

# Home Solar Provider Research

Hawthorne & Ramsey, NJ (Bergen County) — February 10, 2026

## EXECUTIVE SUMMARY

Comprehensive analysis of residential solar options for Northern New Jersey. Evaluates nine providers across four tiers, NJ-specific incentives, ownership models, and home sale implications under the 2026 regulatory environment.

Federal ITC  
**Eliminated Jan 2026**  
Only via PPA/lease now

SREC-II  
**\$85/MWh × 15 yrs**  
Drops to \$76.50 Mar 13

Top Pick  
**Green Power Energy**  
Strongest reputation

## Ownership Models

The 2026 ITC elimination fundamentally changes the buy vs. lease calculation.

Model	Upfront	Monthly	Ownership	Home Sale
Cash Purchase	\$15K-\$30K	\$0	You	+3-10% value
Solar Loan	\$0	\$100-\$250	You	+3-10% value
PPA	\$0	Variable	Company	Complicates
Lease	\$0	\$68-\$150	Company	Complicates

## NJ Incentives (2026)

State incentives remain strong despite federal ITC elimination.

### SREC-II (SuSI Program)

Active

**\$85/MWh**

Fixed rate for 15 years. ~\$8,000 lifetime value for a typical 8kW system. Drops to \$76.50 after March 13, 2026.

### Property Tax Exemption

Permanent

**100%**

Solar system value fully excluded from property tax assessment. In Bergen County (high taxes), this saves thousands over the system life.

### Sales Tax Exemption

Permanent

**6.625%**

No NJ sales tax on solar equipment or installation. Saves ~\$1,650 on a \$25,000 system.

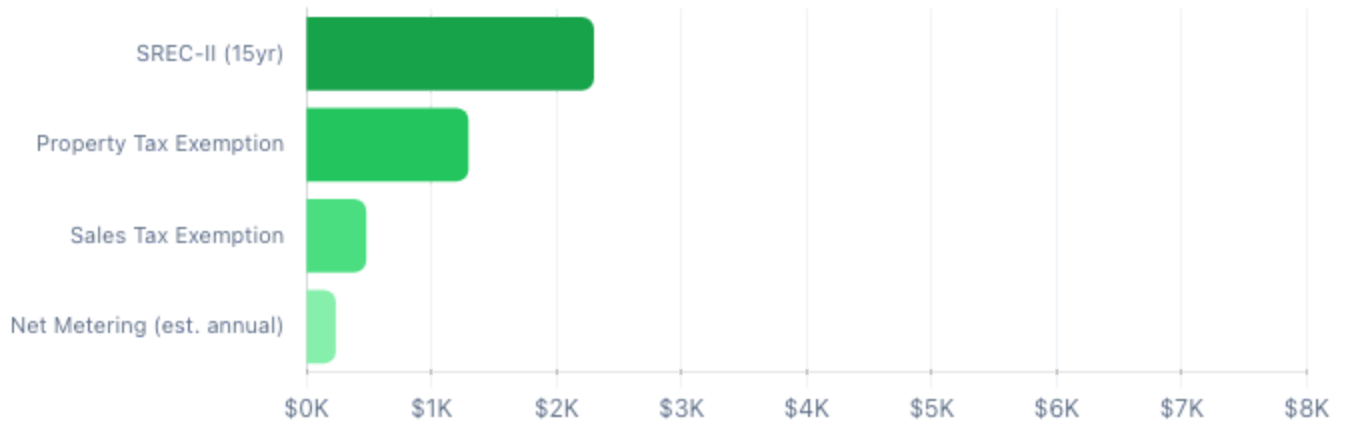
### Net Metering (PSE&G)

Until changed

**1:1**

Full retail rate credit for excess energy. Annual true-up; excess at year-end paid at wholesale rate. Grid fee ~\$8-12/mo remains.

### Estimated Incentive Value (8kW system, 25-year life)



# Provider Evaluations

Nine providers evaluated across four tiers for Bergen County installations.

## 1 TIER 1 — RECOMMENDED

### Green Power Energy

Recommended

Annandale, NJ — Est. 2009 (16+ years)

Google  
**4.9/5**  
150+ reviews

SolarReviews  
**4.96/5**  
90 reviews

BBB  
**A+**  
since 2016

Distance  
**~45 mi**  
Annandale

**Strengths:** Highest review scores of all evaluated providers. Financially stable, professional sales, 16+ year track record. Panels: Panasonic, Qcells, SunPower.

**Note:** 45+ miles from Bergen County may affect service response times. Verify commitment to your area.

**Feedback:** "Excellent professionals," "competitive pricing, great service," "best price, tremendous service."

### Public Service Solar

Recommended

Burlington, NJ — Est. 2018

Google  
**4.7/5**  
176 reviews

EnergySage  
**Elite+**  
Top installer

Warranty  
**Lifetime**  
workmanship

Distance  
**~90 mi**  
Burlington

**Strengths:** In-house crews (no subcontractors), lifetime workmanship warranty, transparent pricing. Panels: Panasonic, Maxeon. Inverters: Enphase IQ8HC.

