here are the answers to our own questions, written down where we cannot quietly change them.

How long have you been trading?	Since 1970. Same family, third generation, same phones. More than 5,000 systems.
Do you sell leases or PPAs?	No, and we never have — including now, when the tax rules would reward us for it.
Who does the actual work?	We do. Design, permitting, installation and interconnection in house. C-10 and C-46 licensed, Lic. #985340.
Who honours the warranty?	We do, for 25 years, from an office in Apple Valley you can drive to.
Will you tell me if solar is a bad idea for my house?	Yes. Roof age, panel capacity and how long you plan to stay all change the answer, and we would rather lose a sale than sell an array that comes back off in five years.
What if my installer has vanished?	We service systems we did not install, including the orphans left behind when a company folded. It is a real part of what we do every week.
What are your savings figures based on?	Our real package price list, local utility rates, and stated assumptions printed underneath every number on our site. Pages 10 to 12 tell you how to check them.
What rate increase do your calculators assume?	7% a year, everywhere, printed on the page. That is above California's realized 25-year average and our reasoning for it is on page 11 — argue with it, and we will re-run your numbers on whatever figure you prefer.

What a free assessment actually is

We read your bill, look at your roof, ask what you are planning next, and tell you what makes sense — including "not yet" when that is the answer. No lease pitch, no expiring discount, no obligation. If you want to run numbers before you speak to anyone at all, the tools on our site do not ask for your phone number to show you a figure.

OptionOneSolar

Talk to us before you sign anything.

Even if it is not with us. Especially if it is not with us.

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