

ILLUME



CALIFORNIA PUBLIC UTILITIES COMMISSION

SOLAR CONSUMER PROTECTION GUIDE RESEARCH FINDINGS

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July 20, 2020

AGENDA

INTRODUCTION AND RESEARCH OBJECTIVES

RESEARCH METHODOLOGY

OVERALL FINDINGS AND RECOMMENDATIONS

SPANISH LANGUAGE FINDINGS

Q&A AND CLOSE

INTRODUCTION + OBJECTIVES



Meet Our Team



ERIN ALLINGHAM
Senior Managing Consultant
Project Manager



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Senior Research Analyst
Lead Analyst



ANNE DOUGHERTY
Founder & Co-Owner
Executive in Charge

Background

The Solar Consumer Protection Guide was released in September 2019

September 2019

CALIFORNIA SOLAR CONSUMER PROTECTION GUIDE

PUTTING SOLAR ON YOUR HOME IS AN IMPORTANT FINANCIAL DECISION.
DON'T SIGN A CONTRACT UNTIL YOU READ THIS DOCUMENT!

In many areas of California, you cannot connect a residential solar system to the electric grid until you read, initial, and sign this document. *(The requirement to sign this document does not apply to solar systems that are part of new home construction or multi-family buildings, and it does not apply to solar thermal systems.)*

TAKE YOUR TIME.

WATCH OUT FOR FALSE CLAIMS!

MAKE SURE THE SOLAR PROVIDER HAS A VALID CONTRACTOR LICENSE.

Audio Recording Available at 855-955-1535.

To see if you qualify for low-income solar programs, go directly to page 6.

This guide is also available in:

- Español
- 中文
- Tiếng Việt
- 한국어
- Tagalog

Call 1-866-849-8390

The California Public Utilities Commission (CPUC) created this guide to provide information to homeowners interested in solar at their residence. The CPUC is a government agency that oversees the solar programs of privately-owned electric utilities. To find this guide online, please visit: www.cpuc.ca.gov/solarguide.

Customer Initial Here _____ (1/4)

This guide is available at this government website: www.cpuc.ca.gov/solarguide page 1 of 23

September 2019

8 STEP 8: Sign This Guide

Have you read at least the first 4 pages of this guide?

The first 4 pages of the **California Solar Consumer Protection Guide** contain important information on false claims to watch out for and your rights.

The California Public Utilities Commission recommends that you take 48 hours to read and understand this *entire* guide before you sign below.

****Do not feel pressured to read the complete document while the salesperson waits. Ask them to come back at a later date to allow you time to read it.****

CUSTOMER

- I read and initialed the first 4 pages of California's Solar Consumer Protection Guide. The solar provider gave me the time to read the entire 23-page guide.
- The solar provider gave me the opportunity to read this guide in Español, 中文, 한국어, Tiếng Việt, or Tagalog.
- I have not yet entered into a contract for solar with the solar provider signing below.

Customer Printed Name _____ Customer Signature _____ Date _____

SOLAR PROVIDER*

- The customer initialed the first 4 pages of the guide.
- The customer signed above before entering into a contract for the purchase, lease, power purchase agreement, or PACE financing of a solar system or solar energy with the company named below.

Company Representative Name/Title _____ Company Representative Signature _____ Date _____

