

SolarSplashing

Education Kit

Florida solar, explained honestly.

2026 Edition

Serving Pinellas · Hillsborough · Pasco · Hernando

solarsplashing.com

How Rooftop Solar Actually Saves You Money in Florida

The Business Side — 2026 Edition

Bottom line up front: In Florida, solar pays because the sun is free, your utility must credit you at the full retail rate for what you send back to the grid, and the state waives sales tax on equipment and property tax on the added home value. Even without the federal tax credit (which expired December 31, 2025 for homeowner-purchased systems), a well-sized system in Pinellas, Hillsborough, Pasco, or Hernando pays for itself in roughly 8–12 years and keeps producing for another 15–17 after that — free electricity for the back half of its life.

1. The four levers that make solar work in Florida

Solar economics come down to four numbers. Miss any one and the math falls apart. Get all four right and it prints money.

Lever 1 — Your kilowatt-hour rate (what you pay now)

Look at your last Duke Energy or TECO bill. Find the total dollar amount, divide it by the total kilowatt-hours (kWh) used that month. In 2026, that number is typically \$0.14–\$0.17 per kWh in Duke and TECO territory once you include base charges, fuel surcharges, and taxes.

Every kWh your panels produce is a kWh you don't buy at that rate. That's the raw savings.

Lever 2 — Net metering (the multiplier)

This is the single most important policy in Florida solar. It's why solar works here even without the federal credit.

How it works: Your panels produce most during the day. Your house uses most in the morning and evening. When you produce more than you use, the excess flows to the grid — and Duke, TECO, FPL, and FPU are required by Florida law to credit you at the full retail rate, one-to-one.

That credit sits in a bank. When the sun goes down and you pull from the grid, those credits are drawn down first before you pay any cash. Any surplus at the end of your billing cycle rolls over month to month for up to 12 months.

Why this matters: Without net metering, a homeowner without batteries would only save on the electricity they use at the moment the panels are producing. With net metering, they save on every kWh the panels produce, whenever they use it.

The catch: At the annual true-up (January bill), any remaining surplus gets paid out at the utility's much-lower "avoided cost" rate (roughly 2–5¢/kWh). This is why we size systems to match — not exceed — your annual consumption. Overproducing hurts you.

Lever 3 — Florida sales & property tax exemptions

Two automatic wins with zero paperwork:

- 6% state sales tax exemption on all solar equipment and installation labor. On a \$25,000 system, that's \$1,500 saved on day one.
- 100% property tax exemption on the value solar adds to your home, active through at least 2037. Solar typically adds 3–4% to home value in Florida — meaning on a \$400,000 home, solar could add \$12,000–\$16,000 in value with zero increase to your property tax bill. That's another \$200–\$400/year saved indefinitely.

Lever 4 — The federal tax credit situation (this is where 2026 got tricky)

For decades, the federal government offered a 30% tax credit for homeowner-purchased solar. That credit expired on December 31, 2025 under the One Big Beautiful Bill Act.

What this means in 2026:

- If you buy a system with cash or a loan in 2026 → \$0 federal tax credit.
- If you lease a system or sign a Power Purchase Agreement (PPA) → the leasing company still gets the 30% commercial tax credit (Section 48E) and typically passes those savings through to you in the form of a lower monthly payment.

Translation: Cash/loan customers pay more up front but own the asset outright. Lease/PPA customers pay less up front and monthly, but don't own the system.

We walk you through both paths at your free quote so you can pick the one that fits your finances.

2. Real numbers: a Pinellas County example

Let's build the math for a real homeowner.

The house: 2,200 sq ft single-family in Seminole. Duke Energy customer. Average monthly bill: \$220. Annual usage: ~15,600 kWh.

The system: 10 kW rooftop array (about 25 panels). System cost in 2026: roughly \$28,000 all-in (equipment, install, permits, interconnection).

Sales tax exemption: –\$1,680 Federal tax credit (2026): \$0 Net out-of-pocket: \$26,320

Annual production: ~14,500 kWh (Florida's Gulf Coast averages 1,450 kWh/year per kW installed) Annual electricity cost avoided: $14,500 \times \$0.155 = \$2,247/\text{year}$ Property tax savings on added home value: ~\$300/year Total annual savings: ~\$2,547

Simple payback: $\$26,320 \div \$2,547 = 10.3$ years System warranty: 25 years on panels, 10–12 on inverters Free electricity window: roughly years 10 through 25 = ~\$38,000+ in lifetime savings after payback (in today's dollars — utility rate inflation makes it more)

That's the story. You're not "buying panels." You're pre-paying 25 years of electricity at today's rate — with the second half free.

