



HOA SOLAR ACTION GUIDE

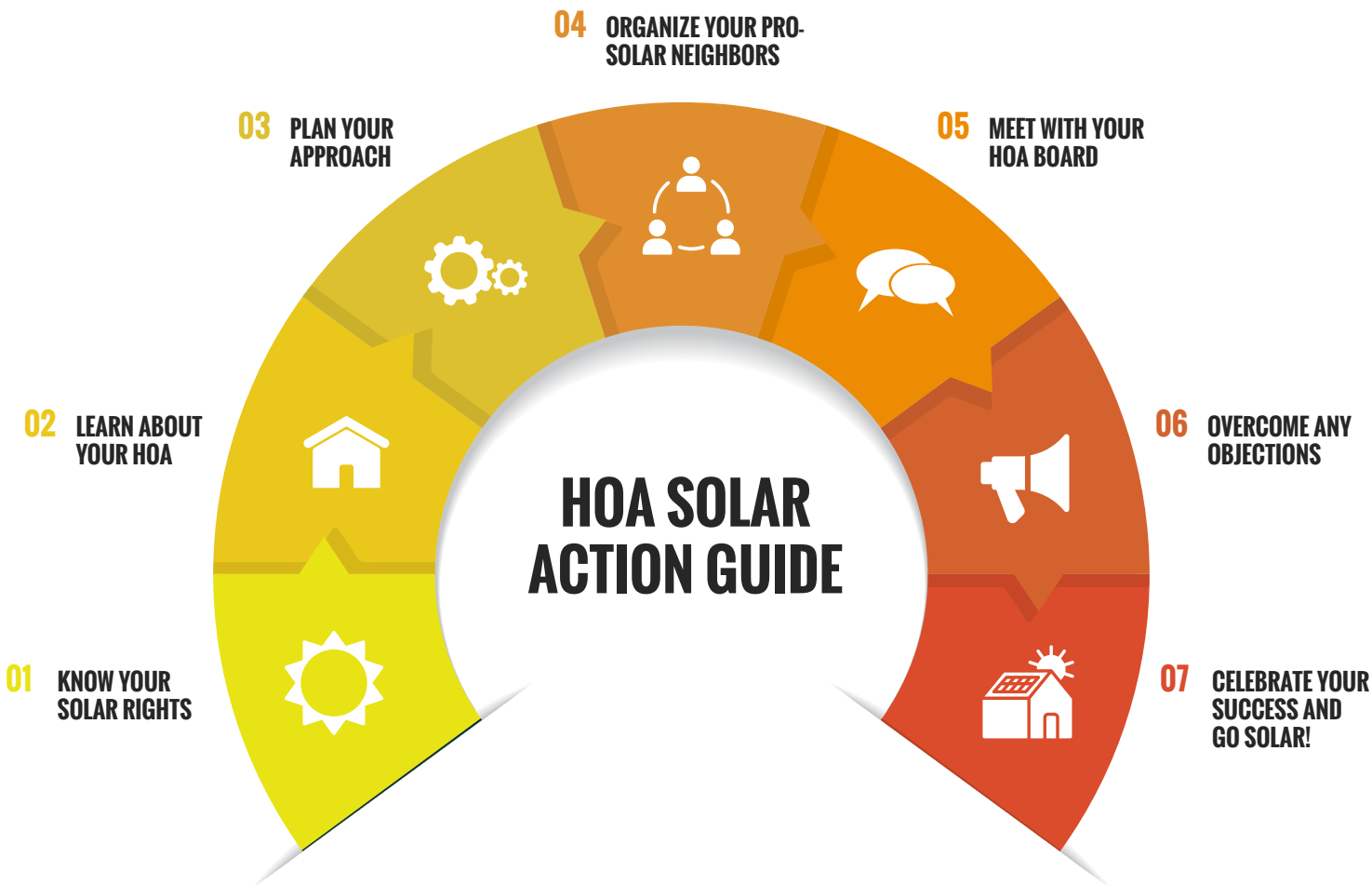
Working with your homeowner's association to install solar on your home

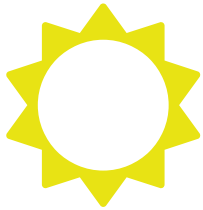


Millions of Americans are letting the sun pay their electric bills by **installing solar panels** on their homes. However, some homeowners associations (HOAs) are preventing their residents from going solar. This opposition to solar comes from a limited understanding of how solar benefits solar homeowners, and their neighbors.

