

RESEARCH REPORT

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 three providers (Trinity Solar, Infinity Energy, Green Power Energy), 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.

Sales Tax Exemption

Permanent

6.625%

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

Property Tax Exemption

Permanent

100%

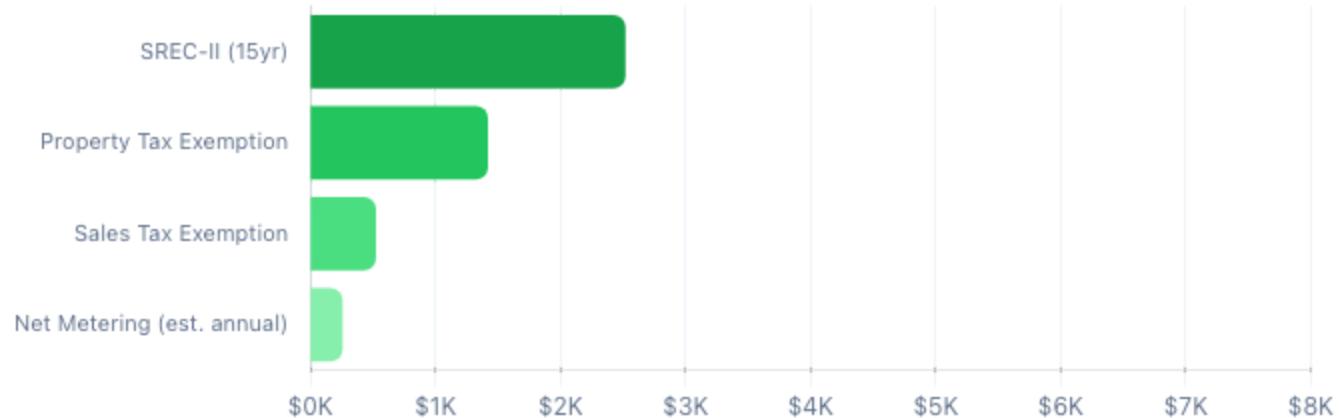
Solar system value fully excluded from property tax assessment. In Bergen County (high taxes), this saves thousands over the system life.

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

Three providers evaluated for Bergen County installations.

Trinity Solar

Caution

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

BBB

A+

211 complaints/3yr

Yelp

1.6/5

136 reviews

SolarReviews

3.2/5

range 2.8–3.6

Distance

~1 hr

Wall Twp

Concerns: High-pressure door-to-door sales, poor communication, installation delays, roof damage reports, financing partner bankruptcy.

Strengths: 30+ years in business, installation crews often praised, responds to BBB complaints.

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

Infinity Energy

Verify First

Mahwah, NJ — BBB since 2022

Google

4.7/5

623 reviews

Birdeye

4.6/5

745 reviews

EnergySage

Elite+

Installer of Year

Distance

15 min

Mahwah

Critical: Late 2023 Reddit reports of potential closure/bankruptcy (160+ comment thread). Website still active Feb 2026, but financial stability must be verified.

Strengths: Excellent reviews across platforms, very local to Bergen County, EnergySage "Installer of the Year."

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

Green Power Energy

Annandale, NJ — 15+ years

Recommended

Google

4.7/5

530 reviews

SolarReviews

4.8/5

410 reviews

BBB

A+

since 2016

Distance

~45 min

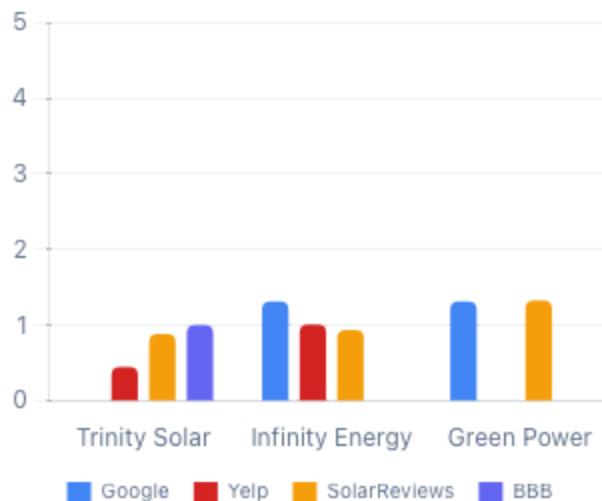
Annandale

Strengths: Strongest reputation of the three. Excellent reviews, long-established, financially stable, professional sales.