3. Cash vs. loan vs. lease — how homeowners actually pay for it

Option A: Cash purchase

- Best long-term ROI. No interest costs, immediate ownership.
- Downside: \$25k–\$40k out of pocket up front.
- Best for: Homeowners with liquidity who want maximum lifetime return.

Option B: Solar loan (most common in 2026)

- 12–25 year terms, typically 6.99–9.99% APR through solar-specific lenders (GoodLeap, Sunlight, Mosaic).
- Monthly loan payment is designed to be less than or equal to your current electricity bill — so from day one, you're paying the loan instead of the utility, and often coming out slightly ahead each month.
- Downside: interest adds ~30–40% to the sticker price over the loan term. Payback becomes 12–15 years instead of 10.
- Best for: Most homeowners. Zero out-of-pocket start, immediate monthly savings.

Option C: Solar lease or PPA

- No out-of-pocket cost. You "rent" the system or pay per-kWh produced.
- Lease company owns the system and keeps the commercial tax credit — which is why leases got more competitive in 2026 vs. cash purchases.
- Downside: you don't own the asset, may complicate home sale, less lifetime savings.
- Best for: Homeowners who want zero hassle and predictable savings without a 25-year commitment.

4. What kills the ROI (things bad installers won't tell you)

1. Oversizing the system. Florida caps net-metered production credit at 115% of your annual usage. Overproduce, and you're selling excess back at ~3¢/kWh instead of 15¢. That kills payback fast.
2. Undersizing. Too few panels means you still buy expensive grid electricity most of the year. Sweet spot: cover 90–100% of your annual usage.
3. Cheap inverters. The panels last 25+ years but a \$700 string inverter dies in 8. Microinverters or high-quality string inverters (Enphase, SolarEdge, Sungrow) are worth the extra cost.
4. Shading. A single shaded panel on a string can drag down the whole string's output. Microinverters or optimizers solve this — but they're an added cost some installers "value engineer" out.
5. Skipping permits or interconnection paperwork. No net metering means you're just running a very expensive daytime-only electricity offset. Some fly-by-night installers skip this to close faster. Never accept it.

5. Batteries — do you need one?

Short answer for 2026 Florida homeowners on retail net metering: probably not, unless you specifically want backup power.

Here's why: net metering already gives you the grid as a "virtual battery" at 100% efficiency and no upfront cost. A real battery (Tesla Powerwall 3, Enphase IQ Battery 5P, Franklin aPower) adds \$10,000–\$18,000 to the system and only pays back if:

- You lose power often enough to value backup (hurricane country checks this box)
- Your utility switches to net billing or reduces credit rates (a real risk after 2029)
- You want to avoid time-of-use peak rates (limited applicability in Florida IOU territory today)

The pragmatic take: most Gulf Coast homeowners installing solar in 2026 are choosing "battery-ready" inverters and skipping the battery for now. If net metering weakens in a future PSC review, you can add batteries later without redoing the whole system.

6. Financial risks and honest caveats

We tell every prospect these upfront. If another installer doesn't, walk away.

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- Net metering could change. Florida IOU net metering is expected stable through the next PSC review in ~2029, but not guaranteed forever. That said, systems installed under current rules are generally grandfathered.
 - Utility rates could fall (unlikely). If Duke or TECO ever drops rates dramatically, savings drop proportionally. Rates have gone up almost every year for the last two decades.
 - Roof condition matters. If your roof is more than ~10 years old, you should re-roof before installing solar. Otherwise you're paying to remove and reinstall the system in a few years.
 - Home sale complexity. Owned systems generally add value; leased systems can complicate sales because the buyer must assume the lease.
 - Hail and hurricanes. Modern panels are rated for 140+ mph winds and 1" hail. Insurance almost always covers them. But it's worth a call to your homeowners insurance to confirm before install.

7. When solar doesn't make sense

We turn down maybe 1 in 15 quotes because the numbers don't work. Common disqualifiers:

- Heavy tree shading you're not willing to trim.
- Roof orientation dominated by north-facing slopes with no clear south/east/west area.
- Very low electric bills (under ~\$80/month) — payback stretches too long.
- Planning to sell the home in under 5 years.
- Roof needs replacement in the next 3 years and you're not ready to reroof.