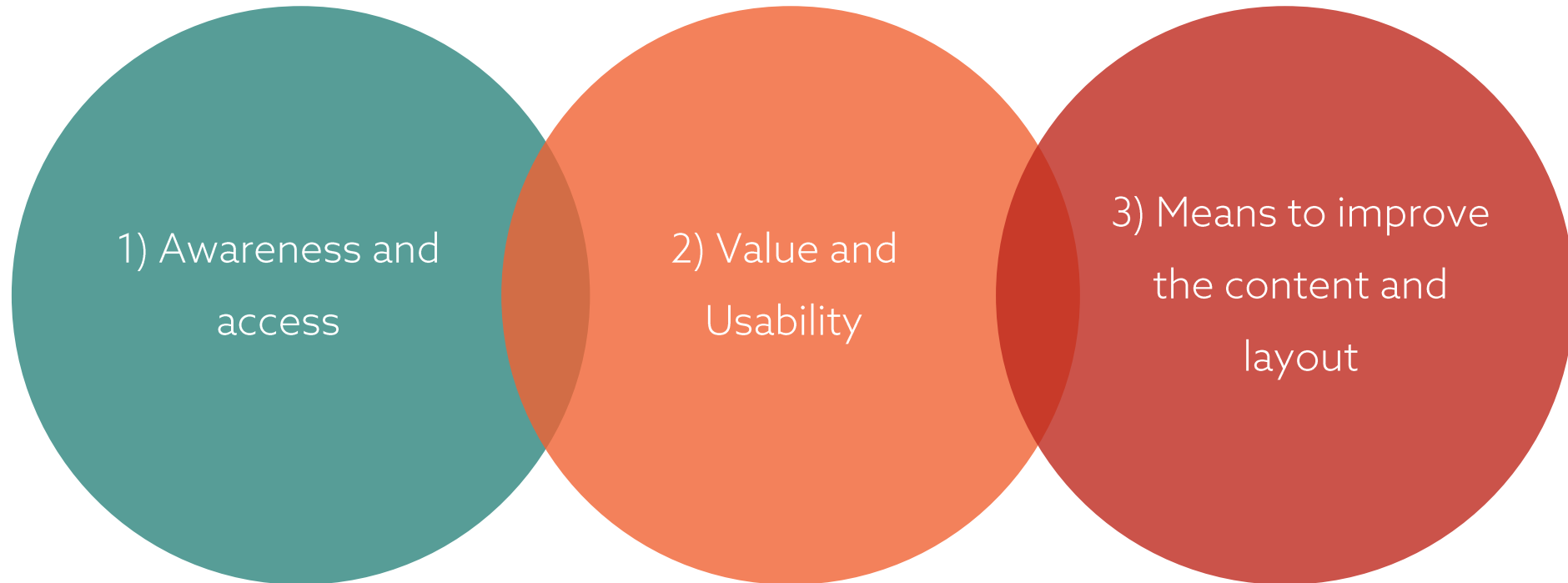
Company Name _____ Company Email _____ Company Phone _____

*A solar provider is defined in California Public Utilities Commissioner Decision (D.) 18-09-044 as a vendor, contractor, installer, or financing entity that enters into a contract for a power purchase agreement, lease, or purchased solar system. Pacific Gas and Electric Company (PG&E), Southern California Edison (SCE), and San Diego Gas & Electric (SDG&E) require solar providers to upload a signed copy of this page to their interconnection portals before interconnecting residential customers in single-family homes to the electric grid. This requirement does not apply to new home construction, multifamily buildings, or solar thermal systems.

This guide is available at this government website: www.cpuc.ca.gov/solarguide page 23 of 23

Research objectives

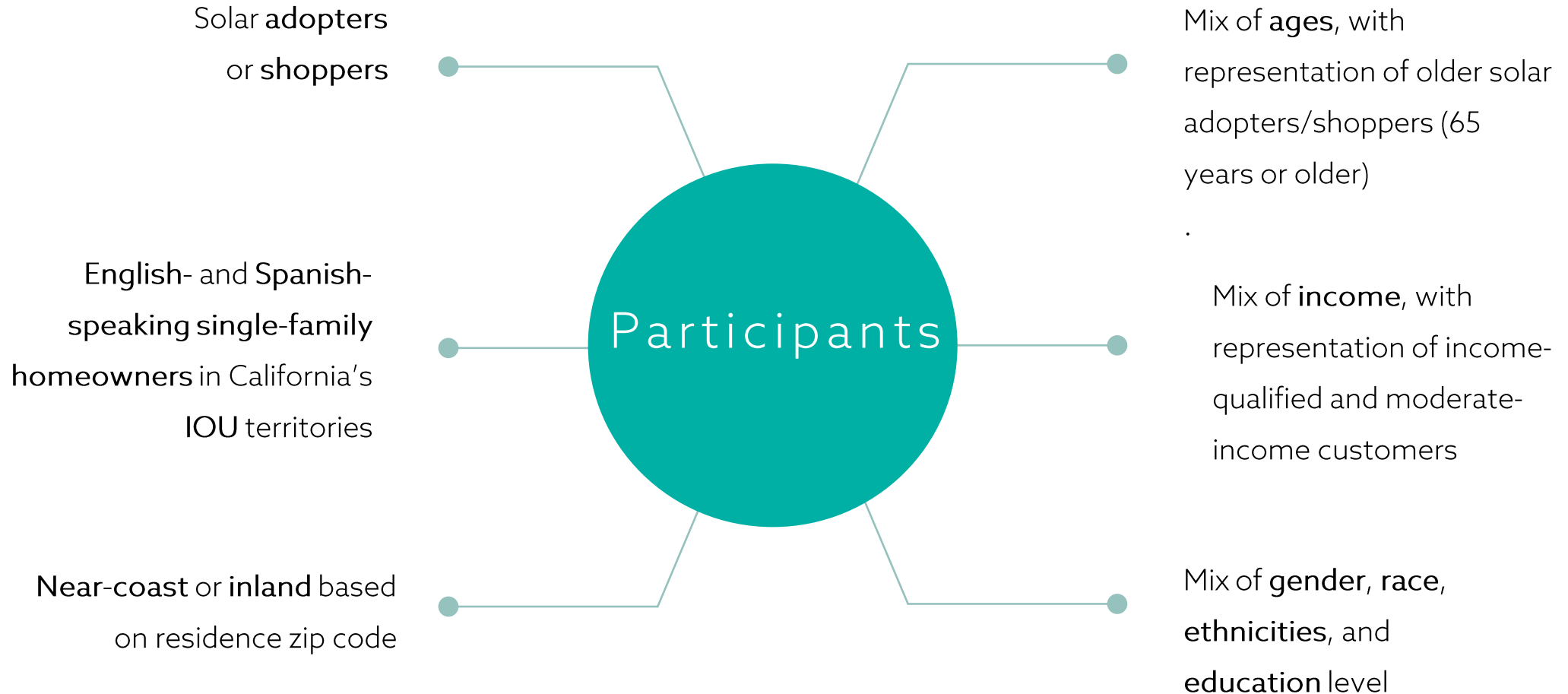
To explore perceptions of the guide among residential customers who have installed solar or are interested in getting solar, and in particular to assess:



RESEARCH METHODOLOGY



Focus group sampling and recruitment



Who we talked to

May 18 & 20, 2020

May 19, 2020

May 21, 2020

May 22, 2020

INLAND

English-speaking
Mix of adopters and shoppers

NEAR-COAST

English speaking
Adopters only

FRESNO

Spanish-speaking
Mix of adopters and shoppers

NEAR-COAST

Spanish-speaking
Mix of adopters and shoppers

Five focus groups and a total of 27 residential, single-family homeowners (16 adopters, 11 shoppers)

FINDINGS + RECOMMENDATIONS



Awareness and Access

Awareness of the guide was moderate among recent adopters and very low among shoppers

- 6 of the 10 solar adopters who had signed a contract since September 2019 had been given the guide by their contractor
 - 5 were presented with the guide at the time of signing the contract (one of these also received the guide early in the sales process), and one received the guide after signing the contract.
 - 2 found the guide on their own
- None of the shoppers reported finding the guide on their own

Usefulness and Clarity

All participants thought that the guide was comprehensive in the topics it covered and highly useful

- Shoppers often reported that it was the most useful and detailed source of information they had come across
- All sections were important to understanding solar and making a decision about whether to install it
- Participants found the information presented in the guide generally clear and easy to understand (note: Spanish-language findings will be presented separately)

Customer perceptions

Usefulness and Clarity

"I wish I had all this information. When they spoke to me, the company spoke very nicely suggesting – This is your best option, we can send someone tomorrow. I just went with that option without thinking about asking for 3 bids. This is very important information."

[Translated from Spanish]

–Spanish-language adopter, Fresno area

"These are all [...] details that you need to be aware of that might just slip through the cracks, particularly if you're talking to a salesperson in person."

–English-language adopter, inland

Suggested changes

INCREASE ACCESSIBILITY TO SHOPPERS

Expand the means of disseminating the guide so that shoppers are more likely to find it on their own, rather than relying on contractors who supply the guide at the end of the process.

REQUIRE EARLIER SHARING OF GUIDE

Consider requiring contractors to provide the guide with up-front sales material rather than at the time of signing a contract.

Purpose and Credibility

CPUC authorship created trust and added value for participants, however the contract-like look of the document undermines this

- Participants identified and found credible the guide's two main goals of protecting and educating consumers, but found their separate presentation in the guide jarring
 - They felt the first four "required" pages—clearly aimed at protecting consumers—felt distinct from the rest of the guide, focused more on educating consumers, in tone, content, and visuals.
- Participants noted that it included a great deal of important information that was needed before reaching the point of signing a contract.
- Participants were confused as to why signatures and initials were required on the guide, leaving them wary of the requirement.

Suggested changes

HARMONIZE FIRST SECTION WITH REST OF GUIDE

Bring the tone, content, and visuals of the first four “required” pages into alignment with the rest of the guide.

STATE PURPOSE OF SIGNATURE AND INITIALS

Early on in the guide, state the purpose for requiring initials and a signature. Also, who retains the signed copy and for what purposes.

STATE INTENDED AUDIENCE AND PURPOSE EARLY

Starting with the audience(s) the guide is intended for on the first page and a “what’s inside” heading to help readers quickly understand the value and relevance to them.

INCREASE CPUC LOGO SIZE AND PROMINENCE

Given its importance to give the guide’s credibility, consider making the CPUC logo and statement of authorship more prominent—either moved higher on the page or made larger.

