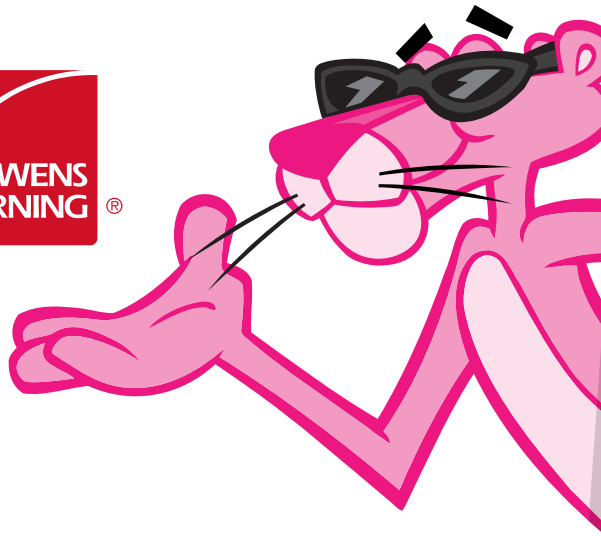
SPECIAL EDITION

A Roofer's Guide to Roofing with Solar

SUMOQUOTE + OWENS CORNING®



OWENS CORNING® + TOTAL PROTECTION ROOFING SYSTEM + Solar PROtect™ Program

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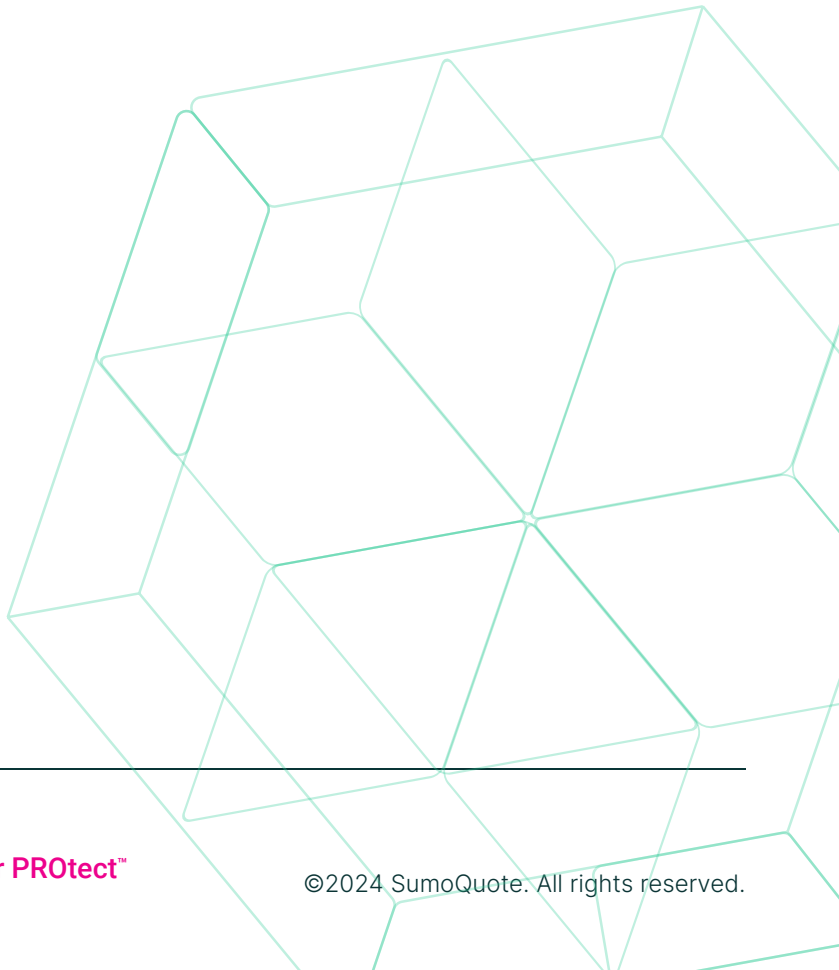
^ Excludes non-Owens Corning® roofing products such as flashing, fasteners, pipe boots and wood decking. Owens Corning Oakridge or Duration Series shingles must be used. Roof slopes with solar arrays must use a high temperature rated, self-adhered underlayment. Refer to warranty for further details.

Chapter One: Introduction



Could Solar Sales Be Insurance Sales 2.0?

It's been 20 years since I (Ryan Shantz, CEO, SumoQuote) installed my first shingle back in 2003. At that time our little roofing company (just a sub-crew) wasn't thinking about retail or insurance sales. We were given an address to be at the next day to get through the next roof that was loaded for us to replace.

Since then, that little roofing company has grown to have over 150 employees and has become one of the largest residential roofing companies in Canada. In all honesty, a major part of our success could be attributed to the good fortune (luck) of being located in the largest hail market in Canada. Having said that, you know what they say; "Luck is what happens when preparation meets opportunity."