We'd rather lose a quote than sell someone a system that won't pay them back.

The SolarSplashing promise

- Free 24-hour quote turnaround — a real number, not a range.
- Licensed and insured Florida contractors (our license number is displayed on every proposal).
- We handle everything: permits, HOA submissions, Duke/TECO interconnection, inspections.
- Real local team in Pinellas, Hillsborough, Pasco, Hernando. No call centers.
- Zero-pressure quote. We'll walk you through the numbers, tell you if solar doesn't fit your situation, and hand you a full breakdown you can sit with.

Get your free quote at solarsplashing.com.

Sources: [SurgePV Florida Solar Incentives 2026](#), [SunReckon Florida 2026 Guide](#), [Palmetto Florida Solar](#), [Solar Insure OBBBA Analysis](#), [Enphase 2026 Tax Credit Update](#). Content prepared for SolarSplashing. Not tax advice

— consult a licensed tax professional for your specific situation.

How Rooftop Solar Actually Works

The Technical Side, Explained Without the Jargon

Solar isn't magic and it isn't complicated once you see it. Here's every piece of what goes on your house and what each part does.

The 30-second version

1. Sunlight hits solar panels. The panels turn light into direct-current (DC) electricity.
2. An inverter converts that DC into alternating-current (AC) electricity — the kind your house uses.
3. The AC power flows into your electrical panel and powers your lights, AC, fridge, everything, just like utility power.
4. When you produce more than you're using, the excess flows backward through your meter to the utility grid — and Duke or TECO gives you a credit at the full retail rate.
5. When you produce less than you need (at night, cloudy days), you pull from the grid normally and use up those credits first before paying cash.

That's it. Everything else is refinement of those five steps.

The five main components of a rooftop system

1. Solar panels (the modules)

These are the black rectangles you see on rooves. A modern residential panel is roughly 6.5 feet tall by 3.5 feet wide, produces 400–450 watts at peak sun, weighs about 45 pounds, and is warrantied for 25 years (some manufacturers offer 30).

Inside each panel: 60 to 72 photovoltaic (PV) cells made of crystalline silicon. When photons from sunlight strike the cells, they knock electrons loose, and those electrons flow through wires as electricity. This effect was discovered in 1839; we've been perfecting it ever since.

Panel types we use:

- Monocrystalline — the standard for modern residential. Most efficient (22–23%), works best in Florida's dense array constraints.
- We don't use polycrystalline (older tech, less efficient) or thin-film (better for commercial/utility) for residential Florida installs.

Brands we trust: Q Cells, REC, LG (legacy stock), Silfab, Panasonic. We avoid off-brand imports with weak warranties.

2. Inverters (the brains)

This is where DC from the panels becomes usable AC. There are three architectures, and picking the right one matters a lot:

String inverters — one big central inverter in your garage or on the side of the house. All panels feed into it. Cheapest, but a single failure kills your whole system, and shading on one panel drags down the whole string.

- Best when: unobstructed roof, budget priority.

Microinverters — one small inverter attached to each individual panel. Each panel operates independently.

- Best when: shading is a factor, roof has multiple orientations, or maximum reliability matters. Slightly higher up-front cost, but much better long-term production.
- Our default recommendation for most Florida homes — trees, hip roofs, and afternoon storms make per-panel intelligence worth it. Enphase IQ8 microinverters dominate the residential market for good reason.

String inverters with power optimizers (SolarEdge) — a hybrid. Optimizers on each panel do per-panel MPPT (maximum power point tracking); a central inverter still does DC-AC conversion. Middle ground on cost, similar performance to microinverters for most homes.

Inverters carry a 10–12 year warranty typically — shorter than panels. Plan for one replacement in the system's life.

3. Racking and mounting

The aluminum rails and roof attachments that hold panels to your roof. Not glamorous, but this is where 90% of leaks come from when solar is installed poorly.

Flashing — a metal or rubber gasket around each roof penetration. Every attachment point needs proper flashing under your existing shingles or tile.

Tile roofs (very common in Florida) require tile-specific hooks that go under the tile and attach to the rafter, not through the tile itself. Any installer drilling straight through your tile is doing it wrong.

Wind loading — Florida requires panels rated and mounted for local wind zone requirements (typically 140+ mph in coastal counties). Every install goes through structural review as part of the permit.