Twenty-five states have **passed solar access laws** that protect a homeowner's right to go solar. Unfortunately, even in states with solar access laws, many HOAs still either prohibit or enact unreasonable restrictions on solar installations.

You should have the right to go solar regardless of where you live. This guide will help prospective solar homeowners overcome HOA objections and provide practical advice to make your HOA more solar-friendly.

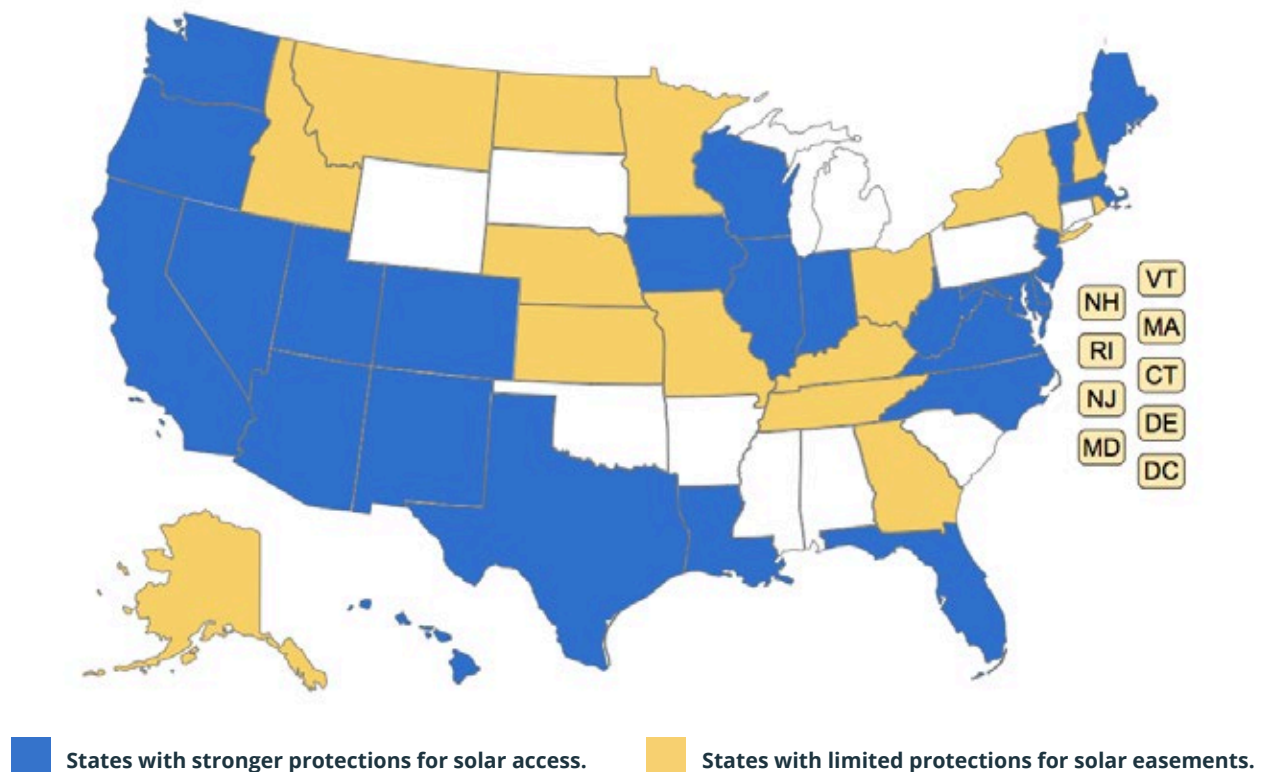




STEP 1: KNOW YOUR SOLAR RIGHTS

Before you do anything else, see if your state has a solar access law by visiting the [Community Associations Institute's Solar Rights and Easements by State map](#). Solar access laws protect the right of HOA residents to install solar. Many of these laws allow HOAs to place "reasonable" restrictions on the size and location of a solar installation **only if** these rules do not impose significant costs to the system owner or significantly reduce the productivity of the solar array.

SOLAR RIGHTS AND EASEMENTS BY STATE



For example, Florida's Home Owners Solar Rights Act (163.04), states:

“ A property owner may not be denied permission to install solar collectors or other energy devices based on renewable resources by any entity granted the power or right in any deed restriction, covenant, or similar binding agreement to approve, forbid, control, or direct alteration of property with respect to residential dwellings not exceeding three stories in height. For purposes of this subsection, such entity may determine the specific location where solar collectors may be installed on the roof within an orientation to the south or within 45 degrees east or west of due south provided that such determination does not impair the effective operation of the solar collectors.

It's important to note that even if your state does prevent an HOA from prohibiting solar outright, you still may be required to get your HOA's approval before installing solar.



STEP 2: LEARN ABOUT YOUR HOA

HOA Boards often make demonstrably false claims about aesthetics, property values, and safety to restrict members from installing solar. We've compiled a handy "Solar Facts" section to this guide to help you educate your HOA board and neighbors about the benefits of rooftop solar energy.

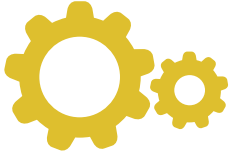
Ask your HOA to provide their solar access policy and check to see if the language complies with your state's solar access law (if your state has one). If not, or if your HOA has told you that you cannot install solar on your property, you should approach your HOA to change their solar policies.

