

Ask EcoGirl

By Patricia Dines

EcoGirl@AskEcoGirl.info



Can I Afford Solar?

Dear EcoGirl: I'd love to add solar to my home. Is that reasonable with my tight finances? Signed, *Dreaming in Ventura*

Dear *Dreaming*: Thanks for caring enough to consider solar. The good news is that solar is not only smart for the planet — it can be smart for your wallet too. How great is that?

Nine Reasons Solar Can Make Financial Sense

(1) **You might actually lower your monthly expenses.** If you normally spend at least \$75 a month on electricity, you'll likely break even or save money.

(2) **You can get a loan for solar** if you don't need up-front capital.

(3) **You'll be converting your expense into an investment.** You can deduct what you're spending on solar from your company for electricity. Installing solar on your home instead of a solar system to show that it's not just cancelled checks.

(4) **You'll increase your home value,** often more than the cost (not counting incentives) of the projects.

(5) **You won't pay for solar in California** because it exempts solar systems. It's the best of both worlds.

(6) **You'll be taking advantage of rent incentives that reduce your system cost.** Rebates, federal tax credits, interest deductions, and net-metering.

(7) **You'll watch your savings grow every year,** as your energy costs stay flat while utility rates likely increase.

(8) **You'll reduce your vulnerability to sudden price increases and energy supply interruptions** caused by political unrest, weather disasters, and peak demand.

(9) **You'll help protect our shared economic base.** Our economy (and thus

everyone's finances) depends on reliable energy sources and healthy ecosystems. To safeguard both, and avoid serious crises, our culture needs to rapidly shift away from polluting fossil fuels. By buying solar, you're providing a leadership for this vital transition.

How to Make Your Solar Plan Work for You
To make your solar plan work for you, you need to understand your situation. For example, if you're a homeowner, you can take advantage of the federal tax credit. If you're a business owner, you can deduct the cost of solar from your taxes.

<www.findsolar.com> (click on "My Solar Estimator"). In return, you'll get a ballpark calculation of your solar system size, cost, rebates, and paybacks in both money and GHG reductions. It's exciting to see the possibilities!

• **Do it yourself.** Experienced homeowners can get help from books (such as *People's Guide to Basic Solar Power* from www.fromsun.com) or by calling to advise.

• **Get more information.** Visit www.findsolar.com/ or www.fromsun.com/ for more information.

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Ask EcoGirl is written by Patricia Dines, a professional writer with 25 years experience, including 15 years specializing in environmental issues. She is Author of *The Organic Guides*; Editor and Author of *The Next STEP* newsletter; and has written articles for a variety of periodicals. She also offers other columns and articles for the earth. For more information, see <www.patriciadines.info>.