Organization, Structure, and Wayfinding

Participants observed that clearer structure is needed to assist navigation through each of the sections.

- Participants felt that while the order of the “steps” made sense overall, they needed to be provided earlier on as a table of contents with descriptions.
 - Some felt the checklist in Step 7 could be used at the beginning as the guide’s contents.

7 **STEP 7: "Before You Sign" Checklist**

Before you sign any documents, make sure you have completed these items!

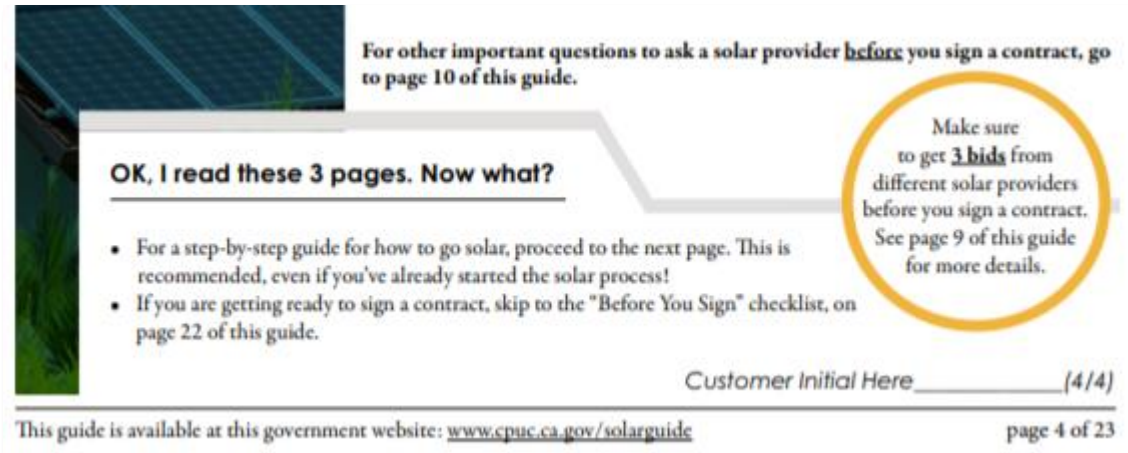
Remember, take your time and don't feel pressured to sign a contract. If you feel you need more time to think about your decision or to do more research, do not sign anything until you do.

- Check to see if you qualify for a low-income solar program, which has strong protections for consumers. **See page 6.**
- Consider making your home more energy efficient before getting solar. This could save you money. **See page 5.**
- Get at least 3 bids for solar at your home. **See page 9.**
- Check to make sure the Solar Provider's license is current and valid with the Contractors State License Board. **See page 4.**
- Ask the Solar Provider for 3 customer references and call or visit them.
- Ask the Solar Provider the contract questions on **page 4, 10, and 11** so you understand the terms of the solar contract.
- If you are financing your system, ask the lender, Solar Provider, or PACE Program Administrator the finance questions on **page 14, 15 or 16**, so you understand the terms of your financing arrangement.
- Read the critical information about electricity bill savings estimate on **page 16 and 17.**
- Carefully read all the documents that the Solar Provider is asking you to sign. These usually include: 1) Solar Energy System Disclosure Document, 2) Contract, and 3) Financial Paperwork. **See page 19.**
- Understand what happens after you sign a contract for solar. **See page 8.**
- Save copies of all the documents you sign. The information will be useful if you sell your home, need to replace your roof, or have any repair or maintenance issues.

Organization, Structure, and Wayfinding

Participants observed that clearer structure is needed to assist navigation through each of the sections.

- The guide directed them to jump through sections more often than they felt comfortable with. They mentioned having a feeling of “being bounced around.”
 - Participants were confused by the instructions to skip to the checklist and signature page at the end of the guide after the first four pages.
 - Many felt the guide should still ensure consumers are aware of the steps in the guide.



For other important questions to ask a solar provider ~~before~~ you sign a contract, go to page 10 of this guide.

OK, I read these 3 pages. Now what?

- For a step-by-step guide for how to go solar, proceed to the next page. This is recommended, even if you've already started the solar process!
- If you are getting ready to sign a contract, skip to the "Before You Sign" checklist, on page 22 of this guide.

Make sure to get **3 bids** from different solar providers before you sign a contract. See page 9 of this guide for more details.

Customer Initial Here _____ (4/4)

This guide is available at this government website: www.cpuc.ca.gov/solarguide page 4 of 23

Organization, Structure, and Wayfinding

Participants felt that the structure of the guide could be improved in order to find the information more easily.

- Participants suggested section or page headings would be helpful.
- Many found mid-page section breaks awkward and that it made it difficult to find information (Steps 1 and 5).