**Concerns:** ~90 miles from Bergen County. Founded 2018 — shorter track record. Smaller company with capacity limits.

## 2 TIER 2 — CONSIDER

## Infinity Energy

Mahwah, NJ — Est. 2009 (16+ years)

Verify First

Google <b>4.7/5</b> 623 reviews	Birdeye <b>4.6/5</b> 745 reviews	EnergySage <b>Elite+</b> Installer of Year	Distance <b>15 min</b> Mahwah
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**Critical:** Late 2023 Reddit reports of potential closure (may conflate with different CA company). Website still active Feb 2026. 15,000+ projects completed.

**Strengths:** Excellent reviews, closest to Bergen County, EnergySage "Installer of the Year." Founded 2009.

**Action:** Ask directly about 2023 reports. Request proof of insurance, bonding, and financial references.

## Trinity Solar

Wall Township, NJ — Est. 1994 (30+ years)

Caution

Birdeye <b>4.1/5</b> 1,050 reviews	Yelp <b>1.6/5</b> 135 reviews	BBB <b>A+</b> 161 complaints/3yr	Workmanship <b>5 yr</b> warranty only
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**Concerns:** Only 5-year workmanship warranty. Aggressive door-to-door sales, 161 BBB complaints in 3 years, financing partner bankruptcy concerns. Panels: Qcells.

**Strengths:** 30+ years in business, largest NJ installer, responds to BBB complaints.

**Contract:** ~\$68/mo, 25-year term, \$10,500 buyout after 5 years (prorated).

## Green House Solar

Madison, NJ — Est. 2015

Consider

Google <b>4.5/5</b> 85 reviews	BBB <b>A+</b> not accredited	NABCEP <b>Yes</b> certified	Distance <b>~25 mi</b> Madison
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**Key concern:** SunPower, their primary panel supplier, filed bankruptcy Aug 2024. Verify current panel sourcing and warranty backing.

**Strengths:** NABCEP-certified, close to Bergen County, strong local reputation. BBB A+ (not accredited).

## Solar Me

South Amboy, NJ — Est. 2014

Consider

<p>Birdeye</p> <p><b>4.8/5</b></p> <p>263 reviews</p>	<p>Panels</p> <p><b>QCell</b></p> <p>+ Panasonic</p>	<p>Inverters</p> <p><b>Enphase</b></p> <p>+ SolarEdge</p>	<p>Distance</p> <p><b>~39 mi</b></p> <p>South Amboy</p>
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**Correction:** Located in South Amboy (~39mi), not Paramus (~5mi) as sometimes listed. Smaller operation, founded 2014.

**Strengths:** Strong NJ focus, good reviews, responsive communication. QCell/Panasonic panels with Enphase/SolarEdge inverters.

### 3 TIER 3 — NATIONAL (PROCEED WITH CAUTION)

## Tesla Solar

National (remote design) — Solar since 2016

National

<p>\$/Watt</p> <p><b>\$2.27</b></p> <p>avg price</p>	<p>SolarReviews</p> <p><b>2.61/5</b></p> <p>800+ reviews</p>	<p>Battery</p> <p><b>PW3</b></p> <p>13.5 kWh</p>	<p>Timeline</p> <p><b>6-12mo</b></p> <p>to install</p>
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**Strengths:** Lowest \$/W in market, Powerwall 3 battery integration, strong financial backing. New TSP-415/420 panels.

**Concerns:** SolarReviews 2.61/5 (800+ reviews), 6-12 month install timelines, no local presence, string inverters (not micro), poor customer service.

### 4 TIER 4 — AVOID

## SunRun

National — Est. 2007

Avoid

<p>BBB</p> <p><b>1.04/5</b></p> <p>reviews</p>	<p>Yelp</p> <p><b>1.9/5</b></p> <p>reviews</p>	<p>Z-Score</p> <p><b>-0.08</b></p> <p>distress zone</p>	<p>Lawsuits</p> <p><b>AG+</b></p> <p>CT, MA AGs</p>
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**Critical:** Financial distress (Altman Z-score -0.08). CT & MA Attorney General lawsuits for deceptive practices. Sued 420+ of their own customers for unpaid bills.

Largest US residential solar company but extremely poor customer satisfaction across all review platforms.