4. Electrical connections (rapid shutdown, disconnects, meter)

DC and AC disconnects — code-required switches that let firefighters or electricians cut power to the system fast.

Rapid shutdown — required by NEC 2017+ code. When you flip a switch (or when power goes out), each panel drops to a safe 30V or less within 30 seconds so firefighters aren't dealing with live wires.

Production meter and utility meter — the utility installs a bidirectional meter that measures power flowing both directions. Your existing meter is replaced (Duke and TECO handle this at no cost as part of interconnection). Some installers also add a production meter on the solar side so you can see raw generation independent of net.

Monitoring — modern systems include Wi-Fi monitoring. You get a phone app (Enphase Enlighten, SolarEdge mySolarEdge, etc.) that shows real-time and historical production, per-panel diagnostics, and alerts if something goes wrong.

5. Optional: battery storage

A lithium-ion battery bank that stores excess solar for use later. Most common brands in 2026: Tesla Powerwall 3, Enphase IQ Battery 5P, Franklin Home Power aPower, FranklinWH, EG4 PowerPro.

Capacity: measured in kilowatt-hours (kWh). A typical residential battery holds 10–20 kWh — enough to run a well-managed house overnight or through most of a daytime outage.

Backup vs. self-consumption modes:

- Backup only — battery sits full, only discharges when grid fails. Simplest.
- Self-consumption — battery charges from solar during the day, discharges to power the house at night, minimizes grid interaction.
- Time-of-use arbitrage — battery discharges during peak-price hours, charges during off-peak. Less relevant in Florida IOU territory today.

We install batteries when the homeowner wants hurricane resilience, has critical medical or work-from-home loads, or wants insurance against future net metering changes. Otherwise the grid does a better and cheaper job as your "battery."

The 8-step install process (what actually happens on your property)

Step 1 — Site evaluation (Day 1)

We visit, measure the roof, take pictures, check your electrical panel, and pull down your last 12 months of utility bills. This is what feeds the accurate quote.

Step 2 — System design and proposal (Days 1–3)

Our design team lays out panels on a satellite/drone image of your roof, models annual production using NREL PVWatts or Aurora Solar, and builds a proposal showing exact panel count, expected production, and financial breakdown. You get this within 24 hours of the site visit.

Step 3 — Contract and financing (Days 3–7)

You review, ask questions, choose cash/loan/lease, sign. If financing, the lender runs a soft credit check and approves.

Step 4 — Permits and HOA (Days 7–30)

We pull building permits at your county, submit any HOA solar application (Florida law protects your right to install — HOAs can control aesthetics but can't ban solar).

Step 5 — Utility interconnection application (Days 7–30, parallel to permits)

We submit the interconnection application to Duke or TECO, including the one-line electrical diagram and equipment spec sheets. This is what triggers your net metering agreement.

Step 6 — Installation (Days 30–35, typically 1–3 days on-site)

- Day 1 morning: racking installed, all roof penetrations flashed and sealed.
- Day 1 afternoon–Day 2: panels mounted, DC wiring completed.
- Day 2–3: electrical work, inverter mounted, disconnects installed, tie-in to your main panel.

We leave the site clean every day. Your power stays on the whole time except for a brief shutoff for the final panel tie-in.

Step 7 — City/county inspection (Days 35–45)

The county inspector visits, verifies the install matches the approved permit, signs off.

Step 8 — Utility inspection and Permission to Operate (PTO) (Days 45–60)

Duke or TECO sends their inspector, swaps in the bidirectional meter, and issues Permission to Operate. That's when you can legally flip the system on. Until PTO, the system is installed but idle.

Total timeline: 6–10 weeks from contract signing to PTO in Duke and TECO territory in 2026. Some go faster; storm season can slow things.

How the electricity actually flows (a real-world scenario)

Let's say it's Tuesday, 1:30 PM, sunny, 88°F. Your system is a 10 kW array in St. Petersburg.

- Panels produce 8.4 kW right now (10 kW nameplate × ~84% of nameplate on a good afternoon).
- Inverter converts that to 8.1 kW AC (small conversion loss).
- Your house is drawing 3.5 kW (AC compressor, fridge, computer, some lights).
- 3.5 kW flows from panels through inverter into your panel and powers everything.
- The remaining 4.6 kW flows backward through your electrical panel, out to the utility meter.
- The bidirectional meter counts every kWh going out. At the retail rate of ~\$0.155/kWh, you're earning \$0.71 in credit every hour at this rate.
- At 6:30 PM, panels drop off. House still needs power. You start pulling from the grid.
- Every kWh you pull is subtracted from the credit bank you built up earlier in the day.
- If you built up more than you used, the surplus rolls to next month. If you used more, you pay cash for the difference at retail rate.