MAKE SURE TO READ AT LEAST THE NEXT 3 PAGES
If you are considering signing a contract for a residential solar system.

Most solar providers are honest and fair. However, there are still some false claims you need to watch out for. Do not do business with a salesperson that makes one of these false claims.

 False claims to watch out for	 The Truth
 FALSE You can get free solar energy at no cost to you.	 TRUE Solar energy is rarely free. An honest company will be upfront about all the costs you will pay over time. <ul style="list-style-type: none">• There is one exception: a few government-funded solar programs offer free or low-cost solar to low-income households. Go directly to page 6 to see what government-approved organizations run these programs.
 FALSE You will never pay an electricity bill ever again after a solar system is installed.	 TRUE After going solar, you will typically pay a small electricity bill every month and a larger electricity bill at the end of the 12-month cycle. See page 17 for an example. <ul style="list-style-type: none">• Customers who take out a solar loan or sign a lease or power purchase agreement will also receive a monthly bill from a loan company or solar provider.• If you use PACE (Property Assessed Clean Energy) financing, you will also make a payment once or twice a year with your property taxes or monthly with your mortgage payment.
 FALSE Time is running out and you must quickly sign an electronic tablet to get solar.	 TRUE An honest salesperson would never rush you to sign anything without giving you time to review what you are signing. <ul style="list-style-type: none">• California law requires that a salesperson show you the contract terms before you sign.

* If you think you have been a victim of solar fraud, report the incident to the Contractors State License Board (CSLB) at 800-321-CSLB (2752) or www.cslb.ca.gov/consumers

Customer Initial Here _____ (2/4)

Customer perceptions

Organization, Structure and Wayfinding

"I like this [checklist] a lot. It makes you review all the important points. In my opinion, it is the most important page in this guide." (Translated from Spanish)

Spanish-language solar shopper, Fresno area

"I think a header at the top [of Step 6] would be helpful, just an introduction. Like 'this is the paperwork you're going to encounter'."

English-language shopper, near-coast

Suggested changes

INCLUDE TABLE OF CONTENTS AT THE BEGINNING

This should indicate what information is included in each section and where it is located

OMIT OR CLARIFY INSTRUCTIONS TO SKIP SECTIONS

Most feedback indicated the all steps and contents were useful and important

KEEP CHECKLIST ORDER THE SAME AS SECTIONS

Organize the checklist based on the order used for the different sections in the guide.

USE HEADINGS AT SECTION BREAKS

Use headings that match the table of contents to make finding information easier, and incorporate these at page breaks to indicate changes between sections (avoiding mid-page section breaks).

Visuals and Design

Overall, participants liked that the guide did not have overly dense text and that it used images, icons and graphs to create visual interest

- Participants particularly appreciated visuals that contributed to their understanding of the information next to the visuals.
- Some participants felt certain pages or sections were overly busy or cramped by visuals.
- They felt more consistent organization and formatting by section and page would be helpful.

Suggested changes


CREATE A CONSISTENT VISUAL HIERARCHY

To indicate the relative importance of information and to direct readers' attention without calling attention to the visuals themselves.

EMPLOY VISUALS THAT AID COMPREHENSION

Try to ensure that visuals and graphic elements add to comprehension and/or legibility rather than distract.

Visuals and Design (examples)



Ask a Solar Provider These Initial Questions BEFORE YOU SIGN A CONTRACT

What is your Contractors State License Board (CSLB) license number?

Ask for a proof of the license. Then check the license to make sure it is valid by going to www.cslb.ca.gov/consumers or calling 800-321-CSLB (2752).

- The license must be active and in classification C-46 (Solar Contractor), C-10 (Electrical Contractor), or B (General Building Contractor) in order to be valid.
- CSLB License Number is: _____

If your solar provider does not have a valid contractor license, do not sign a contract with them and report them to the CSLB.

What is the total cost of the solar energy system?

If you are considering a solar loan, lease, or power purchase agreement, also ask:

- Is there a down payment?
- How much will I pay per month? When will these payments increase and by how much?

If you are considering PACE financing, also ask:

- How much will I pay once or twice a year with my property taxes or monthly with my mortgage?
- How many years will I pay this amount?

If I sell my home, what are my options and what do I need to do?

Ask your solar provider, lender, or PACE administrator to show you where in the contract it describes what happens when you sell your home.

For other important questions to ask a solar provider before you sign a contract, go to page 10 of this guide.

Make sure to get **3 bids** from different solar providers before you sign a contract. See page 9 of this guide for more details.

OK, I read these 3 pages. Now what?

- For a step-by-step guide for how to go solar, proceed to the next page. This is recommended, even if you've already started the solar process!
- If you are getting ready to sign a contract, skip to the "Before You Sign" checklist, on page 22 of this guide.