Before you do, you should understand how your HOA makes its decisions. A homeowners' association is a private, voluntary organization of residents. It is meant to provide services, manage common property, and to resolve disputes over the association's rules. HOAs are governed by a board of residents elected by all residents. HOAs are private organizations, not governments. This means that members of an HOA do not have the same rights and protections that you would expect from your local government. Nevertheless, as representatives of the residents, the board is accountable to the residents, and they can change policies, including those affecting solar installations.

You should understand answers to these questions about your HOA's solar policy:

- Are solar panels explicitly prohibited?
- If not prohibited, are there rules that may effectively prohibit an installation? An example of this would be forbidding an installation on the part of your roof that optimizes solar production if that part of the roof is street-facing.
- Are there rules governing the type of panels?
- Are there rules governing the placement of conduit, inverters, or other related electrical equipment?





STEP 3: PLAN YOUR APPROACH



If your HOA has placed unreasonable restrictions on your right to go solar, the next step is to join with your neighbors to convince your HOA board to reform their policies. In order to do this, you will need to summarize key findings into a one-pager to share with neighbors. (Note: keep it short and easy to read).

Your one-pager should include:

- Your state solar access rules if any (like the Florida example above).
- Your HOA's solar policy (if available in writing).
- Key bullet points about the value of solar on your home: See the relevant section in "Solar Facts" below but you may want to include this passage:

"In 2014, the Lawrence Berkeley National Laboratory, with funding from the United States Department of Energy, reviewed the sales of 22,822 in California, Connecticut, Florida, Massachusetts, Maryland, North Carolina, New York, and Pennsylvania. They found that 'Home buyers consistently have been willing to pay more for a property with PV across a variety of states, housing and PV markets, and home types.' The amount that a solar system added to a home's sale price across all home is approximately \$15,000.

