



SOLAR SCAMS, FRAUD & UNLAWFUL BUSINESS PRACTICES



A GUIDE FOR OREGON CONSUMERS,
WORKING FAMILIES, AND HOMEOWNERS

Installing solar can help lower energy costs and can be a great investment for your home. However, some companies use misleading claims, high-pressure sales tactics. Knowing what to expect can help you make informed decisions, avoid scams, unlawful business practices and protect your investment.



WHAT'S INSIDE

EMPOWERING OREGON CONSUMERS.
BUILDING STRONGER COMMUNITIES.



Part 1: What to Know

Understand the process and options available.



Part 2: What to Watch For

Learn warning signs



Part 3: Before, During & After

Steps to protect yourself



Part 4: Where to Get Help

Report problems



Comparison Worksheet



Understanding the basics before you sign a contract can help you compare options, ask the right questions and avoid unexpected costs.

What Know and Understand

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Understand the Process:

Solar energy projects involve more than just installing panels. They typically include site and roof evaluations, permits, inspections, incentives, warranties, and long-term contracts.
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Know your Financing Options:

You may choose to purchase a system, finance it with a loan, lease it, or use a power purchase agreement (PPA). Compare the total costs, not just the monthly payment, make sure you understand who owns the system and any escalator clauses.
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Choose the Right Contractor

Compare at least 3 quotes, verify licenses, reviews and references. Confirm contractor is in the Energy Trust of Oregon Trade Ally Network and every incentive discussed.
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Read Before You Sign

Review every page. Understand the total cost, financing terms, warranties, installation timeline, cancellation rights and who is responsible for future maintenance.

REMEMBER:

Take your time. A reputable company and contractor will encourage questions, explain your options and give you time to review before you sign.



 **LEARN MORE:** [Solar Consumer Guide](#) or [Getting Started with Solar](#)

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PART 2: WHAT TO WATCH FOR

Warning Signs



Slow down if something feels rushed, confusing, or too good to be true. Take time to research and verify a contractor's license number.

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Pressure to sign today
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"Free solar" or "no-cost solar" claims
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Requests to sign blank documents
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Unrealistic savings and promises
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Incomplete contracts or missing details
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Large upfront fees or payments before work begins.
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Claiming to represent your utility or Energy Trust of Oregon
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Misleading information about incentives, tax credits or rebates.

3 PART 3: BEFORE, DURING & AFTER

PROTECTING YOURSELF, YOUR FAMILY AND COMMUNITY



Simple steps at every stage of the process can help you avoid issues later on and safeguard your investment.

BEFORE YOU SIGN

- ☐ Compare at least 3 quotes and ask for a separate cash price option for loan offers.
- ☐ Research the company and verify licenses, references, reviews or past complaints.
- ☐ Understand financing options, utility rates, total costs and interest rates.
- ☐ Compare total costs of the proposed financing with at least 2 other lending quotes.
- ☐ Check eligibility and requirements for incentives and offers.
- ☐ Use solar estimate tools and confirm your roof is compatible with solar.
- ☐ Get an extensive review of your home to determine ideal system size and placement.
- ☐ Evaluate whether battery storage can help meet your energy and backup power needs.

DURING THE PROJECT

- ☐ Read every page of the contract and never sign blank or incomplete documents.
- ☐ Verify pricing, equipment, company claims, and confirm verbal promises are in writing.
- ☐ Review warranties, service agreements, any payoff fees and cancellation rights.

AFTER INSTALLATION

- ☐ Save copies of all signed documents, emails, advertisements, receipts, warranties, permits, and communications. Including maintenance and warranty information as well.
- ☐ Monitor installation and system performance.
- ☐ Document any issues and report concerns if the company does not resolve them.

4 PART 4: WHERE TO GET HELP

Reporting Problems



i Use the guide below to help determine where to report a concern.

Oregon DOJ

oregonconsumer.gov

Energy Trust of Oregon

energytrust.org

Public Utility Commission

oregon.gov/puc

Federal Trade Commission

ftc.gov

Division of Financial Regulation (DFR)

dfr.oregon.gov

Consumer Financial Protection Bureau (CFPB)

consumerfinance.gov

Better Business Bureau

bbb.org

Construction Contractors Board (CCB)

oregon.gov/ccb

Oregon State Bar Lawyer Referral Services

osbar.org/public/ris

Legal Aid of Oregon (LASO)

lasoooregon.org

STOP. VERIFY. DOCUMENT. REPORT

Visit: oregonconsumer.gov

email: help@oregonconsumer.gov

or learn more at: energytrust.org/solar-storage



Check
information



Document
everything



Report
issues

PROJECT COMPARISON WORKSHEET



Questions to Ask

Contractor 1

Contractor 2

Contractor 3

	Total Project Cost	\$	\$	\$
	Financing Type (Loan/ <u>Lease</u> /PPA) and length of agreement			
	Interest Rate/APR / Loan Fees (If and when applicable)			
	Monthly Payment <i>*confirm if payment may or will increase overtime. If so, how often and by how much.</i>			
	Cash Price without financing			
	Who will own the system. <i>*What is the system size(kW) and price per watt (PPW), if you are purchasing the system</i>			
	Estimated Annual Production (kWh)			
	Incentives and qualifications			
	Warranties			
	Installation Timeline			
	Maintenance Responsibilities			
	What happens if/ when I sell the home?			

NOTES:

DOCUMENT. KEEP. REPORT

BEFORE I SIGN, I WILL

- ☐ Understand financing, total cost, maintenance responsibilities and cancellation rights.
- ☐ Get all verbal promises in writing, copies of all signed documents and warranties.
- ☐ Know who to contact with questions.