Customer Initial Here _____ (4/4)

This guide is available at this government website: www.cpuc.ca.gov/solarguide page 4 of 23

6 STEP 6: Carefully Read All Paperwork

THE SOLAR ENERGY SYSTEM DISCLOSURE DOCUMENT

This one-page document from the Contractors State License Board shows you the total costs for the proposed solar energy system. It also has information about your three-day right to cancel a contract. A Solar Provider is required to fill out this document. It may be placed as the cover page to the contract. See a blank version at www.cslb.ca.gov/contractors/SolarSheet.aspx.

CONTRACT

- The solar contract is the legally binding document between you and the Solar Provider. Make sure to read it carefully.
- Make sure everything you were promised is written in the contract. For example, many answers to the questions on pages 10 and 11 of this guide should be referenced in the contract.
- By law, any contract for solar installation must include:
 - Contractor information, including business address and license numbers
 - Description of the project, including equipment installed and materials used
 - Contract price, plus finance charge and/or down payment if applicable
 - Approximate start and end date of the contract term
 - Notice of a 3-day right to cancel the contract (with limited exceptions)
- Ask the Solar Provider what situations would allow you to be released from the contract. For example, if your Solar Provider discovers on a site visit that your roof is shaded in a way that wasn't expected, that could cancel the contract.

FINANCIAL PAPERWORK

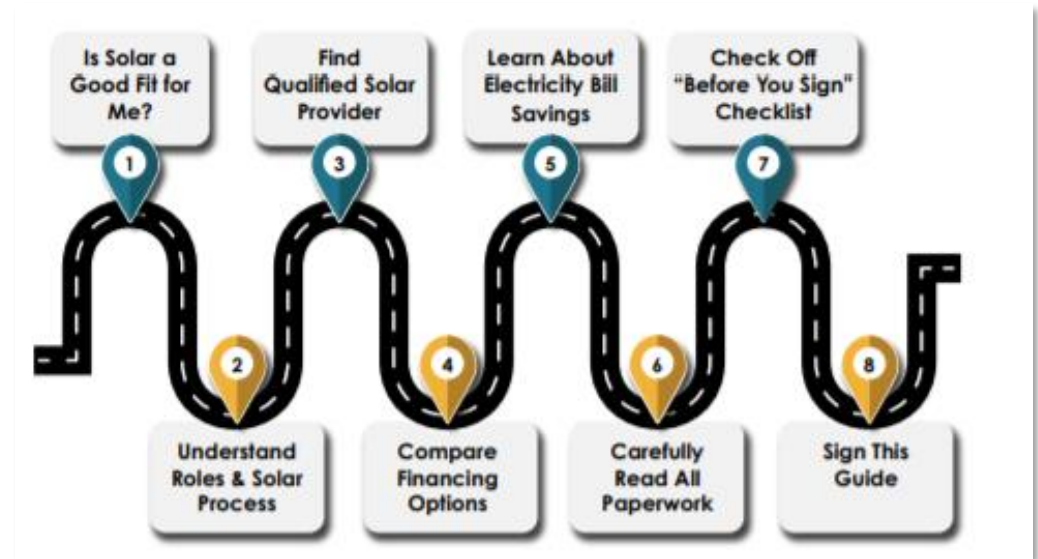
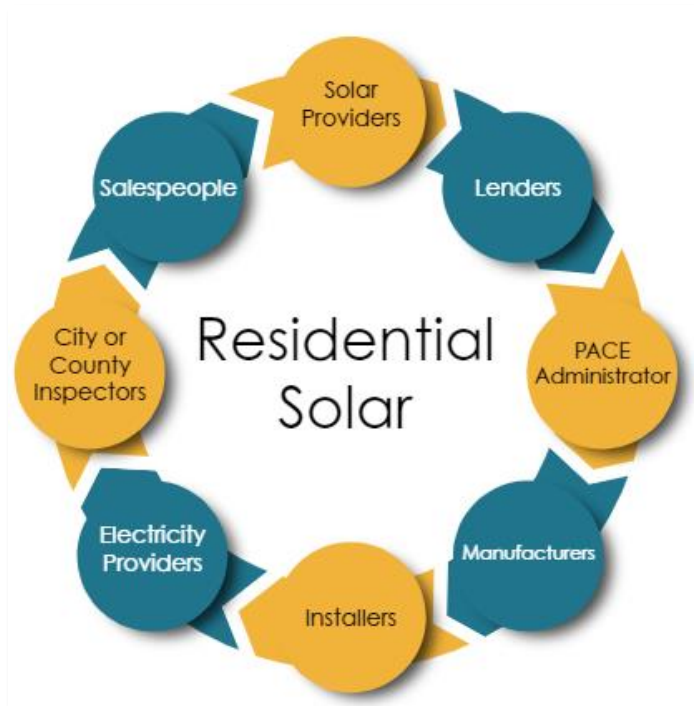
- If you are purchasing a system with a solar loan, you will be asked to sign a separate financing agreement. The Lender will provide you with this separate agreement.
- If you are purchasing a system with PACE financing, you must sign: (1) a Financing Application and, (2) a Financing Agreement.
 - Before you sign the Financing Application, read it carefully to make sure all the information is correct, including your contact information, your income, and the cost of the solar energy system.
 - The separate Financing Agreement may be provided by the Solar Provider, the PACE administrator, or a financing institution.
- Make sure everything you were promised is written into any financial agreements. For example, many answers to the questions on pages 14-16 of this guide should be referenced in the contract.

