Welcome to Our Solar Power Hour!

We will begin our presentation shortly and start with a brief introduction to zoom.
Today’s Agenda

● What is the Grow Solar La Crosse Group Buy Program?
● How does Solar Power work?
● Costs and cost-saving incentives
● How to begin your solar journey
It’s time for a poll!
Why are we here?

To lead in creating more sustainable communities by making solar simple.
Lower Prices through:
1. Competitive Contractor Selection
2. Community-Led Outreach
3. Limited-time Offering
4. Strong Customer Education
5. Economy of Scale

Everyone wins.

What is a group buy?
Renewable Energy & La Crosse

- La Crosse City Council passed a 100% Renewable Energy / Zero Carbon resolution in 2019
- Solar for Nonprofits (Habitat for Humanity and Boys & Girls Club)
- Solar for La Crosse Schools
Grow Solar La Crosse
Group Buy

How it works

- Public presentations throughout the summer.
- Installations ongoing; **deadline to sign** is September 30.
- **Open to La Crosse County** residents, businesses, nonprofits.
- **Turnkey Solar Array.** Program Pricing includes design, permitting, components, installation (all-in cost), and warranty (5 years on labor, 10-25 years on equipment)
- Financing & American-made products available
Who is the MREA?

- Founded in 1990 with the first Energy Fair
- Promote renewable energy through educational courses in solar PV, solar thermal and small wind
- 34 Solar group buys, 1,600 properties, 12,000 kW of solar
INSTALLER PROFILE

- Solar Connection has been in business for 10 years.
- We have installed over 370 systems in this region totaling over 6 MW.
- Our major customer areas are residential, agricultural, and commercial.
- As of 2019, we are part of the Mathy family of companies headquartered in Onalaska, Wisconsin.
- Our metric of success is not how many installations we do but whether the systems are operating properly, with satisfied customers.
- We promise you that we will bring high standards, quality focus, and integrity to our work.
How Does Solar Work?
Part 2 of 5
What’s a Kilowatt (kW) and a Kilowatt Hour (kWh)?

**KILOWATT HOUR (kWh)**
a unit of energy used or produced. This is what shows up on your bill.

**KILOWATT (kW)**
a measurement of capacity: how big your array is.

Every home's system size and energy use is different.
Is there Enough Sunlight?
Configuration: How It Works...

1. PHOTONS — from the sun shine onto solar panels
2. SOLAR PANELS — solar energy is absorbed by panels to excite electrons, generating DC power
3. INVERTER — DC power is converted to AC power, which is commonly used in homes and businesses
4. ELECTRIC METER — tracks the power produced, consumed, and sold back to your utility
5. UTILITY GRID
Inverter, the heart of the array.

**STRING INVERTERS:**
- one or more strings of solar panels
- works well when solar panels are on a single plane with no shading
Inverter, the heart of the array.

**MICRO INVERTERS:**
- one microinverter per panel
- function well on roofs with shade or multiple panel orientations

**POWER OPTIMIZERS:**
- one optimizer per panel, plus central string inverter
- function well on roofs with shade or multiple panel orientations

**mrea**
midwest renewable energy association
Grid-Tied VS. Off-Grid

**GRID-TIED DESIGN:**
Excess electricity can be delivered to the utility grid, **AND** you can use electricity from the utility grid when your system doesn’t produce enough power.

- Least Expensive Option
- Allows for Net Metering
- Grid Off = Solar Off

**OFF-GRID DESIGN:**
A stand-alone PV system that operates autonomously and supplies power to electrical loads independent of the utility grid.

