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by Denise DiFulco



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The price of solar electric systems has fallen rapidly in recent years, making solar energy more accessible than ever. In 2010, the installed cost of residential and commercial solar photovoltaic power systems fell by 17 percent from the previous year, falling an additional 11 percent in the first half of 2011, according to a report by the Department of Energy's Lawrence Berkeley National Laboratory (Berkeley Lab). So is now the time to take the plunge?

Well, such statistics don't mean that solar power systems are cheap. The average cost nationwide last year was \$6.20 per watt, says Ryan Wiser, a Berkeley Lab scientist. An average-size home (about 2,000 square feet) generally requires a 5-kilowatt system -- approximately a \$31,000 investment.

"There's a large up-front cost, but there's also economies of scale," Wiser says. "The cost per unit on a smaller system will be higher." So if you opt for more power -- say, a 10-kilowatt system -- the price per watt will be substantially lower. Your circumstances could also help: It's cheaper to install a system on new construction versus an existing home.

There are several ways to defray the overall costs. One is through state and federal solar energy rebates. A list of current rebates is available through the [Database of State Incentives for Renewables and Efficiency](#). Another is by entering a net metering agreement with your utility company. When your system generates more power than you need, the excess returns to the electricity grid and your meter runs backward. This allows you to receive full retail credit for the power your system generates.

A way to avoid up-front costs altogether is to lease. Leasing has become a popular option in recent years, Wiser says, with more than half of new installed systems being leased through companies such as SolarCity, SunRun and Sungevity.

How much you can potentially save on electricity depends upon many factors, including the size of the system you choose and your current retail electricity rate. Online calculators, such as Berkeley Lab's [Home Energy Saver](#), can help you make that determination. They also can help assess other ways to make your home more energy efficient, which is the best first step to take when switching to solar power.

"We tell people they really need to look at their building energy use," says Sherri Shields, a spokeswoman for the Florida Solar Energy Center, a research institute of the University of Central Florida. "The more energy efficient you make your home, the less equipment you need to put on your roof."

If you're purchasing your own solar panels, as opposed to leasing, it's best to hire a local solar contractor or an electrical contractor that specializes in solar power. The contractor will take into account many considerations, including how much energy your home uses and potential sites for the panels. The type of roof you have, which direction your home faces and even nearby trees and other shade-producing obstructions all need to be factored in as well when designing a system. "It's not just something cookie-cutter, out of the box," Shields explains.

Other things to keep in mind? Check with your insurance company to make sure your system will be covered under your homeowners insurance. Sometimes, a separate rider to the policy is required. Also, be sure all components carry the Underwriters Laboratories (UL) mark for quality and safety, and inquire about a truss-mounted system for roof panels -- especially if you live in an area prone to severe weather.

"We have to be especially careful in Florida," Shields says. "If it's not part of the roof structure, it's going to come falling off."

Still in need of more information? A good basic guide for getting started is also available [here](#), through the U.S. Department of Energy's National Renewable Energy Laboratory. So put your plan

together, go solar, and expect many sunny days in your future.

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