FREE HOMEOWNER GUIDE

You May Have Options.

The 10 questions every homeowner should ask before making any decision about their electric bill.

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WHY THIS GUIDE EXISTS

Your bill is going up for reasons you can't control.

Data centers are being built at record pace. AI runs 24/7. Grid demand is surging. Utilities raise rates — and your bill goes up whether you use more electricity or not. In Virginia, Dominion Energy announced rate increases exceeding 60% due to new data center load. In California, SDG&E; customers already pay some of the highest residential rates in the country.

Most homeowners don't know there's an alternative. This guide is for the ones who want to understand what their options actually are — before talking to anyone, before committing to anything.

> Important deadline
>
> The federal tax credit that makes $0 upfront installation possible requires construction to begin by July 4, 2026. After that date, the economics of the program change.

HOW THE PROGRAM WORKS

It's like switching carriers.

Solar panels and a battery go on your home. You generate your own power. Summer sun banks credits toward your winter bill. Your annual electric cost drops 30–60% on average — with $0 upfront, no loan, and no lien. You stay connected to the grid. This isn't off-grid living.

THE 10 QUESTIONS

What every homeowner should ask.

01

Is there actually an alternative to my current utility rate?

Yes. Some homeowners qualify for a subsidized program that puts solar panels and a battery on their property at $0 upfront. Utilities don't advertise alternatives to their own service. The program is offered through certified installers who participate in a federal incentive structure.

02

What does "$0 upfront" mean? Is there a catch?

The installation — panels, battery, labor — is covered. You don't pay for the equipment. You pay for the power it generates at a lower rate. The installer receives a federal tax credit (Section 48E). No hidden fee. No balloon payment. No lien on your home.

03

How does banking summer energy reduce my winter bill?

In summer, your roof generates more electricity than your household uses. That surplus gets credited to your account through net metering. In winter, you draw from those banked credits instead of paying full utility rates. Your annual cost averages out significantly lower.

04

Is this a loan? Does anything attach to my home?

No. This is not a loan. Nothing attaches to your home. You pay for the electricity the system produces — not for the equipment itself. No lien. No mortgage implication. No debt obligation.

05

What happens if I sell my home?

In most cases the agreement transfers to the new homeowner — which many buyers see as a benefit since they inherit a lower electric rate. Your specific transfer terms are reviewed during your analysis call.

06

How is 30–60% in savings actually possible?

Your rate is largely locked in — no more surprise utility increases. The energy your system generates is essentially free once installation is complete. Banking summer surplus and drawing credits in winter produces the 30–60% annual reduction. Actual savings vary by home, usage, and location.

07

Why are data centers making my bill go up?

AI and data centers run 24/7 and consume enormous amounts of grid power. That demand gets distributed across all ratepayers — including you. You can't stop utilities from raising rates. But you can reduce your exposure by generating your own power.

08

What does my home need to qualify?

You own your home. You pay your own electric bill. Your monthly bill is $100 or more. You don't already have an existing system. Roof condition and age are also reviewed. A 60-second check at EnergyBillReview.com tells you if you're a fit.

09

What is the July 4, 2026 deadline?

Third-party owned systems qualify under Section 48E if construction begins by July 4, 2026. That credit allows installers to offer $0 upfront to qualifying homeowners. After that date, projects lose access to this credit — which changes the economics of the program entirely.

10

What's the honest downside?

This program is not right for every home. Homes with significant shading, very low electric bills, or roofs needing replacement may not qualify. Understand the term length, escalation rate, and what happens if you sell. Ask for everything in writing. Use your analysis call to get straight answers — not a pitch.

YOUR NEXT STEP

Find out if your home qualifies.

Takes 60 seconds. No pitch. Just your options.

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Lanette Sullivan · Utility Bill Reduction Advisor

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