- Requires Batteries & Charge Controller
- Not Connected to the Grid
- Grid Off = Solar On
How Net Metering Works

Earn Solar Credits During the Day

Use Earned Solar Credits During the Night

Unused energy sent to the grid will be credited on your bill.
“A Day in the Life” of a Grid-Tied / Net Metered Home

— Net Metering is generally calculated on a monthly basis
— Net Metering policies vary based on utility
"A Year in the Life" of a Grid-Tied / Net Metered Home

In this example, this home’s solar array produced 73% of the yearly energy consumption of the household.
Options & Considerations
Part 3 of 5
Location and Siting

• South-facing with 9am-3pm sun exposure is ideal

• Avoid shading: trees, buildings, poles

• East or West-facing roofs are also workable options
Mounting: Roof Mounted Solar

- Roof is most common
- Need good solar window
  - South is ideal, but E/W only reduce ~20%
  - Trees can partially shade
- Considerations
  - Snow / Hail
  - Wind Loading
  - Roof Condition (age of shingles)
  - Squirrels
Mounting: Ground Mount

- Good for larger arrays and for properties where house roof is shaded
- Require large un-shaded area
- Take advantage of best solar window
- Anchor to ground mounts
- Easy to remove snow, dust
- Static, but may have a summer/winter adjustment
Considerations

- System size and design
- Module type
- Inverter type
- Slope, height of roof
- Complexity of electrical interconnection
- Age & type of roof
- Multiple PV arrays

- Need good solar “window”
  - South is ideal, but East + West only reduces production ~20%

- Environment
  - Shading
  - Snow / Hail
  - Wind Loading
  - Squirrels
Energy Efficiency
The cheapest kWh is the one you don’t use in the first place.

- LED LIGHTING
- POWER STRIPS
- ENERGY STAR APPLIANCES
- AIR SEALING & INSULATION

There are many more ways to make your home or business as efficient as possible!
It’s time for a poll!
IS MY HOME WELL SUITED FOR SOLAR?

- Do I have a south facing roof?
- Are there shade issues?
- When do I anticipate re-roofing?
- Is my roof structurally sound?
- Is my home energy efficient?
Group Buy

How It Works
The more people that go solar, the lower the price:

**Base Price:**

$3.25/Watt

Base price is lower than installer’s market rate.

**Group Buy Volume Discounts**

<table>
<thead>
<tr>
<th>Collective kW</th>
<th>&gt;50 kW</th>
<th>&gt;150 kW</th>
<th>&gt;250 kW</th>
<th>&gt;350 kW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumulative Discount per watt</td>
<td>$.05/W</td>
<td>$.10/W</td>
<td>$.15/W</td>
<td>$.20/W</td>
</tr>
<tr>
<td>Cumulative Discount per kilowatt</td>
<td>$50/kW</td>
<td>$100/kW</td>
<td>$150/kW</td>
<td>$200/kW</td>
</tr>
<tr>
<td>Approx. # of Homes</td>
<td>7-10 homes</td>
<td>20-30 homes</td>
<td>35-50 homes</td>
<td>50-70 homes</td>
</tr>
</tbody>
</table>
**FOCUS ON ENERGY REBATE (WI only)**

- First come, first served. Limited funds available.
- Total residential funding: $2,301,000. ($126,369 remaining or 5.5%)
- Additional eligibility requirements and status of remaining funds can be tracked at [https://focusonenergy.com/residential/renewable-energy](https://focusonenergy.com/residential/renewable-energy)

<table>
<thead>
<tr>
<th>Solar Electric (PV) System</th>
<th>Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residential</strong></td>
<td></td>
</tr>
<tr>
<td>Single Family Homes</td>
<td>$200 per kW, up to $1,000</td>
</tr>
<tr>
<td><strong>Business</strong></td>
<td></td>
</tr>
<tr>
<td>Up to 5 kW</td>
<td>$200 per kW, up to $1,000</td>
</tr>
<tr>
<td><strong>Business</strong></td>
<td></td>
</tr>
<tr>
<td>5 - 10 kW</td>
<td>$1,000 + $150 per kW above 5 kW, up to $1,750</td>
</tr>
<tr>
<td><strong>Business</strong></td>
<td></td>
</tr>
<tr>
<td>10 - 100 kW</td>
<td>$1,750 + $125 per kW above 10 kW, up to $13,000</td>
</tr>
</tbody>
</table>
Residential & Commercial Renewable Energy Tax Credit (Federal)