# Momentum Solar

South Plainfield, NJ — Est. 2009

Avoid

Google  
**2.66/5**  
482 reviews

Trustpilot  
**1.6/5**  
reviews

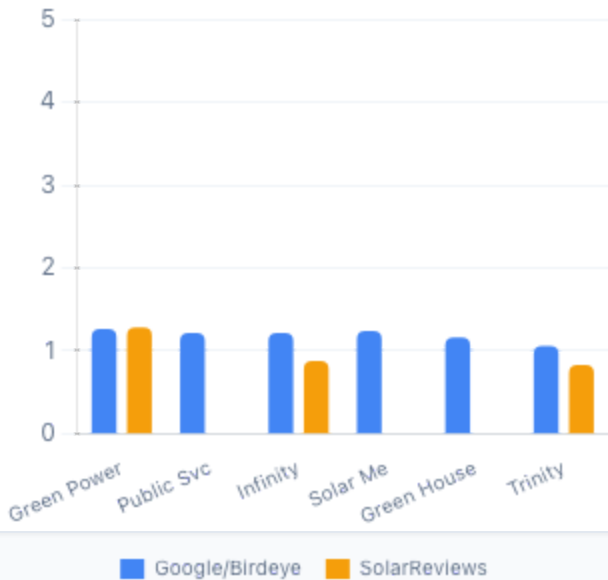
BBB  
**747**  
complaints/3yr

Settlement  
**\$30M**  
TCPA telemarketing

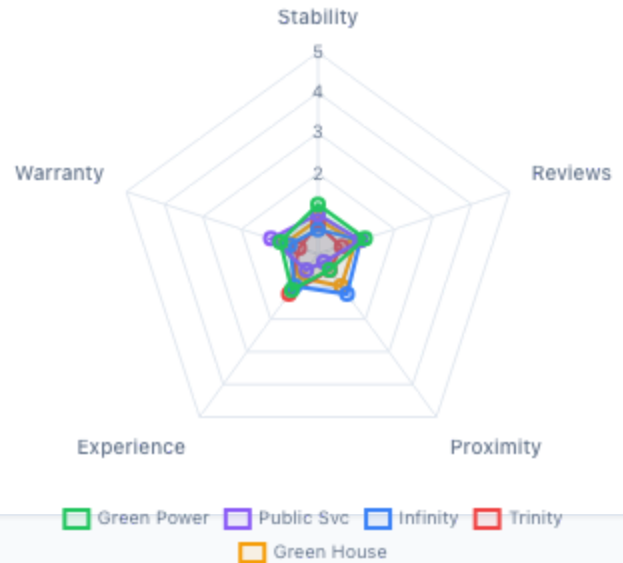
**Critical:** 747 BBB complaints in 3 years. \$30M TCPA telemarketing settlement. ConsumerAffairs 2.2/5. Race discrimination lawsuits.

NJ-based but overwhelmingly negative consumer experiences. Aggressive telemarketing and misleading savings claims.

### Review Scores (Tier 1 & 2 Providers)



### Provider Radar (Top 5)



## Old House Considerations

Pre-1970 homes in Hawthorne/Ramsey need extra assessment.

Factor	Threshold	Action
Panel Weight	3–4 lbs/sq ft	Most roofs handle 20+ lbs/sq ft
Total System Weight	600–2,400 lbs	Calculate for your array size
Roof Age	>10–15 years	Replace before solar
Pre-1970 Home	Automatic	Structural engineer required
Visible Sagging	Any	Structural engineer required
Rafter/Truss Condition	Must inspect	Check for rot, decay

### Key Rule

If your roof needs replacement in the next 5–7 years, replace it **before** installing solar. Removing and reinstalling panels for a roof replacement costs \$3,000–\$8,000.