This guide is available at this government website: www.cpuc.ca.gov/solarguide page 19 of 23

Visuals and Design (examples)

"I don't think that graphic is helpful to be honest, because where does it start? And where does it end?"

—English-language adopter, inland



"I think it was set up to be a roadmap, right? But it goes up and down. It's kind of disconcerting and not how you normally read. You go up and down from one to the next."



—English-language solar shopper, inland

Spanish-Language Findings

Several Spanish-language participants had encountered false claims

- Two out of five Spanish-speaking solar adopters have experienced them in person during their solar journey, particularly the first two about promises of free solar panels and no energy bills.

Most solar providers are honest and fair. However, there are still some false claims you need to watch out for. Do not do business with a salesperson that makes one of these false claims.

 False claims to watch out for	 The Truth
<p>FALSE</p> <p>You can get free solar energy at no cost to you.</p>	<p>TRUE</p> <p>Solar energy is rarely free. An honest company will be upfront about all the costs you will pay over time.</p> <ul style="list-style-type: none">• There is one exception: a few government-funded solar programs offer free or low-cost solar to low-income households. Go directly to page 6 to see what government-approved organizations run these programs.
<p>FALSE</p> <p>You will never pay an electricity bill ever again after a solar system is installed.</p>	<p>TRUE</p> <p>After going solar, you will typically pay a small electricity bill every month and a larger electricity bill at the end of the 12-month cycle. See page 17 for an example.</p> <ul style="list-style-type: none">• Customers who take out a solar loan or sign a lease or power purchase agreement will also receive a monthly bill from a loan company or solar provider.• If you use PACE (Property Assessed Clean Energy) financing, you will also make a payment once or twice a year with your property taxes or monthly with your mortgage payment.
<p>FALSE</p> <p>Time is running out and you must quickly sign an electronic tablet to get solar.</p>	<p>TRUE</p> <p>An honest salesperson would never rush you to sign anything without giving you time to review what you are signing.</p> <ul style="list-style-type: none">• California law requires that a salesperson show you the contract terms before you sign.

Spanish-Language Findings

Spanish-speaking participants found the Spanish-language translation clear and comprehensible for the most part.

- Spanish-language speakers thought the translation was clear overall.
- Participants noted several aspects that stood out as inconsistent, unclear or translated incorrectly from English.

Septiembre 2019

CALIFORNIA GUÍA DE PROTECCIÓN DEL CONSUMIDOR DE ENERGÍA SOLAR

UTILIZAR ENERGÍA SOLAR EN SU CASA ES UNA IMPORTANTE DECISIÓN FINANCIERA
¡NO FIRME NINGÚN CONTRATO HASTA LEER ESTE DOCUMENTO!

En muchas zonas de California, esta prohibido conectar un sistema solar residencial a la red eléctrica hasta que lea y firme este documento. (Este requisito no se aplica a los sistemas solares que formen parte de las nuevas viviendas o edificios familiares, así como tampoco a los sistemas de energía solar térmica.)

TÓMATE TU TIEMPO. 

¡TEN CUIDADO CON LAS AFIRMACIONES FALSAS! 

**ASEGÚRESE DE QUE SU PROVEEDOR DE ENERGÍA SOLAR
TENGA UNA LICENCIA VÁLIDA** 

Hay una grabación de audio disponible en el 855-955-1535. 

Para saber si usted califica para los programas solares de bajos ingresos, vaya directamente a la página 6. 