• Tax credit of **26%** on qualified expenditures
  • Includes labor costs, system installation, interconnection wiring
  • Does not include new roof unless roof reinforcement is necessary to support the solar panels

• No maximum credit

• Res: The home must be owned by the taxpayer but does not have to serve as the principal residence

• Steps down to **22% in 2021**; goes away for residential in 2022 (remains at 10% for commercial)
Every Home Is Different
Your PV System Will Be Tailor-Made To Fit Your Needs

Pricing Varies by Site and Needs:

- System Design and Size
- Age and Type of Roof
- Panel Type
- Dual Fuel/Off-Peak Metering
- Inverter Type
- Height and Pitch of Roof
- Complexity of Electrical Interconnection
- Multiple PV Arrays
- Energy Storage
- Transformer & Electric Service Upgrade
Our Process

1. Utility Bill
2. Preliminary System Design
3. Virtual Meeting #1
4. Create Proposal
5. Virtual Meeting #2 - Proposal Review
6. On-Site Evaluation & Contract
Our Process

Step #1: Utility Bill
Our Process

Step #1: Utility Bill

NORTHERN STATES POWER COMPANY

<table>
<thead>
<tr>
<th>SERVICE ADDRESS</th>
<th>ACCOUNT NUMBER</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>06/03/2020</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STATEMENT NUMBER</th>
<th>STATEMENT DATE</th>
<th>AMOUNT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>05/13/2020</td>
<td>$84.41</td>
</tr>
</tbody>
</table>

SUMMARY OF CURRENT CHARGES (detailed charges begin on page 2)

<table>
<thead>
<tr>
<th>Service</th>
<th>Period</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity Service</td>
<td>04/13/20 - 05/12/20</td>
<td>$53.72</td>
</tr>
<tr>
<td>Natural Gas Service</td>
<td>04/13/20 - 05/12/20</td>
<td>$30.69</td>
</tr>
<tr>
<td>Current Charges</td>
<td></td>
<td>$84.41</td>
</tr>
</tbody>
</table>

ACCOUNT BALANCE (Balance de su cuenta)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Balance</td>
<td>$95.37</td>
</tr>
<tr>
<td>Payment Received</td>
<td></td>
</tr>
<tr>
<td>Online Payment 05/04</td>
<td>$95.37 CR</td>
</tr>
<tr>
<td>Balance Forward</td>
<td>$0.00</td>
</tr>
<tr>
<td>Current Charges</td>
<td>$84.41</td>
</tr>
<tr>
<td>Amount Due (Cantidad a pagar)</td>
<td>$84.41</td>
</tr>
</tbody>
</table>

INFORMATION ABOUT YOUR BILL

Your safety and the safety of our employees will always be our top priority. We are prepared and are taking steps to ensure we’ll continue to be there for you to meet your energy needs as COVID-19 affects a growing number of people in our
Our Process

Step #1: Utility Bill

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SUMMARY OF CURRENT CHARGES (detailed charges begin on page 2)

- **Electricity Service**: 04/13/20 - 05/12/20 318 kWh $53.72
- **Natural Gas Service**: 04/13/20 - 05/12/20 27 therms $30.69
- **Current Charges**: $84.41

ACCOUNT BALANCE (Balance de su cuenta)

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- **Payment Received**: Online Payment 05/04 $-95.37 CR
- **Balance Forward**: $0.00
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- **Amount Due**: (Cantidad a pagar) $84.41

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Our Process

Step #1: Utility Bill

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<th>NEXT READ DATE: 06/15/20</th>
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**ELECTRICITY SERVICE DETAILS**

<table>
<thead>
<tr>
<th>PREMISES NUMBER:</th>
<th>INVOICE NUMBER:</th>
</tr>
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</table>

**METER READING INFORMATION**

Read Dates: 04/13/20 - 05/12/20 (29 Days)

