

'Free' solar PV schemes – as good as they sound?

The idea of free electricity is an alluring one, especially with companies offering to homeowners solar photovoltaic (PV) panels at no cost. So how do these schemes work, and what's the catch?

Last year the Government introduced a financial incentive for the installation of renewable electricity generation called the Feed-in Tariff (FiT). The FiT pays the system's owner for every unit of electricity generated for 25 years, regardless of whether it is used on-site or exported to the grid.

The generous FiT payment rate of 41.3p/kWh ensured entrepreneurs quickly spotted a business opportunity. Typically companies offering homeowners free panels will pay for their purchase and installation – in return for loaning your roof space you will usually receive the electricity generated for free, saving around £100 on your annual electricity bill, with the company claiming the FiT payments.

Your home is most likely to be considered suitable if you have a substantial area of unshaded roof facing due south to maximise generation.

It is important to note there are many variations on this type of scheme - some will charge an installation and a maintenance fee, so you need to do the sums to check whether it is worth your while. In some cases taking out a loan or mortgage extension to purchase your own system may work out a better long-term investment.

As a final note, if you are considering installing solar panels of any kind you should contact the planning and building control sections of your local authority before proceeding.

The Energy Saving Trust website has more information on these schemes, including the sort of questions you should be asking if you are considering signing up: <http://bit.ly/dhaT5r>.

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