ZENFLOW HOME SERVICES · HOME ENERGY GUIDE

Solar Quote Comparison Kit

Compare solar quotes on the numbers, not the pitch.

1. Terms decoder

Term	What it means
System size (kW DC)	Total rated panel capacity.
Estimated annual production (kWh)	How much electricity the system is expected to make per year.
Price per watt	Total price divided by system size in watts — the easiest way to compare prices.
Offset	Estimated production divided by your annual usage.
Inverter type	String inverter, microinverters or power optimizers.
Battery (kWh)	Stored energy available for backup or later use.
Warranties	Product, performance (output over time) and workmanship are separate.
Interconnection	Your utility's approval to connect the system to the grid.

2. Before you get quotes

- ☐ Gather 12 months of electric bills (kWh, not just dollars)
- ☐ Check roof age and condition — reroof first if it will need replacing soon
- ☐ Note trees or buildings that shade the roof
- ☐ Ask your HOA about its solar rules
- ☐ Ask your utility about interconnection and how it credits solar
- ☐ Ask your insurer how solar affects your policy
- ☐ Ask a tax professional whether any incentives apply to you — incentive rules change

3. Quote comparison worksheet

Item	Quote A	Quote B	Quote C
Company & installer (if subcontracted)			
System size (kW DC)			
Panel brand & model			
Inverter type & model			
Battery (kWh)			

Estimated annual production (kWh)			
Offset %			
Total price			
Price per watt			
Financing type			
Product warranty			
Performance warranty			
Workmanship warranty			
Roof penetration warranty			
Permits & interconnection included?			
Monitoring included?			
Timeline			

4. Financing options compared

Option	Who owns the system	Notes
Cash	You	Highest upfront cost; you keep any incentives you qualify for.
Loan	You	Compare rate, term and any dealer fees built into the price.
Lease	Leasing company	Monthly payment; ask about escalators and what happens when you sell.
PPA	Third party	You pay for the power produced; read escalators and transfer terms.

5. Questions to ask every installer

- ☐ Who will install the system — your crew or a subcontractor?
- ☐ Can I see your license and proof of insurance?
- ☐ How was my production estimate calculated, and with what shading data?
- ☐ Is any roof work needed first, and is it included?
- ☐ Who handles permits and utility interconnection?
- ☐ What do the warranties cover, and who honors them if you close?
- ☐ What happens if production falls short of the estimate?
- ☐ What are the total costs, including any loan or dealer fees?

6. Red flags

- ☐ Pressure to sign the same day
- ☐ "Free solar" claims
- ☐ Quotes in monthly payments only, with no total price
- ☐ Vague production estimates or no shading analysis
- ☐ No clear answer on who installs or services the system

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