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>CURRENT READING</th>
<th>PREVIOUS READING</th>
<th>USAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Energy</td>
<td>68670 Actual</td>
<td>68552 Actual</td>
<td>318 kWh</td>
</tr>
</tbody>
</table>

1 Cooling Degree Days 480 Heating Degree Days

**ELECTRICITY CHARGES**

*RATE: Residential Service*

<table>
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<tr>
<th>DESCRIPTION</th>
<th>USAGE</th>
<th>RATE</th>
<th>CHARGE</th>
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<tbody>
<tr>
<td>Customer Charge</td>
<td></td>
<td>$17.00</td>
<td></td>
</tr>
<tr>
<td>Energy Charge Winter</td>
<td>318 kWh</td>
<td>$0.071650</td>
<td>$22.78</td>
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<td>- $0.24 CR</td>
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<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td><strong>$51.03</strong></td>
<td></td>
</tr>
<tr>
<td><strong>WI Low Income Assist</strong></td>
<td></td>
<td>3.00%</td>
<td>$1.53</td>
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<tr>
<td><strong>County Tax</strong></td>
<td></td>
<td>0.50%</td>
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**DON'T GET SCAMMED.**

Scammers can spoof phone numbers to look like the call is...
Our Process

Step #1: Utility Bill

### Service Address:
NEXT READ DATE: 06/15/20

### Electricity Service Details
PREMISES NUMBER:
INVOICE NUMBER:

### Meter Reading Information
METER [Redacted]
Read Dates: 04/13/20 - 05/12/20 (29 days)

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### Electricity Charges

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**Total** = $53.72

**Tax @ 8.5%**

**= $0.1233 / kWh**
Our Process

Step #1: Utility Bill

Xcel electric bills no longer state's lowest

Adjusted for inflation, the average Xcel electric bill in 2016 is more than 27 percent higher than in 2001.

Source: Wisconsin Public Service Commission

Source: La Crosse Tribune
CHRIS HUBBUCH Apr 1, 2016
Our Process

Step #1: Utility Bill

![Graph showing the average Xcel Energy Minnesota retail rate change from 2000 to 2015. The graph indicates a trend with an average 3.3% rate change. The source is noted as EEI, which includes base rates, fuel adjustments, and riders. EEI rate summaries may vary slightly from Solar*Rewards Community bill credits due to timing of calculations and rate class variations. Future rates may vary.](image-url)
Our Process

Step #2: Preliminary System Design
Our Process

Step #3: Virtual Meeting #1

- Zoom
- Skype
- Google Meet
- Microsoft Teams

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Our Process

Step #3: Virtual Meeting #1

- Breaker Panel Location and Size
- Internet Router Location (Online Monitoring)
- Roof Condition & Structural Concerns
- Shading Issues (Tree’s, Neighboring Homes, etc.)
- Reliability/Utility Outages (How often? How long?)
- Anticipated Future Usage (Going up, or Going Down?)
- Electric Vehicle Potential
- Energy Efficiency Upgrades
- Homeowners Associations
- Environmental & Financial Benefits of Solar
- Financing Options
Our Process

Step #4: Create Proposal

---

Financial Impact

System Rating: 7.2 kW  |  Number of Panels: 18  |  Solar Offset: 100%

<table>
<thead>
<tr>
<th>What you'll pay for electricity anyway</th>
<th>Cost to install solar</th>
<th>Cost to install solar after credits and rebates</th>
</tr>
</thead>
<tbody>
<tr>
<td>$46,995</td>
<td>$23,950</td>
<td>$17,723</td>
</tr>
</tbody>
</table>

Total Savings: $29,272

---

"I really do feel connected to Solar Connection because Carl was there at the beginning of it all. He's been an ongoing supporter and we've tried to do the same thing with his business. We really respect and value each other." - Roger and Susan, Squash Blossom Farm, Crosslake, MN