**\$8K–\$15K**  
Roof replacement

**\$2K–\$15K**  
Structural reinforcement

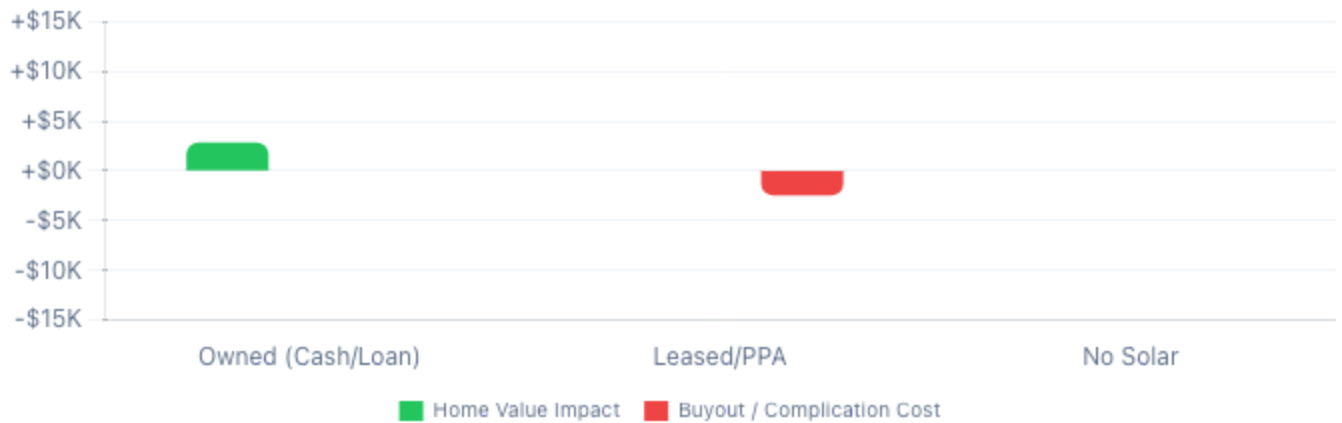
**\$5K–\$15K**  
Ground mount premium

## Home Sale Impact

Critically important given the 2026 regulatory environment.

Factor	Owned Solar	Leased/PPA Solar
Home Value	+3–10% (\$9K–\$15K+)	No increase, possible hindrance
Sale Complexity	Simple transfer	Buyer must qualify
Buyer Perception	Asset	Liability
Deal Risk	Low	High (can kill deals)
Transfer Process	Include in sale	Requires lender approval + fees

## Home Sale Financial Impact



### Selling within 5–7 years?

- Weigh ITC savings vs. sale complications
- Negotiate strong buyout terms (prorated, clear pricing)
- Get buyout schedule in writing before signing

### Staying 10+ years?

- PPA may make sense for credit capture
- 25-year contract less concerning if staying
- Cash/loan still better long-term if you have capital



## Decision Rubric

Weighted scoring matrix — rate each provider 1–5 on each factor.

Factor	Weight	Score (1–5)	Weighted
Financial Terms	20%	—	—
Company Stability	15%	—	—
Customer Reviews	15%	—	—
Equipment Quality	15%	—	—
Warranty Coverage	10%	—	—
Local Service	10%	—	—
Sales Professionalism	10%	—	—
Flexibility (buyout, transfer)	5%	—	—

### Decision Factor Weights



- Financial Terms (20%)
- Company Stability (15%)
- Customer Reviews (15%)
- Equipment Quality (15%)
- Warranty (10%)
- Local Service (10%)
- Sales Professionalism (10%)
- Flexibility (5%)


## Red Flags Checklist

Warning signs to watch for during the sales process.

 "Sign today" pressure tactics

 Unusually low prices (too good to be true)

 Vague or verbal-only warranty promises


 Company primarily door-to-door sales


 Can't provide local references

 Avoids questions about financial stability

 Subcontracts installation with no oversight

 Escalator rates buried in contract fine print

 Unclear buyout or transfer terms

 No physical local office

# Questions for Provider Meetings

Organized by category. Ask every provider all of these.

## Financial Questions

1. What is the total cost over 25 years including all escalators?
2. What are my exact monthly payments for years 1, 5, 10, 15, 20, 25?
3. What is the complete buyout schedule (every year)?
4. What happens if I sell my home before the contract ends?
5. What financing partners do you use? (Check their stability)

## Technical Questions

1. What panel brand and model will be installed?
2. String inverter or microinverters? Why?
3. What is the guaranteed production (kWh/year)?
4. Who does the actual installation? (In-house or subcontractors?)
5. What happens if production is below guarantee?

## Service Questions

1. What's your average permit-to-power timeline?
2. What is your service response time for issues?
3. Who do I call if there's a problem in 10 years?
4. What happens to my warranty if your company is sold or closes?
5. Can I speak to 3 customers in my area?

## C Company Stability Questions

1. How long have you been in business?
2. What is your annual installation volume?
3. Have you had any financial difficulties or ownership changes?
4. Are you the installing company or a sales company?
5. Can you provide bank or financial references?

## Recommendations

Summary guidance based on all research.

Provider	Tier	Recommendation	Confidence
Green Power Energy	T1	Get quote; strongest overall reputation	High
Public Service Solar	T1	Get quote; lifetime warranty, in-house crews	High
Infinity Energy	T2	Verify financial stability first	Medium
Green House Solar	T2	Verify panel sourcing post-SunPower bankruptcy	Medium
Trinity Solar	T2	Caution; only 5yr workmanship warranty	Medium
Solar Me	T2	Good reviews but farther than expected (~39mi)	Medium
Tesla Solar	T3	Low price but poor service; no local presence	Low
SunRun	T4	Avoid — financial distress, AG lawsuits	High
Momentum Solar	T4	Avoid — 747 BBB complaints, \$30M settlement	High

### Next Steps

Get quotes from Green Power Energy and Public Service Solar first. Use **EnergySage.com** as a neutral marketplace to compare additional bids. Always get at least 3 quotes before committing.

Report compiled February 10, 2026

Sources: BBB.org, Google Reviews, SolarReviews, EnergySage, Yelp, Solar.com, NJDEP, EIA, DSIRE, NJ BPU