Esta guía también está disponible en:

- Español
- 中文
- Tiếng Việt
- 한국어
- Tagalog

Llame al 1-866-849-8390

La Comisión de Servicios Públicos de California (CPUC, por sus siglas en inglés) elaboró esta guía para brindar información a los propietarios de viviendas interesados en instalar un sistema de energía solar en su residencia. La CPUC es una agencia gubernamental que supervisa los programas solares de las empresas eléctricas privadas. Para encontrar esta guía en línea, visite: www.cpuc.ca.gov/solarguide

Coloque las Iniciales del Cliente aquí: _____ [1/4]

Esta guía está disponible en el sitio web de ésta administración: www.cpuc.ca.gov/solarguide página 1 de 23

Register switch

Readers are inconsistently addressed.

Participants pointed out that the level of formality used to address consumers/readers was inconsistent.

TIENES EL DERECHO...

a una copia del contrato de energía solar y del acuerdo de financiamiento en el idioma en el que el vendedor se comunicó con usted.

Si un proveedor de energía solar viene a su casa para venderle paneles solares y le habla en otro idioma que no sea el inglés (español, por ejemplo), tiene derecho a recibir una copia del contrato en ese idioma. Por otro lado, si prefiere leer esta guía en español, chino, coreano, vietnamita o tagalog, el proveedor de energía solar debe proporcionarle esta guía en el idioma de su preferencia.

Use of imperative tense

Participants perceived some of the advice given, particularly where the imperative tense was used, to be too harsh and intimidating.

"Asegúrese" for "make sure"

Possible alternative

"Deben asegurarse"

"No firme" for "do not sign"

Possible alternative

"Se recomienda no firmar..."

Minor translation and editing issues

Terminology

- Inaccurate translations of specific terms were found through the guide by some participants.
 - *Example: "Activo" translated from the English word "asset" should be "bienes."*

Words Left Untranslated

- There were a few instances where English had not been translated.
 - *"Example of a settlement" was found in the section discussing billing in the Spanish version.*

Misspelled Words

- There were occasional misspelled words in the guide.
 - *"Desición" should be "decisión," "través" should be "a través"*

SUMMARY OF KEY RECOMMENDATIONS

Accessibility of the guide

- Expand access so that shoppers are more likely to find it on their own, rather than relying on contractors who supply the guide at the end of the process.
- Consider requiring contractors to provide the guide with up-front sales material rather than at the time of signing a contract.

First section (first 4 pages)

- Contextualize and harmonize the content and purpose of the first four “required” pages with the rest of the guide.
- State the purpose for requiring initials and a signature along with what should be done with the guide after signing (e.g. who retains it and for what purpose).
- Omit or more clearly explain instructions to skip sections of the guide.
- Provide a table of contents in the first section that indicates what information is in each section, where they are located, and links to navigate directly to them.
- Consider featuring the CPUC logo and authorship statement more prominently.

SUMMARY OF KEY RECOMMENDATIONS

Structure

- Use headings throughout the guide based on the table of contents to make finding information easier
- Incorporate page breaks to indicate changes between sections and avoid mid-page breaks.

Spanish-language

- Employ the services of a Spanish-English translator to resolve issues noted by participants.

Design

- Create a consistent visual hierarchy to indicate the relative importance of information and to direct readers' attention without calling attention to the visuals themselves.
- Employ visuals that aid comprehension without being distracting. For instance, the size and multitude of graphic elements, fonts, and text sizes on page 4 of the guide was perceived by many to be a distraction from the information.

SUMMARY OF KEY RECOMMENDATIONS

RELATED TO	RECOMMENDATION
Accessibility of the guide	<ul style="list-style-type: none"> Expand access so shoppers are more likely to find it on their own rather than relying on contractors who supply the guide at the end of the process. Consider requiring contractors to provide the guide with up-front sales material rather than at the time of signing a contract.
First section (first 4 pages)	<ul style="list-style-type: none"> Contextualize and harmonize the content and purpose of the first four “required” pages with the rest of the guide. State the purpose for requiring initials and a signature along with what should be done with the guide after signing. Omit or more clearly explain instructions to skip sections of the guide. Provide a table of contents in the first section that indicates what information is in each section, where they are located, and links to navigate directly to them. Consider featuring the CPUC logo and authorship statement more prominently.
Structure	<ul style="list-style-type: none"> Use headings throughout the guide based on the table of contents to make finding information easier Incorporate page breaks to indicate changes between sections and avoid mid-page breaks.
Design	<ul style="list-style-type: none"> Create a consistent visual hierarchy to indicate the relative importance of information and to direct readers’ attention without calling attention to the visuals themselves. Employ visuals that aid comprehension without being distracting. For instance, the size and multitude of graphic elements, fonts, and text sizes on page 4 of the guide was perceived by many to be a distraction from the information.
Spanish-language	<ul style="list-style-type: none"> Employ the services of a Spanish-English translator to resolve issues noted by participants.

Questions?

WE'VE GOT ANSWERS

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