"We talk it up all the time to our neighbors and they're interested in it now. We talk about the economics with them - you'll have this much money, this is how much we saved and it's going to pay for itself after so long, here's the tax credit. It's just a really great deal!" - Eric and Angie, Crosslake, MN

"Adding solar panels to my home has made me feel like I have accomplished something great. I am receiving tremendous value in my home with a renewable energy that makes the world better. Solar Connection was so easy to work with. I feel confident I will have this great feeling of accomplishment for decades!"
Our Process

Step #5: Proposal Review

Summary

Customer Information

Sunny Solar
111 Sunshine Drive
Rochester, MN 55901
(507) 296-3366
SunnyDocs@gmail.com

Utility: RPU
Annual Consumption: 7778 kWh
Energy Consultant: Colton Simpson

System Description

- System rating: 7.2 kW
- Production YR: 8200 kWh
- Solar offset: 105%

Equipment

- Panels: 18 X 400-watt Jinko panels
- Inverters: 1 X 6 inverter
- Mounting: Unirac
- Optimizers: 18 X P605 optimizers

Notes:
Contingent on RPU approval of interconnection. Contingent on final roof measurements. Production numbers assume 95% TSIRF, final numbers to be taken after contract signing.

Financial

- Installation cost: $23,950
- Federal tax credit: $6,227
- Utility rebate: $0
- Effective cost: $17,723
- 30 YR production value: $49,605
- Monthly utility fee: $0.00
- Savings: $25,272
- Cost per watt: $3.33

Payment Schedule

- Down payment: $1,000
- To order equipment (65%): $15,070
- Upon system commissioning: $7,360

Checklist

Processes

- Design & permitting
- Inspections & commissioning
- Installation
- Support

Property

- Acceptable site (area, shading, obstructions, upgrades)
- Remaining with property min. 5 years
- Warranties & insurance reviewed
- Incentives & financing reviewed
- Transformer & engineering considered
- Return on investment sufficient
- Electric vehicle potential considered
- Annual rate of return sufficient

Installation Order

The above prices, descriptions, and conditions are satisfactory and are hereby accepted, contingent upon approval for financing. You are authorized to do the work as described. I have read the General Conditions. Payments will be made as outlined.

Signed __________________________ Date __________

Environmental Impact

Installing your system will have the same environmental impact as:

- Saving 176,209 fewer miles
- Combating 145,241 pounds of CO2
- Planting 6,007 trees
Our Process

Step #5: Proposal Review

- System Components & Operation
- Equipment Manufacturers & Warranties
- Financial & Environmental Benefits
- Permitting Requirements
- Payment Schedule & Construction Timeline
- Installation Process & Expectations
- Post Installation Service & Support
- Maintenance & Monitoring
Our Process

Step #6: On-Site Evaluation & Contract

• Terms & Conditions
• Installation Contract
• Down Payment
• Final Measurements
• Permitting
• Construction Schedule
Case Study: 6.4kW System

Estimated Year 1 Production = 8,100 kWh

Photo Credit: Solar Connection
# Case Study: 6.4kW System

<table>
<thead>
<tr>
<th>6.4 kW Residential Shingle Roof</th>
<th>![Image of a house with solar panels]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Install Cost ($3.10/Watt)</td>
<td>$19,840</td>
</tr>
<tr>
<td>Focus on Energy (WI only)</td>
<td>($1,000)</td>
</tr>
<tr>
<td>26% Federal Tax Credit</td>
<td>($5,158)</td>
</tr>
<tr>
<td><strong>Net Cost</strong></td>
<td><strong>$13,682</strong></td>
</tr>
</tbody>
</table>

**Simple Payback:** 12.7 yrs

Max Group Buy Savings for 6.4 kW array: $1,280

Estimated Year 1 Solar production = 8,100 kWh
Assumes Avg kWh rate from utility = $0.125/kWh
Simple Payback = Net Cost / Year 1 electric bill saving
# Case Study

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<th>6.4 kW DC Residential Roof System</th>
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**Simple Payback: 12.7 yrs**