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."

Review Scores Comparison



Provider Radar



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.

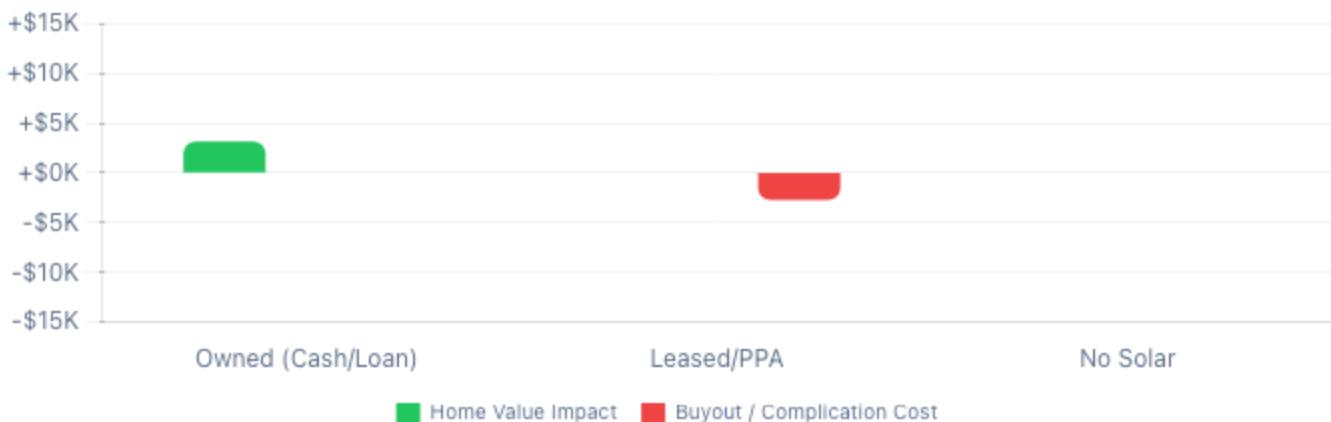
\$8K–\$15K	\$2K–\$15K	\$5K–\$15K
Roof replacement	Structural reinforcement	Ground mount premium

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?

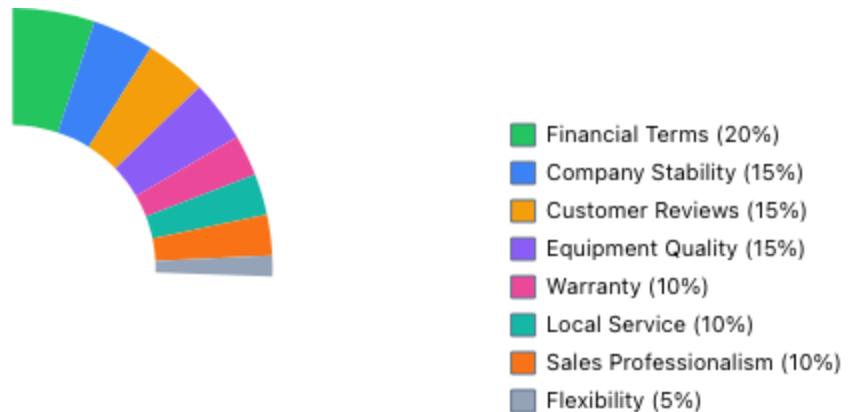
- PPA may make sense for credit capture
- 25-year contract less concerning if staying
- Cash/loan still better long-term if you have capital

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



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)

T 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?

S 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	Recommendation	Confidence
Trinity Solar	Proceed with caution; extensive written docs	Medium
Infinity Energy	Verify financial stability first	Medium
Green Power Energy	Worth getting quote; strong reputation	High

Also Consider

Get additional quotes from SUNation Energy, Lumina Solar, or Public Service Solar. Use **EnergySage.com** as a neutral marketplace to compare multiple bids.

Report compiled February 10, 2026

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