

Solar maze – just what are the options?

Before you consider energy from the Sun, you should make sure that you are not wasting the energy you already pay for. Get loft and cavity insulation (rarely more than £200 for each, and often free), make sure you have efficient heating, and get low energy appliances.

Contact the Footprint Trust for help – 822282 or info@footprint-trust.co.uk

Solar panels can be used to produce hot water, but unless you use a lot it's usually not worth having that type fitted.

The more common panels are Photovoltaic (PV) solar panels which convert the sun's energy into electricity. In most cases this is then used by the building on which the panels are placed, with the excess fed into the grid. The owner of the panels gets paid a Feed-In Tariff (FIT) of around 43p for each kWh produced, plus about 3p per kWh for the excess (usually estimated at 50%). This is paid by their power company and is index-linked and guaranteed for 25 years.

The level of FIT is currently under review, and there is the possibility of it being reduced for systems fitted after April 2012.

The house benefits from some free electricity during the day, usually worth up to £100 a year. (You should use your appliances during sunny days to get maximum benefit).

For PV panels to be worthwhile you need a roof which faces between South-East & South-West, and is not shaded.

You have two choices with solar PV - buy the panels yourself OR let a company "borrow" your roof to fit their panels on (you can sometimes buy them later on, if you want to).

Both options help the environment as they generate renewable energy.

Panels on your roof could add value to your home, or possibly put some buyers off.

1 Buy your own panels

An average system costs around £12,000 fitted. You would get around £1000 a year from the FIT plus up to £100 a year in free electricity. That's a return of nearly 10%, or a pay-back period of 11 years. (Figures are taken from the Energy Saving Trust).

Maintenance costs are usually negligible, but you may need to insure the panels.

As with any proposed work on your home, get three quotes. Ask for evidence of satisfied customers – talk to people who have solar panels.

Companies selling and installing PV's on the Island include engenius.co.uk (247981), actrite.co.uk (404675), puregreenenergy.co.uk (565017) and newworldsolar.co.uk (0121 779 4876).

The Footprint Trust does not recommend or endorse any company, service or product

2 Let a company use your roof to fit their panels on.

There are several companies who will fit their own panels to your roof. They pay for the installation and they keep the FIT, while you benefit from up to £100 of free electricity a year.

Some of the companies charge a fee towards the installation (particularly if you don't have an ideal roof), some charge a maintenance fee, and several run schemes where you can buy the panels at some stage in the future.

It's a constantly changing market, but at the moment companies which offer "free" solar panels include British Gas, E.on, EvoEnergy, homesun.com and isis-solar.com – if you are interested try several.

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What the Guardian newspaper said about the free panels ...

"...If you can't raise the cash to install solar panels yourself, and you have a suitable roof ... it is, on the face of it, a great offer. You don't have to do a thing, apart from put up with a few days' disruption and make the odd cup of tea for the installers. In return for signing a 25-year agreement to house the panels, you will get the electricity generated by the system during the day, assuming you're in the house to use it...."

Some questions you could ask companies offering free PV panels

Do I have to pay anything

Have the panels got to stay on my roof for 25 years – can I change my mind

Can I buy the panels at any stage, and keep the Feed-In Tariff – have a look at the table on moneysavingexpert.com to compare different company's typical buy-out fees

What happens at the end of the 25 years – who's responsible for removing the panels

What happens if you go out of business before then

Can my roof take the weight

Who owns it all – the external panels plus the internal electrics

Who maintains the system

What about insurance – for the panels getting damaged or stolen, for the panels damaging me or a neighbour, or our property

What about damage during the installation or roof leaks afterwards

What happens if:

The panels stop working, or don't work properly

I want to sell the house and the buyer doesn't want the panels

I need to re-roof the house

I want to build a loft extension

Will I need a new electricity meter

Do I need to tell my electricity company, mortgage lender, insurance co., the local planning department

How will the panels affect the value of my house

Are you and the product registered with the Microgeneration Certification Scheme

Are you a member of the REAL scheme (Renewable Energy Assurance Ltd)

Guidance and further help ...

Free Energetic home energy visit from the Footprint Trust's Warmahome team to check you are doing all you can to save energy. Tel 82-22-22 or email don@footprint-trust.co.uk

The Energy Saving Trust offers guidance on renewables for householders and a good description of the options available. energysavingtrust.org.uk 0800 512 012

yougen.co.uk Good information and search engine to find suppliers. On line calculation tool helps see the potential your site has to generate electricity from PV.

moneysavingexpert.com - good sensible guidance on a number of energy matters including solar offers.

consumerfocus.org.uk have a useful fact sheet on Microgeneration

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