That's the entire day-to-day operation. No maintenance, no user action required. The system runs itself for 25+ years.

Common technical questions

Do panels work when it's cloudy?

Yes, but at reduced output — typically 10–25% of peak in heavy overcast. Florida's benefit is that even summer thunderstorms clear fast; you get sun before and after.

Do panels work in a hurricane?

They stay on the roof if properly mounted. Modern residential panels are rated for 140+ mph wind uplift and 1-inch hail at 55+ mph. They stop producing during the storm (either grid is down or clouds are too heavy) but resume normally after. We follow the strictest Florida wind zone requirements — most panels are rated well above them.

What happens during a grid outage?

By code, grid-tied systems shut off automatically when the grid goes down. This is called "anti-islanding" — it protects utility linemen working to restore power. Without a battery, your panels can't power your house during an outage even in bright sun. With a battery + hybrid inverter, you can island your home from the grid and run on solar + battery until things restore.

How much roof space do I need?

Rough rule: ~55–65 square feet per kilowatt of system. A 10 kW system needs ~600 sq ft of usable roof. South-facing is best in Florida; east and west are ~10–15% less productive but still very worthwhile.

Do I need to clean panels?

Rarely. Florida rain does the job. If you notice production dropping and haven't had rain in a while, a gentle hose rinse handles it. Never pressure-wash panels or walk on them yourself.

What about roof warranty?

Legitimate installers include a workmanship warranty covering roof penetrations for 10 years minimum. If your roof was already warrantied by the roofer, most manufacturers will honor it as long as install was done to code with proper flashing. We coordinate with your roofer proactively.

What's the lifespan?

- Panels: 25–30 years, degrading at ~0.5% per year. A 25-year-old panel still produces ~87% of new.
- Microinverters: 25 years (typically warrantied full term).
- String inverters: 10–12 years, plan for one replacement.
- Racking and wiring: 30+ years, essentially permanent.

What to ask any solar installer (including us)

If an installer can't answer these clearly, keep shopping:

1. What's your Florida license number? (Ours is on every proposal.)
2. Who does the actual installation — your employees or a subcontractor?
3. What brand of panels, inverters, and racking do you propose, and why?
4. What's your workmanship warranty on the roof and electrical work?
5. What is the estimated annual production in kWh, and how did you model it? (Look for PVWatts or Aurora — not just "you'll save 90% on your bill.")
6. Show me the one-line electrical diagram. (You should recognize the pieces after reading this.)
7. How do you handle net metering interconnection with Duke/TECO?
8. How is my roof warranty preserved?
9. What happens if the inverter fails in year 8?
10. Can I see three references from installations in my county from the last 12 months?

Ready for the numbers on your house?

Every home is different — panel count, orientation, shading, panel choice, and financing all shift the math. We give you a free 24-hour quote with your exact system spec, expected production, and finance breakdown.

No pressure. If solar doesn't make sense for your situation, we'll tell you.

Get your quote at solarsplashing.com.

Content prepared for SolarSplashing. Educational reference — actual system design depends on site-specific factors. Consult a licensed Florida solar contractor for your home.

Sales-Ready Solar FAQ & Objection Handling

For SolarSplashing sales conversations, follow-up emails, and site chat

Use these responses in phone calls, texts, DMs, and email replies. Keep tone: confident, transparent, no pressure. Never lie or overstate. Trust closes solar deals.

Objection: "The federal tax credit is gone. Doesn't that kill solar?"

Short answer: No — Florida solar was never mostly about the federal credit. It was about full retail net metering, no state sales tax on equipment, no property tax on added home value, and free sunshine. Those four things are still active in 2026. The federal credit made a fast payback faster; without it, Florida payback moves from ~7 years to ~10 years, still well inside the panels' 25-year warranty.

Deeper answer if they ask: For homeowners paying cash or with a loan, there's no federal credit in 2026. But lease and PPA companies still get the 30% commercial credit and pass most of it through in lower monthly payments — which is why leases got competitive again in 2026. We walk through both paths at your quote and let the math decide.

