

Should You Buy Solar Panels in 2026 A Complete Guide

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In brief

Solar panels are a wise investment if you have a healthy roof and high energy bills. Most U.S.

More homeowners are looking seriously at solar now, and I totally get why. A well-designed system can slash your electricity costs, make your monthly bills way more predictable, and give your home a nice edge if you ever decide to sell. In the U.S., the Department of Energy still recommends solar as a solid long-term move, provided you base your decision on your actual energy habits, the state of your roof, and local regulations rather than just following the hype.

That said, deciding to buy solar panels is complicated. The process is definitely smoother than it used to be, but you're still dealing with significant money, permits, legal contracts, and the headache of choosing the right installer. The smartest way to handle it is to slow down, double-check the math, and make sure you understand exactly what you're signing up for.

Here's what actually matters before you go solar, along with the spots where most people run into trouble.

How Much Do Solar Panels Actually Cost?

Cost isn't just about the price tag on the panels themselves. You're paying for a complete system, including the modules, the inverter, the mounting hardware, electrical work, labor, and permits. In many places, these "soft costs" for inspections and grid hookups still make up a huge chunk of your final bill.

A better way to weigh your options is to look at the cost per watt and the total installed price. According to NREL cost analysis, pricing for residential rooftop systems varies depending on where you live and how the system is designed. Most real-world quotes in the U.S. lately fall into the low-to-mid \$3-per-watt range.

What does that mean for your wallet? A 6 kW to 8 kW system can easily run anywhere from the high teens to over \$30,000 before you even factor in incentives. It all depends on your roof, the gear you choose, and what local contractors are charging.

Remember that the lowest quote isn't always the winner. A bargain-bin price might hide shaky warranty support, sloppy installation, or unrealistic promises about how much you'll save on your bills. I'd much rather see a clear, honest contract from a reputable installer than a deal that falls apart the moment the system needs a repair.

How Can I Compare Solar Quotes Fairly?

When you're looking at offers, pay attention to the total installed cost and the system size in kilowatts (kW). You should also check the estimated yearly production (kWh), the specific brands of equipment used, and the length of the warranty terms. A quote that looks more expensive upfront might actually be the better deal if the equipment produces more power over twenty years.

It's also a good idea to measure those projected savings against your actual utility bills, not just a salesperson's best-case scenario. The U.S. Department of Energy suggests starting with energy efficiency first—basically, understand how much power your house actually needs before you size a system using a home solar planning guide.

If your house is losing energy through thin insulation or old appliances, fix those things first. A smaller, more efficient solar setup almost always beats a massive, oversized one that costs twice as much.

What Solar Tax Incentives Are Available Right Now?

For homeowners in the U.S., the federal tax credit situation has a specific timeline you need to follow. The IRS currently states that the Residential Clean Energy Credit covers 30% of the costs for eligible systems put into service between 2022 and December 31, 2025. Under current guidance, this credit is not available for systems installed after that 2025 deadline. You can check the latest details for yourself on the IRS credit page.

If you're looking at this in 2026, don't just assume that 30% federal credit is still on the table for a new project. It might not be. What does stay relevant is checking your specific state, utility company, and local programs. These can make a massive difference in how quickly your system pays for itself.

Some places offer rebates, performance bonuses, or better property tax deals, while others offer very little. The Department of Energy's homeowner solar guide suggests using DSIRE to look up state and local policies. Incentives are very local now, so guessing is just asking for a financial surprise.

What Are the Biggest Benefits of Going Solar?

Solar offers plenty of genuine benefits without needing to exaggerate. It relies on a renewable source, helps protect you from rising utility rates, and creates power without any on-site pollution. Plus, a high-quality system usually requires very little upkeep compared to other major home improvements like a pool or a deck.

There's also the boost to your home's resale value. Systems owned by the homeowner have consistently been linked to higher property values in the U.S. The Department of Energy points to research showing that buyers have paid an average premium of around \$15,000 for homes with a typical-sized owned solar array. You can dig into the actual Berkeley Lab research if you want the data instead of the marketing pitch.

Let's clear up one common misunderstanding about performance. Yes, your panels can still pull in power on a cloudy day. However, that doesn't mean you'll have power if the grid goes down during a storm. Most standard systems are designed to shut off during a blackout to keep utility workers safe. If having backup power is a priority for you, you'll need to talk about batteries from the start.

Why Should I Talk to Neighbors Before Installing Solar?

Talking to people you know is still one of the best ways to weed out bad installers. I'd trust a neighbor's firsthand account over a flashy ad any day. Ask them what they actually paid and if the system is producing as much energy as they were promised during the sales pitch.

You also want to find out if the company stayed helpful after the installation was finished. Plenty of businesses are great at making a sale but terrible at following up. Ask if the installer was communicative, if they stuck to the schedule, and if they fixed any small issues after the job wrapped up without making it a whole ordeal.

Good questions to ask your neighbors include:

- Check if the final bill actually matched the initial quote they were given.
- Find out if the energy production has lived up to the company's original estimate.
- Ask how long it actually took to get the permits and grid connection sorted by the local utility.
- See if the installer clearly explained how the equipment and labor warranties work.
- Ask them directly if they would hire the same company again for a new project.