**Estimated Year 1 Solar production = 8,100 kWh**
Assumes Avg kWh rate from utility = $0.125/kWh

Simple Payback = Net Cost / Year 1 electric bill saving
## Case Study

### 6.4 kW DC Residential Roof System

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<th></th>
<th>Base $</th>
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<th>&gt;150kW</th>
<th>&gt;250kW</th>
<th>&gt;350kW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Installed Cost</td>
<td>$20,800</td>
<td>$20,480</td>
<td>$20,160</td>
<td>$19,840</td>
<td>$19,520</td>
</tr>
<tr>
<td>Focus on Energy</td>
<td>($1,500)</td>
<td>($1,500)</td>
<td>($1,500)</td>
<td>($1,500)</td>
<td>($1,500)</td>
</tr>
<tr>
<td>26% Federal Tax Credit</td>
<td>($5,408)</td>
<td>($5,325)</td>
<td>($5,242)</td>
<td>($5,158)</td>
<td>($5,158)</td>
</tr>
<tr>
<td>Net Cost</td>
<td>$13,892</td>
<td>$13,655</td>
<td>$13,418</td>
<td>$13,182</td>
<td>$12,862</td>
</tr>
<tr>
<td>Simple Payback (yrs)</td>
<td>13.72</td>
<td>13.48</td>
<td>13.25</td>
<td>13.01</td>
<td>12.7</td>
</tr>
</tbody>
</table>

Max Group Buy Savings for 6.4 kW array: $1,280

Estimated Year 1 Solar production = 8,100 kWh
Avg kWh rate from utility = $0.125/kWh
Year 1 Savings: $1012.50
Next Steps
Part 5 of 5
Zillow has released a report stating that homes with solar panels sell for 4.1% more than their generation-naked counterparts.

Zillow Economic Research

A study by the National Renewable Energy Laboratory found that homes with solar sold faster and for more than equivalent non-solar homes.

NREL (National Renewable Energy Laboratory)

In a study across six states, Berkeley National Lab found that home buyers will pay a premium for solar homes.

Lawrence Berkeley National Laboratory
Financing Solar

Clean Energy Credit Union

• 100% clean energy loans - first of its kind launched 2017
• Not for profit
• Choose one or both of these loan types:
  • 12-18 month loan for 26% of system cost (covers the 26% Federal Tax Credit)
  • 12-year fixed rate loan up to the remaining 74% solar electric system cost
Environmental Benefits

Over the life of a 5 kW system, the electricity produced is equivalent to 163 tons of carbon dioxide (CO₂).

That’s the CO₂ equivalent of any one of these:

- Planting 3,798 trees.
- Driving reduced by 326,000 auto miles, or 16,626 gallons of gasoline.
- Recycling 515 tons of waste instead of sending it to landfill.
- 158,831 pounds (79.4 tons) of coal burned.

and you will help avoid the use of up to 3,975,500 gallons of water by Thermoelectric Powerplants.
Next Steps

1. Fill out the form we’re sending you in the chat (we’ll also send it in a follow-up email right after this webinar)

2. Solar Connection will follow up in the next few days to get started on a free, no obligation quote. Please collect 12 months of electricity usage.

3. Request a site assessment. Solar Connection will verify your quote and provide you documentation and your contract.

4. Sign contract and pay down payment with Solar Connection before September 30 to lock in Grow Solar La Crosse pricing.

5. Celebrate, share your story, enjoy clean energy every time the sun shines!

GrowSolarLaCrosse.org
Stay Informed:
Become a Member of the MREA!

Promoting renewable energy, energy efficiency, and sustainable living through education and demonstration.

- $20 Off All Courses
- Invite to Virtual Membership Meeting
- Access to Clean Energy Credit Union
- Subscription to Newsletter
- Free Online Tutorials
- Free Rise Up! Publication Mailed to You

Everyone who goes solar through the program gets a FREE Basic Family Membership!
When there’s a huge solar energy spill, it’s just called a “really nice day”