- Information about solar safety and aesthetics (see "Solar Facts" below).
- We suggest that you include these model HOA solar access policies (appended to this Guide):
 - "[Sample HOA Solar Guidelines](#)" by the Mid-America Regional Council (Kansas City Metropolitan Council of Governments)
 - "[Lakewood Cove Homeowner Association Guidelines for Solar Energy Devices.](#)"
- You can also ask nearby HOAs for their solar rules. If those rules fully protect residents' solar rights, you can cite them as a local model for your HOA.



STEP 4:

ORGANIZE YOUR PRO-SOLAR NEIGHBORS

1. Gather a group of your pro-solar neighbors for a meeting to put together a plan to approach the HOA Board. Share your stories about your interest in going solar and which HOA policies need to be changed.
2. Share your one pager with the group to get their feedback and edits on the document.
3. Write a group letter to the board explaining the problem and asking them to change their policies to ensure solar rights for HOA members. Use a professional tone and express your interest in working with the board to resolve the issue. You'll want to include your one-pager, the state solar access law, and a printout of the "Solar Facts" and HOA model policies below. In the closing, ask for a meeting with the board to discuss your concerns and urge them to consider adopting the model policies.
4. Have as many people as possible from your HOA sign the letter. If possible, organize multiple meetings and house parties to build support for your initiative before you approach the HOA.
5. Meet directly with as many of the HOA board members as possible before presenting to board. Listen to their concerns and educate them about how solar adds value to homes, and also about any applicable laws.



STEP 5:

MEET WITH YOUR HOA BOARD

1. The meeting with the board will probably be most effective if you can bring as many of your HOA neighbors as possible. Before the meeting, review our "Solar Facts" handout and bring enough copies to leave with the board members as well as the other materials included in your letter.
2. After introductions, review the points from your group letter and directly ask the board to revise their solar policies to align with the model policies. It's a good strategy to give the board members opportunities to respond, and to have one of your group take notes. One of the major goals of this meeting is to ask them to put the issue on the agenda for the next board meeting.
3. After the meeting, follow up with a thank you email or phone call, and ask to be notified when the issue will be discussed at an upcoming board meeting.



STEP 6: OVERCOME ANY OBJECTIONS

If the Board delays or rejects your requests, it's time to step up community support and pressure by:

1. Encouraging more of your neighbors to contact the Board directly via email or calls.
2. Collecting more signatures from your neighbors by bringing a petition on a clipboard to neighborhood gatherings and going door-to-door.
3. Organizing a community-wide meeting to discuss the issue. You may also want to host smaller house parties.
4. Reaching out to local media to ask them to cover the issue.
5. If you believe that your HOA policy may violate your state's solar access law, you may want to consult with a lawyer and reach out to your local representatives.
6. If your HOA has a good solar policy but permits for solar installations are denied by the HOA's Architectural Review Committee, then ask the committee for the chance to make your case so that they do not base their decision on misconceptions about solar.
7. Sometimes no amount of facts can convince a solar skeptic. Fortunately, you are not out of options. Consider running for your HOA's board yourself, which would give you a greater say in allowing solar in your community. Advice on "How to Get Elected to the Board of Directors of Your HOA" is available [here](#).
8. If you are really ambitious, you can work to help pass a solar access law in your state. If Solar United Neighbors has an [active state program](#) where you live, we can provide tools and resources to help you make this happen. Our [state listservs](#) can connect you to other solar supporters, owners, and experts. Our [state newsletters](#) and [website](#) can keep you informed of political developments related to solar. If there isn't a Solar United Neighbors' staffer in your state, you can still get support from us by emailing: getinvolved@solarunitedneighbors.org.



STEP 7:

CELEBRATE YOUR SUCCESS AND GO SOLAR!

