SOLAR CLARITY NJ · 2026 EDITION

The New Jersey Solar Decision Guide.

The 7 questions every homeowner should answer before signing a solar agreement.

Written for New Jersey homeowners by

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A NOTE BEFORE YOU BEGIN

Welcome.

If you picked up this guide, you are probably somewhere on the spectrum between “solar sounds interesting” and “a salesperson knocked on my door last week and I don’t know what to think.”

Either way — you are exactly the homeowner this guide was written for.

Solar is not a bad idea. It is also not automatically a good one. Whether it makes sense for your home depends on your roof, your bill, how long you plan to stay, the incentives available in New Jersey today, and the terms of the specific agreement in front of you.

This guide will not sell you solar. It will teach you how to evaluate solar the way a good advisor would — so that if you say yes, you say yes with confidence, and if you say wait or not yet, you say it for the right reasons.

That is the promise of Solar Clarity NJ: clarity before you commit.

OUR PROMISE

. Why this guide exists.

Most solar content online is written by companies trying to sell you a system. The math is optimistic. The comparisons are missing. The trade-offs are downplayed. You end up more confused than when you started.

This guide is different. It is written by a solar consultant whose job is not to install panels — it is to help you make a good decision, even if that decision is not now.

Every chapter answers one question honestly. Every chapter ends with a Solar Clarity Tip you can share with a neighbor. And at the end, if you would like a personal review of your specific situation, you can schedule a Solar Decision Review with Haydee.

> **SOLAR CLARITY TIP #1**
>
> *If a guide, a website, or a sales rep never tells you when NOT to buy solar, you are reading marketing — not advice.*

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. What's inside.

THE 7 QUESTIONS

01. Should I lease or buy?

This is the single most important question in residential solar, and the one homeowners understand the least.

Buying (cash or loan)

You own the system. You claim the 30% federal tax credit yourself. You benefit from every kilowatt-hour the panels produce for the next 25+ years, and the equipment adds resale value to your home.

The trade-off is up-front: cash purchases require capital, and loans add monthly payments and interest. If the loan payment plus your remaining utility bill exceeds what you were paying before, the math does not work.

Leasing / PPA (Power Purchase Agreement)

A third party owns the system on your roof. You pay them a monthly lease payment or a per-kWh rate for the electricity produced. There is usually no up-front cost, and the installer handles maintenance.

The trade-off is long-term: you do not get the tax credit, the contract typically runs 20–25 years, most agreements include an annual escalator (the price you pay goes up every year), and transferring the lease when you sell your home is often the single biggest friction point in the transaction.

How to think about it

If you have federal tax liability, plan to stay in your home for many years, and can afford the up-front cost or a well-structured loan, buying almost always produces more long-term value. If you have limited tax liability, uncertain plans, or simply do not want the responsibility of ownership, a lease may still make sense — as long as you read the escalator clause and the transfer terms out loud, twice.

SOLAR CLARITY TIP #2

Ask any solar rep: “Show me the escalator clause and the transfer terms.” If they fumble, that answer is your answer.

THE 7 QUESTIONS

02. How old is too old for my roof?

Solar panels are designed to last 25 to 30 years. Asphalt shingle roofs, in New Jersey, typically last 20 to 25. The math is uncomfortable but simple: your roof has to outlive the system on top of it, or you will pay to remove and reinstall the panels mid-life.

Rough guidance

- Under 10 years old: usually fine to proceed.
- 10–15 years old: get an honest roof assessment before signing anything.
- 15+ years old: strongly consider replacing the roof first, or bundling roof + solar.
- Metal, tile, or slate roofs: different rules — ask specifically.

A reputable installer will inspect your roof and tell you if it is a poor candidate. A less reputable one will install over an aging roof and let the removal cost become your problem later.

> **SOLAR CLARITY TIP #3**
> *The best time to install solar is right after a new roof. The second best time is never — until the roof is right.*

THE 7 QUESTIONS

03. What happens if I move?

Roughly one in ten American homeowners moves every year. So the question is not academic.

If you own the system

Owned solar generally adds value to your home. Multiple studies from national labs and real-estate researchers show a meaningful price premium for homes with paid-off solar. In practice, it becomes a selling feature — like a finished basement or a new HVAC system.

If you have a solar loan

You will need to either pay off the loan at closing (from sale proceeds) or transfer it to the buyer, if the lender allows. Buyers and their lenders sometimes push back on assuming a loan, which can complicate — or delay — the sale.

If you have a lease or PPA

The buyer must qualify with the leasing company and agree to assume the contract for its remaining term (which could still be 15+ years). Some buyers walk away. Some deals die. Sometimes the seller has to buy out the lease themselves, which can cost tens of thousands of dollars.

None of this means leasing is wrong. It means: if there is any real chance you move in the next 5–10 years, the transfer terms of your specific agreement matter more than the monthly savings on the brochure.