Once you've narrowed it down, get a written estimate. When you're making a five-figure investment, a verbal promise doesn't mean much.

How Do I Find a Reliable Solar Installer?

Online reviews can be helpful, but you have to read between the lines. Look for consistent themes rather than individual complaints. One person having a bad day doesn't tell you much, but ten different people complaining about missed deadlines or broken promises tells you a lot.

Focus your research on the installer as much as the brand of panels. Even the best equipment won't perform well if it's installed poorly. Make sure the company is transparent about their math, their financing, and how you can monitor your system's performance through an app.

It's also smart to check out consumer protection resources before you sign. SEIA has a residential guide that covers what you should ask regarding ownership, warranties, and what happens if you sell your house. Taking ten minutes to read through those can save you from a messy contract later.

And don't forget about long-term support. You need to know exactly who to call if something goes wrong two years from now. It's worth looking at the company's customer service reputation now, rather than waiting until you actually have a problem.

Which Type of Solar Panel Is Right for My Roof?

Most people today will end up with high-efficiency crystalline silicon panels-usually monocrystalline for home use. Honestly, the choice isn't just about the "type" of panel anymore; it's about how the whole system fits your specific home. You have to consider things like temperature performance and warranty length.

Instead of just picking a panel, think about the "fit" for your property. If you have a complicated roof with lots of shade, you might need a different design than someone with a massive, south-facing roof that gets sun all day. Your roof's orientation, age, and available space are the real deciding factors.

The roof itself is a huge part of the equation. If your shingles are going to need replacing in three years, do it before the panels go on. Otherwise, you'll be paying a fortune to take the system down and put it back up later. The Department of Energy points out that roof shape and shade can make or break a project.

Then there's the ownership question. You can buy the system, finance it, or look into leases and power purchase agreements (PPAs). Just keep in mind that if you don't own the system, you usually can't claim those tax credits, and selling your home can get a little more complicated.

The federal government provides incentives for people who install solar on their property. This credit is based on the installation cost and exists to encourage more of us to switch to renewables. Don't forget that state and local governments often have their own credits to help sweeten the deal even more.

Do I Need a Permit to Install Solar Panels?

Permits aren't exciting, but they are mandatory. In most towns, you can't just throw panels on a roof without official approval. You'll need permits, professional inspections, and permission from your utility company to connect to the grid. The Department of Energy's rooftop permitting overview notes that these approvals are required before you can actually start generating power.

This is where your installer's experience really shows. A pro will know your local building department's rules and how to handle the utility paperwork. If an installer seems unsure about the permit process, that's a red flag you shouldn't ignore.

Make sure you know who is doing what. In a well-managed project, the installer takes care of the engineering docs, the permit applications, and the final inspections. You're paying them to handle the heavy lifting, so you shouldn't be the one stuck chasing down city officials for a signature.

Most places will require a permit for both the purchase and the install. Doing your homework on local rules early on ensures everything goes smoothly. Once you know what's required, you'll likely need to apply through your local building or planning department.

Is Solar Battery Storage Worth the Extra Cost?

If you just want lower electric bills, panels alone might do the trick. But if you want your lights to stay on when the neighborhood goes dark, you need to talk about batteries. Storage changes the whole value of the system.

The Department of Energy notes that batteries let you save your solar energy for when the sun goes down or provide power during an outage. This is important because a standard solar setup won't give you power during a blackout unless it's designed with storage in mind. A properly set up solar-plus-storage system gives you that independence.

Not everyone needs a battery right away. If your grid is super reliable and your utility doesn't charge much for evening power, the cost might not be worth it yet. But if you deal with frequent storms or just want that peace of mind, it's worth looking into before your system design is finalized.

Is Now the Right Time to Buy Solar Panels?

Switching to solar is still a smart move for many people, but it only works if you base the decision on real data and current rules. Check your roof, look at your actual power usage, understand the local laws, and vet your installer thoroughly before you sign a thing.

The benefits are there for the taking: lower bills, cleaner energy, and more control over your home's value. The biggest mistake is rushing into it just because it sounds like a good idea. Take the time to compare quotes, verify your incentives, and make sure the system is actually right for your specific home.

Frequently Asked Questions

Do solar panels work on cloudy days?

Yes, solar panels can still generate electricity on cloudy days using indirect sunlight. While their efficiency drops compared to a clear, sunny day, they will still produce a significant amount of power for your home.

Will my solar panels work during a power outage?

Standard grid-tied solar systems automatically shut off during a blackout for safety reasons. If you want your power to stay on during an outage, you must install a battery storage system or a specialized inverter designed for backup power.

How much do solar panels increase home value?

On average, solar panels can increase a home's resale value by about \$15,000 in the United States. This applies primarily to systems that are owned by the homeowner rather than leased from a solar company.

What is the federal solar tax credit for 2024 and 2025?

The Residential Clean Energy Credit allows you to deduct 30% of your solar installation costs from your federal taxes. This 30% rate is currently set to remain in place for systems installed through December 31, 2025.

Should I buy or lease my solar panels?

Buying your panels usually offers the best long-term financial return and allows you to claim tax credits. Leasing may have lower upfront costs, but it often means you cannot claim incentives and can make selling your home more complex.

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