1. If you and your neighbors have successfully managed to convince your HOA board to let you install solar on your home, congratulations!
2. If you live in one of the states where Solar United Neighbors has on-the-ground staff running solar co-ops, see if a solar co-op is open in your area or contact us to organize a co-op in your community! By leveraging combined knowledge and group buying power, solar co-ops help participants go solar at highly competitive pricing and with full-time technical support.
3. If you don't live in one of our states or do not see an active co-op in your area, you can [download our free Go Solar Guide](#) for accessible, practical guidance.
4. If you'd like a more intensive level of support as you consider installing solar panels, you can [become a member of Solar United Neighbors](#) to get one-on-one support every step of the way as you seek proposals from area installers and choose the most competitive offer for your home.
5. And please consider reaching out to us at: getinvolved@solarunitedneighbors.org. We would love to share your success story (with your permission) with others facing similar challenges.





HELPFUL RESOURCES

- [Join your state listserv and meet other solar supporters in your state](#)
- [Selling Your Solar Home Guide – Solar United Neighbors](#)
- [A Beautiful Day in the Neighborhood: Encouraging Solar Development Through Community Association Policies and Processes - The Solar Foundation.](#)
- [Solar Panels on Your Home: A Guide to Working with HOAs - Conservation Minnesota](#)
- [Guide for Homeowners Associations on Solar Installations in Virginia - MDV-SEIA](#)
- [Homeowners Duke it Out with Their Homeowners' Association: How Best to Solve the Problem](#)
- [How Owning a Solar System Impacts My Home Value: A Guide to Valuing Residential Solar Energy Systems November 2017 – Solar Energy Industries Association](#)
- [Model Solar Guidelines: A Resource for North Carolina Homeowners' Associations to Facilitate Solar Projects – U.S. Department of Energy](#)
- [Go Solar Guide - Solar United Neighbors](#)
- [Frequently-Asked Solar Questions - Solar United Neighbors](#)

Solar technology is changing all the time. Subscribe to our newsletter, and follow us on Twitter and Facebook to keep up with the latest information.

SOLAR FACTS

While the technology behind solar panels is not new, most Americans have had limited experience with solar-powered homes. For this reason, there are still many misconceptions out there about the technology and its impacts. This sheet contains information you can use to rally neighbors to your cause and make your case to a skeptical HOA board. These resources will allow you to dig deeper and to educate your HOA board and neighbors.



Selling Your Solar Home

Solar United Neighbors has developed a short guide to help make selling a solar-powered home a smooth process. It provides data on how solar has been shown to raise the sale price of a home and guidance on how different solar ownership models (cash purchase, loan, power purchase agreement, or lease) affect the home selling process. You can download the free guide at the link below. Print out a few copies to share with your neighbors and your HOA board.

<https://www.solarunitedneighbors.org/sellingsolarhomes/>

QUESTIONS ABOUT IMPACT ON HOME VALUES

FACT: SOLAR INSTALLATIONS INCREASE HOME VALUES.

A solar installation adds substantial value to a home. How much value depends on how much solar has been installed and how old the system is, with larger or newer systems adding more to a home's sale price than smaller or older systems.

How do we know this? In 2014, the Lawrence Berkeley National Laboratory, with funding from the United States Department of Energy, reviewed the sales of 22,822 homes that were sold between 2002 and 2013. The homes were in California, Connecticut, Florida, Massachusetts, Maryland, North Carolina, New York, and Pennsylvania. The study found "Home buyers consistently have been willing to pay more for a property with PV across a variety of states, housing and PV markets, and home types".

The amount that a solar system added to a home's sale price was approximately \$4/watt or \$15,000 for a 3.6 kW system. It's important to note that as the cost of solar falls, this price premium may also fall, because home buyers always have the option to install their own solar systems at current prices. The study controlled for potential variables, such as home type, site, neighborhood, and market characteristics.

Source: *Selling into the Sun: Price-Premium Analysis of a Multi-State Dataset of Solar Homes*. Lawrence Berkeley National Laboratory. [Fact Sheet](#). [Full Study](#).

QUESTIONS ABOUT AESTHETICS

FACT: MODERN SOLAR PANELS COME IN A VARIETY OF DESIGNS SUITABLE FOR DIFFERENT TASTES.