Objection: "How much will I actually save?"

Never quote a range without their bill. Get the bill or an accurate monthly average.

Response: "Send me a photo of your last Duke Energy or TECO bill and your ZIP code, and I'll have a real number back to you within 24 hours. We size systems to match your actual annual usage — not a marketing average. On a typical Pinellas home paying around \$200/month, we usually design a system that offsets 90–100% of that bill, meaning \$180–\$200/month savings in electricity, plus the added home value."

Objection: "I can't afford \$30,000."

Response: "You probably don't need to. Most of our customers finance through a solar loan — the monthly payment is designed to be at or below your current electricity bill, so from day one you're paying the loan instead of the utility, and often coming out ahead each month. Zero out-of-pocket start. We can also talk about a lease if you want to skip ownership and just lock

in savings. What matters is finding the option that works for your cash flow, not ours."

Objection: "I've heard horror stories about solar companies going out of business."

Response: "It happens, and it's a real risk in a growing industry. Two things protect you: (1) Our workmanship warranty is backed by our license and insurance, both filed with the state of Florida. (2) The equipment warranties come from the manufacturers directly — Q Cells, Enphase, SolarEdge — not us. So if for some reason we weren't around in year 15, your panel and inverter warranties are still enforceable directly with the manufacturers. That said, we've been serving Pinellas, Hillsborough, Pasco, and Hernando for years, and we're not going anywhere."

Objection: "My HOA will never let me."

Response: "Florida law protects your right to install solar. Under Florida Statute 163.04, HOAs cannot prevent solar installations, though they can have reasonable rules about aesthetics — like specifying panels shouldn't face the street if there's an equivalent alternative orientation. We handle the HOA submission as part of every install and we're familiar with what most HOAs in your area typically approve. In practice, we've never had one blocked."

Objection: "What if I sell my house?"

Response: "Owned solar systems add roughly 3–4% to home value in Florida — that's \$12,000–\$20,000 on a typical home in your area. Studies from Zillow and Berkeley Lab consistently show solar homes sell faster and at a premium. If you have a lease, the buyer has to qualify to assume it — that's the main reason we recommend owned systems for anyone thinking they might sell within 10 years."

Objection: "Won't the panels wreck my roof?"

Response: "Only when installed badly. Our workmanship warranty covers roof penetrations for 10 years, and we use tile-specific hooks that go under the tile — never through it. Every attachment point is flashed and sealed. That said, if your roof is more than about 10 years old, we recommend re-roofing before installing solar so you're not paying to remove and reinstall the system in a few years. We'll tell you honestly at the site visit whether your roof is ready."

Objection: "I heard hurricanes rip panels off."

Response: "Properly mounted modern panels are rated for 140+ mph wind uplift and are attached to your roof rafters — not just the shingles or tile — so they're actually stronger than most roof mounts for satellite dishes or vents. In every major Florida hurricane since 2017, professionally installed rooftop solar has performed extremely well. Your homeowners insurance almost always covers panels in the event they are damaged. We can help you notify your insurer at install."

Objection: "What about batteries? Everyone's talking about them."

Response: "Great question, and I'll give you an honest answer most installers won't: for a Florida homeowner on Duke or TECO with retail net metering, you probably don't need a battery unless you specifically want backup power during outages. The utility grid already acts like a perfect battery at zero cost through net metering — you send excess to them and pull it back later at full credit. A real battery adds \$10,000–\$18,000. It only pays for itself if hurricanes knock out your power often, you have critical medical loads, or you want insurance against future net metering changes. We can install a battery-ready inverter today and add batteries later without redoing the whole system."

Objection: "I want to think about it."

Never push. Say:

Response: "Take your time. Solar is a 25-year decision. What I'll do is send you the full proposal in writing — expected annual production, monthly savings model, financing options, and the exact equipment specs — so you have everything to sit with. No follow-up spam. If you have questions in a week or a month, text me directly and I'll be here."

FAQ: quick answers for site chat / SMS / email

Q: How much does solar cost? A: For most Pinellas/Hillsborough homes, systems run \$20,000–\$40,000 before financing, depending on size. We'll give you an exact number 24 hours after seeing your bill.

Q: How long does the install take? A: The physical install is 1–3 days on your roof. Start-to-finish from contract signing to your first kilowatt-hour: usually 6–10 weeks (permits, HOA, and utility interconnection).

