

SOLAR POWER AND YOUR HOME

There are various initiatives to turn your home “green”. Renewable heat grants are offered as a Government incentive from 1st August. The idea behind such installations is for home owners to produce energy for themselves and thereby reduce their bills. The energy is received through photo voltaic cells which are capable of receiving light which creates an electric field across the layers. The stronger the sunshine the more electricity can be produced.

It is said that a typical home system could save over one tonne of CO₂ per year and cut your electricity bills. If your system can produce more electricity than you need or when you cannot use it, then you can sell the electricity back to the National Grid. But if your home is not connected to the National Grid, you can store excess electricity in batteries to use later.

The basic requirement is to be able to place the panels either on a roof or a wall that faces within 90 degrees of south. It should not be overshadowed by trees or buildings. Yet it seems extremely unlikely that your electricity bill could be reduced to nothing. Solar panels need light to operate. There are many parts of the world that get plenty of light where solar power systems are working well such as Mediterranean countries, California etc. Of course the seasons of the year, and the fact that the west of England is surrounded by sea which can produce a lot of cloud cover, are relevant factors. It should also be taken into account that most households use electrical appliances after the sun has gone down. So your television, dish washer, computers and the rest will require power from the National Grid which will be charged in the usual way. I wonder how much benefit can be derived in winter in England with short days and not much sun?

If your system generates excess power, then the feed in tariff scheme can provide payment for power generated by the system and for surplus electricity exported to the grid. Making calculations of potential financial savings is quite a detailed exercise which

must usually require use over at a long period before you are likely to see a return on your investment. There are grants to be taken into consideration for such installations as ground source or water source heat pumps, bio mass boilers or air source heat pumps - all of these for homes without mains gas heating. They are also available for solar thermal hot water panels.

The following legal and other factors must be taken into account as part of the overall picture before you embark on a journey towards solar electricity:-

1. **Restrictive Covenants**

If you own the freehold of your house, you need to consider whether there are any restrictive covenants which might prohibit the installation of solar panels. Some estate developments do prohibit them or require consent by the developer before there is any alteration to the façade of the property.

2. **Leasehold Limitations**

If you have a long lease then you will have to study the covenants and restrictions to see whether there is any limitation on making alterations or additions, or obtaining the Landlord's consent before you do so.

3. **Construction Strength**

Is your roof strong enough to support solar panels? Most houses are constructed to support the weight of the original roof covering. Many will not be strong enough to support the additional weight of solar panels. Depending upon the number to be installed, these could weigh as much as a car. And of course the problem would be accentuated if all the panels are to go on one side of the roof alone.

4. **Do you need planning permission?**

The Permitted Development rights which came into force in 2008 do allow certain limited forms of development without the need for planning permission. It is absolutely essential that you check with your Local Authority first that your particular planned system does not require permission. There are some technical rules, for example the panels must not protrude more than 200mms when installed. A stand alone panel system must not exceed 4 metres in height or be installed less than 5 metres from any boundary or take

up a maximum area of 9m². In addition they must not be situated on a wall with any part of the curtilage of the dwelling house that would be visible from a highway in conservation areas and world heritage sites. There are of course many such areas in the West Country, so this is another important factor to check on.

5. **Insurance**

Your insurer must be consulted to make sure that the terms of your current policy are not compromised by the installation. Full disclosure must be made to avoid any chance of a later claim being refused because the “risk” has been altered as a result and the Insurer did not know about it.

6. **Mortgage Lenders**

Many home owners tend to forget that they have a “Co-owner” whilst their mortgage remains on the title. There are many conditions usually contained in a thick booklet you saw once with all the other paperwork when you bought the property. Probably you never read it or thought any more about it, but it may also contain requirements you have to comply with. So do check whether any conditions apply to you and your property.

7. **Selling After Installation**

Whatever you do when planning an installation of solar panels, please remember that all the above considerations will have to be presented in an acceptable form for your buyer, his solicitor, insurer, surveyor, mortgage lender. If you have not bought the system outright then a Lease / Hire plan will have to be taken over by your buyer. So check the small print of any such agreements for possible snags.

The Micro Generation Certification Scheme has been set up to help all those involved in wishing to consider this subject in more detail, and with help and advice in choosing your installer and equipment that is suitable for your home, and which will produce the most economic result. This is not a subject to be dealt with by amateurs at any stage of the process. So there is plenty to think about before committing yourself to installing these systems. Hopefully, this article will have given you some preliminary guidance on what is involved.

ACTION

Here at Busbys we have a dedicated property department, able to help you with all your requirements. We have the Lexcel accreditation-the gold standard for legal excellence. So you can be confident of outstanding service at the right price. So get in touch with me at david.helman@busbyslaw.co.uk or telephone me on **01288 35 9000**.

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