While it's hard to argue about aesthetics, some people's opposition to solar panels might be based on outdated ideas about how they look. Panels and racking systems are getting thinner and sleeker than ever before. Some manufacturers are now making solar panels that look almost completely black, rather than the traditional blue. Many panel manufacturers offer an "all black" panel that eliminates the silver edging around the perimeter of each panel, minimizing the "gridded" appearance of your solar array. Some installers now offer solar shingles or solar tiles. These are small solar panels installed flush with the roof like regular shingles. They tend to be much more expensive than traditional panels, but they can significantly reduce the visual impact of your array. Finally, you may want to consider installing a solar pergola or canopy if you have the space. These free-standing structures can be visually appealing and provide shade.

QUESTIONS ABOUT GLARE

FACT: VISIBLE GLARE FROM SOLAR PANELS IS RARE AND FLEETING.

Solar panels are designed to absorb light, not reflect it. However, they are covered in glass so at certain extreme angles at certain times, there may be slight glare visible to an observer on the ground. Many concerns about glare from solar panels might arise from people confusing photovoltaic (PV) panels—the kind you install on a rooftop—with concentrated solar power (CSP). CSP facilities are large power plants, usually located in remote desert areas, that use mirrors to concentrate sunlight onto a central structure to capture thermal energy. Rooftop PV arrays do not use mirrors.

Many solar PV panels have anti-reflective coatings and a textured surface to minimize glare. When glare does happen, it is usually directed upwards and unlikely to be a nuisance to anyone. In some cases, such as when a neighboring home is elevated above a home with solar panels, glare may be visible for a short period when the sun is in a certain position. In these cases, glare can be mitigated by minor adjustments to the angle and position of solar panels.

Finally, it is worth noting that glass windows can also cause glare and are oriented so that their glare is much more likely to be seen by people on the ground. By comparison, solar PV glare is minimal.

Sources: *Evaluating Glare from Roof-Mounted PV Arrays*. Solar Professional Magazine. [Article](#)
Solar PV and Glare Factsheet. US Department of Energy. [Fact Sheet](#)



QUESTIONS ABOUT SAFETY

FACT: FIRE RISK IS VERY LOW FOR SOLAR PANELS.

Solar panels have a very low risk of causing a fire when installed properly. In some situations, solar panels can pose challenges to fire fighters responding to a fire at your home by making it harder for them to move around on your roof or ensure that all electricity is cut off from your home. Building and fire codes are adapting as more Americans go solar. The National Fire Protection Association and the International Code Council (which writes building codes for local governments to adopt) began updating their codes in 2012. They now require open space around roof-mounted panels (called “fire code setbacks”) for fire fighters to access the roof in case of emergency. These codes must be adopted by your county government to be in effect. If fire risk is a concern to you or your HOA board, it may be worth checking with your county government about solar-related provisions in the building and fire codes, especially if you live in an area with few solar installations.

Source: *Solar Panel Fires and Electrical Hazards*. National Association of Certified Home Inspectors. [Article](#)

QUESTIONS ABOUT COMMUNITY BENEFITS

FACT: SOLAR CREATES NUMEROUS BENEFITS THAT ARE BROADLY SHARED.

Solar provides substantial benefits to those who install panels on their roofs, from electricity bill savings to energy independence to increased home value. But solar’s benefits aren’t just confined to individual owners. Solar also provides huge benefits at the community and regional level.

Solar installations help support local jobs and reduce air pollution. They can also help lower costs for all electricity customers, whether they have installed solar or not. By generating energy at or close to where it is used, distributed solar reduces the need for transmission infrastructure to carry energy from distant power plants to our homes and businesses. That means fewer costs for utilities, which can be passed on to and shared by all customers.

Source: *Value of Solar*. Solar United Neighbors. [Article](#).

SUCCESS STORIES

It can be done! Many homeowners have successfully worked with their HOAs to let them go solar. Below are some stories from the field.