Q: Do panels work at night? A: No — but that's what net metering solves. Your daytime production earns credit at full retail rate; you draw from those credits at night.

Q: What if my Wi-Fi goes down? A: The system keeps producing normally. Monitoring is on Wi-Fi, but the electrical side runs whether or not it's connected.

Q: Can I add more panels later? A: Yes, as long as you don't exceed 115% of your annual usage under Florida net metering rules. We design most systems to leave headroom for future growth (EV chargers, pool heater, etc.).

Q: Will my homeowners insurance go up? A: Usually not. Some insurers ask you to notify them and add the panels to your dwelling coverage; the premium change is typically minimal. We help you draft the notice.

Q: What if the inverter breaks in year 8? A: Microinverters carry 25-year warranties from Enphase. If we recommend string inverters (SolarEdge, Sungrow), warranties are 12 years and replacement is a straightforward service call. Labor is covered under our 10-year workmanship warranty.

Q: Do you clean the panels? A: Florida rain generally does the job. If you notice production drop after a long dry spell, a gentle hose rinse handles it. We don't recommend walking on the roof or using pressure washers.

Q: What ZIP codes do you serve? A: All of Pinellas, Hillsborough, Pasco, and Hernando counties. If you're on the edge, text us your ZIP and we'll confirm.

Q: Are you licensed? A: Yes — licensed and insured Florida electrical/solar contractors. Our license number is on every proposal.

Q: What if I already have solar and need help? A: We only do new installs — not maintenance or repair of existing systems. If you need service on an existing system, we're happy to refer you.

Q: Can I get a proposal without a home visit? A: For a rough number, yes — a satellite view and your recent bill get us in the ballpark. For a binding proposal, we need a site visit to check roof condition, shading, and your electrical panel.

Standard email / SMS templates

After website form submission (send within 15 minutes)

Subject: SolarSplashing — got your quote request

Hi [Name],

Got your request from solarsplashing.com. Thanks for reaching out.

To turn this around inside 24 hours as promised, could you send me:

1. A photo of your most recent Duke Energy or TECO bill (any month)
2. Confirmation of your home address so we can pull satellite imagery

I'll have a full proposal — system size, expected production, monthly savings, and finance options — back to you within 24 hours of getting those two things.

Any questions in the meantime, just reply here or text me at [PHONE].

— [Your Name] SolarSplashing [PHONE] · solarsplashing.com

After site visit / before proposal (send same day)

Subject: Great meeting you — proposal coming tomorrow

Hi [Name],

Great meeting you today. Quick recap of what I saw:

- Roof: [orientation, condition, usable area]
- Shading: [any concerns]
- Electrical panel: [amps, upgrade needed y/n]
- Your target: offset ~[X]% of annual usage

I'll have your full proposal in your inbox by [TIME] tomorrow with:

- Exact panel count, brand, and layout
- Expected annual production (kWh)
- Year 1 through Year 25 savings model
- Cash / loan / lease options with monthly numbers

No pressure to decide — I'll send everything in writing so you can sit with it.

— [Your Name] SolarSplashing

If they've gone quiet (send 5–7 days after proposal)

Subject: Quick check-in

Hi [Name],

Just checking in on the SolarSplashing proposal from last week. No pressure — I know 25-year decisions take time.

If you have questions or want me to run the numbers differently (bigger system, smaller, battery, different finance option), text me back and I'll turn it around fast.

If solar isn't the right fit right now, no problem — happy to be a resource when the timing works.

— [Your Name] SolarSplashing

Words we don't use

Ban these from every proposal, email, and phone call. They erode trust:

- DON'T: "You'll pay nothing for electricity!" (Rarely true — always some minimum utility base charge)
- DON'T: "Solar is FREE with our program!" (No, it's financed)
- DON'T: "The government pays for it!" (Not in 2026 — the residential credit is gone)
- DON'T: "Prices are going up next month!" (Fake urgency)
- DON'T: "This is a limited-time offer" (Unless it truly is, tied to a manufacturer promotion)
- DON'T: "You're throwing money away every month you wait" (Guilt-trip close)

Instead:

- DO: "Here are the real numbers for your home."
- DO: "You'd typically see [X] in monthly savings, with a [Y]-year payback."
- DO: "Take the time you need — I'll be here."
- DO: "Solar might not make sense for your situation, and if that's true I'll tell you."

Trust closes solar. Pressure loses it.