> **SOLAR CLARITY TIP #4**
> *If a sales rep tells you “don’t worry, the lease just transfers to the new owner,” ask to see three actual examples from the last twelve months.*

THE 7 QUESTIONS

04. Which New Jersey incentives still exist?

Solar economics in New Jersey are shaped by a handful of programs. They change — sometimes quickly. What follows is the shape of the landscape; verify the specifics with a licensed professional before you sign.

Federal Investment Tax Credit (ITC)

A federal tax credit worth 30% of the installed system cost for eligible homeowners who purchase (cash or loan) a residential solar system. You must have federal tax liability to claim it. Leases and PPAs do not qualify — the third-party owner does.

NJ SuSI Program (Successor Solar Incentive)

New Jersey pays homeowners for the solar energy their system produces through SREC-II certificates, over a fixed period after installation. The value and structure of these certificates evolve — ask specifically what your system will earn, in dollars, per year.

Sales & Property Tax Exemptions

New Jersey exempts residential solar equipment from state sales tax, and the added home value from qualifying solar installations does not increase your property tax assessment.

Net Metering

See Chapter 5 — this deserves its own conversation.

> **SOLAR CLARITY TIP #5**
>
> *Get every incentive quoted in dollars per year, not percentages or program acronyms. If the number changes when you ask twice, ask a third time.*

THE 7 QUESTIONS

05. Is battery storage worth it?

A home battery lets you store the solar energy your panels produce during the day and use it at night, during outages, or when utility rates are highest.

When a battery makes sense

- You experience frequent or extended power outages.
- You want resilience for medical equipment, remote work, or family safety.
- Your utility has time-of-use rates that penalize evening consumption.
- You have an EV and want to charge it overnight from stored solar.

When it does not

New Jersey still has favorable net metering: extra solar energy sent to the grid earns credit at (or near) retail rates, and those credits offset your consumption at night. For homeowners without frequent outages and without time-of-use rates, a battery is often a resilience purchase, not a savings purchase. That is a fine reason to buy one — as long as it is the reason you are being sold on.

A quick note on net metering

Net metering rules can change. What your system credits you today may not be what it credits you in ten years. This is not a reason to panic — it is a reason to understand which assumptions your savings estimate depends on.

> **SOLAR CLARITY TIP #6**
>
> *A battery quoted at ten thousand dollars “to save you money” is usually being sold wrong. A battery quoted at ten thousand dollars “to keep your fridge running for two days” is being sold honestly.*

THE 7 QUESTIONS

06. When should I wait?

A good consultant tells you when to say no. Here are the situations in which the honest answer, today, is wait.

• Your roof is near end of life. Replace the roof first, then install.
• You are planning to sell within 3–5 years. The math rarely works, especially with a lease.
• Your electric bill is very low. Below roughly $80–100/month, savings shrink and payback stretches.
• You have no federal tax liability and are considering a purchase — the ITC will not benefit you as expected.
• Shade is significant and cannot be reasonably addressed. Solar hates shade more than anything.
• You are being rushed. If the price is “only good today,” it is not a price — it is a tactic.

None of these are permanent. A “not yet” today can be a confident “yes” in eighteen months.

> **SOLAR CLARITY TIP #7**
> *The right answer for solar is not always yes. It is always: yes to the truth.*

THE 7 QUESTIONS

07. The questions every installer should answer.

Print this list. Take it to every appointment. Any reputable company will answer all of these without hesitation, in writing.

1. Am I buying or leasing this system — and who owns it?
2. What is the total, all-in cost, and what is the cost per watt?
3. What production am I estimated to generate, and what assumptions drive that number?
4. What is my estimated first-year utility bill after solar — in dollars?
5. If this is a lease or PPA, what is the annual escalator, and what are the exact transfer terms if I sell?
6. What are the equipment, workmanship, and production warranties, and who honors them if you go out of business?
7. What incentives are included in the quoted savings — and what happens if any of them change?
8. When was your company founded, and how many installations have you completed in New Jersey?
9. Who will actually be on my roof — your employees or a subcontractor?
10. What happens if my roof needs to be replaced in year 12?

> **SOLAR CLARITY TIP #8**
>
> *You do not need to become a solar expert. You need ten answers, in writing, from anyone who wants to put equipment on your roof for the next twenty-five years.*

THE PERSON BEHIND THE GUIDE

. About Haydee.

Haydee Paz is a solar decision consultant based in New Jersey. She works with homeowners across the state — in English and Español — to make honest, unpressured decisions about whether solar is right for their home, right now.

Every consultation ends with one of three clear recommendations: YES, WAIT, or NOT YET — because that is what a good decision looks like.

— Written with care, in New Jersey.

STILL HAVE QUESTIONS?

Get Your Solar Decision.

A free, no-pressure conversation with Haydee. Bring your electric bill, your questions, and any quote you may have received. You will leave with one clear recommendation: YES, WAIT, or NOT YET.

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