PENNSYLVANIA:

Tara Zrinski lived in an HOA community in Pennsylvania, a state with no law protecting a homeowner's right to go solar. She saw an ad for residential solar installations and approached her HOA board about the prospect of a solar installation. They turned her down, citing an old anti-solar provision in the HOA's founding document, its Declaration of Covenants, Conditions, and Restrictions. Though none of the HOA board members knew why there was a prohibition against solar, the document was legally binding. Tara's only option was to have the board vote to change the rules, which would require more than 2/3 of the homeowners in the community to sign on, and then the board to vote in favor of new rules. Tara also found it important to convince the property manager, whose job it was to enforce the Declaration.



Tara went door to door talking to her neighbors, gathering signatures in favor of amending the Declaration to allow solar. She was able to quell concerns about aesthetic impact by asking if people objected to the look of solar panels so much that they would deny their neighbor the right to install them. Most people decided their objections were not that strong and signed her petition. Tara got more than enough support to amend the Declaration because she engaged with her neighbors one by one.

Tara also ran for a position on the board and was eventually elected to be its president. In addition to guaranteeing at least one vote in favor of the new rules, this also helped her build strong relationships with the other board members. When the time came to vote on a pro-solar amendment, Tara again prevailed.

Finally, Tara sought to understand why her property manager opposed solar. He held the mistaken belief that solar lowered home values. When Tara showed him evidence to the contrary (see our Solar Facts sheet), he was convinced.

WEST VIRGINIA:

West Virginia has a law preventing HOAs from blocking solar installations. Under the state's solar access law, an anti-solar provision can only be "grandfathered" if it was voted on by members before 2012.

Scott Rogers, the mayor of Charles Town and president of his local HOA, ran into this very issue. His HOA's bylaws included a ban on installing solar, so Rogers reached out to our community of solar supporters for help. He learned that Section §36-4-19 of the state code makes that HOA prohibitions against solar are unenforceable. It does allow HOAs to impose "reasonable restrictions" on solar, so long as these restrictions do not make the homeowner's investment in solar economically impracticable.



The covenant used in Rogers' HOA came from the neighborhood's developer. The HOA never voted to ban solar. "Our view of it was that if it was a restriction that had been voted on, then we'd have difficulty," Rogers said. "What we were looking at was an off-the-shelf HOA covenant. We didn't feel that we had the legal right to outright ban solar." Working with the board, Rogers' HOA passed new rules that allow solar to be installed on HOA members' roofs, but not as ground mount installations. Read more about Scott Rogers' story [here](#).

VIRGINIA:

Virginia is another state that has a strong solar access law. The Code of Virginia § 67-701 makes it illegal for HOAs to prohibit their members from installing solar on their homes. Virginia homeowner associations may establish "reasonable restrictions concerning the size, place, and manner of placement". Homeowners are also still required to obtain HOA approval before installing their system.

As Steve and Sue Duggan found out last year, obtaining HOA approval can be a smooth and civil process with the right strategy. Key to their success was a strong pre-existing relationship with the HOA's chairperson, and a record of past approvals from the relevant committee on other projects. The Duggans also made sure to be fully transparent, sharing all relevant contracts, technical specs, drawings, and schedules to the board and then staying engaged with their application throughout the process. The Duggans worked to create a sense of anticipation and excitement about solar to generate more support for their project. The HOA chairperson became so invested in their project's success that he asked for a post-installation report on the solar system's performance. In the end, the Duggans' application was approved on the first submission.





Solar United Neighbors is a community of people building a new energy system with rooftop solar at the cornerstone. We help people go solar, join together, and fight for their energy rights.

www.solarunitedneighbors.org



Solar United Neighbors

1350 Connecticut Avenue, NW
Suite 412
Washington, DC 20036

202.888.3601

info@solarunitedneighbors.org
www.solarunitedneighbors.org

Solar United Neighbors is a 501(c)3 nonprofit. We are the only nationwide organization dedicated to representing the needs and interests of solar owners and supporters.