This is a book about both preparation and opportunity. The first thing to understand is that the opportunity of solar sales is sitting within reach of most company owners reading this book. For years roofing companies that add insurance sales to their business have done so with little difficulty. They accept the fact that there is a slightly different process with different language and that different technology is required to complete an insurance sale. And it's worth learning because of the massive revenue opportunity that insurance provides.

The opportunity with solar is no less significant than that of insurance sales. Roofing contractors can use the same team they already have and the same lead to offer energy security to a homeowner at the perfect time (when considering a new roof installation).

With this guide, our goal is to provide you with a consolidated collection of hundreds of conversations with some of the brightest solar minds in the country in preparation for adding a major new revenue stream to your business.

How Much Revenue Are We Talking?

To put it bluntly, a lot. Solar systems are often 3X more expensive than roofing systems. For a roofing company selling solar, this can often result in 3X the profit on an average roof & solar job as well. (https://www.thisoldhouse.com/solar-alternative-energy/reviews/solar-panel-cost)

Let's do some quick math to analyze this.

According to Forbes (Accessed 6 Mar 2024), the average cost to replace a roof in the US in 2023 is approximately $11,500.00. (forbes.com/home-improvement/roofing/roof-replacement-cost)

For solar data, we interviewed one of the largest solar EPC's (Engineering, procurement, and construction) in the US. From their analytics, we found the average solar sale (including dealer/financing fees) was $47,786.53. This included an average system size of 8.82kW at an average price per watt of $5.42 (including all fees).

For those of you that may have missed that number, let's review again what the average revenue is from a solar sale in the US last year:

$47,786.53*

*The content in this material is provided "as-is:" no guarantee of sales or profit.

Considering your average roofing job is $11,500.00 with average gross margins of 35%, equaling $4,025.00 of profit, the average solar sale can give you significantly more revenue and profit than if you had sold 2-3 additional retail roofs.

Insurance & Solar Similarities.

When I started selling roofs, I (Ryan) didn't give a second thought to where my next lead or opportunity would come from. A huge hail storm had just hit our city and there were more opportunities to sell than I could handle. Granted, I needed to quickly learn all the nuances of insurance if I wanted to see the upside that this storm had provided.

As we see below, insurance sales are actually more similar to solar sales than they are to retail sales. Insurance sales requires using a unique tech stack (Xactimate), has an increase in complexity, involves subbing, and managing subs after the job is sold. In a lot of ways, selling solar is more simple than insurance because of the limited number of trades involved in completing the work (and with a whole lot more upside)!

	Retail	Insurance	Solar
Trades	Roof	Roof, Siding, Metals, Paint, etc.	Roof & Solar
Avg. Revenue	$11,500	$25,000	$40,000+
Tech Stack	Single Data Point	3rd Party Data	3rd Party Data
Sales Details	Minimal Complexity	Increased Complexity	Increased Complexity
Sales Team	Single Salesperson	Single Salesperson	Single Salesperson
Production	In-House / Sub Labor	Sub Labor	Sub Labor

Content is for example only and not a guarantee of profit or sales.

What You Need to Learn

There is no doubt that being located in a hail market is an advantage for a roofing company. My friend, and boss of many years, has been known to say "You can't market your way to the volume of leads a storm can drop on your lap overnight."

In many ways, solar is the same. There is a sales opportunity sitting in front of roofing contractors that is so significant, no amount of marketing could grow your roofing company in the way that adding solar can.

However, it's not just the potential of significant profits that make insurance and solar sales comparable. There are several other similarities worth mentioning:

1. There is a specific set of knowledge that you need to sell either an insurance or solar job.
2. You will use a slightly different set of technology to complete a sale in either.
3. Business operations change slightly to accommodate insurance or solar sales.

Let's dig into each of these three a little deeper.

A Specific Set of Knowledge

Insurance sales are a unique beast. Some swear that there is no easier sale than insurance, while others despise "playing the insurance game" with adjusters and homeowners alike.

RCV, ACV, deductibles, non-recoverable depreciation, vague or varying policy language; all of this can feel overwhelming for somebody new coming into insurance-based sales.

Solar is no different. kW vs. kWh, analyzing utility plans, panel designs, site survey, CAD-drawings, etc; there is a new language to understand when it comes to solar sales.

Like insurance sales, once you spend just a little time getting into the specifics of solar, it isn't rocket science. Having said that, understanding the basics is critical. If you are wanting to make sure that you nail the basics, be sure you focus on the following chapters in this book:

Chapter 4 - Solar Sales 101 (pg. 23)
Chapter 7 - Solar Jargon (pg. 41)
Chapter 8 - Solar Resources & Educators (pg. 48)

Different Set of Technology

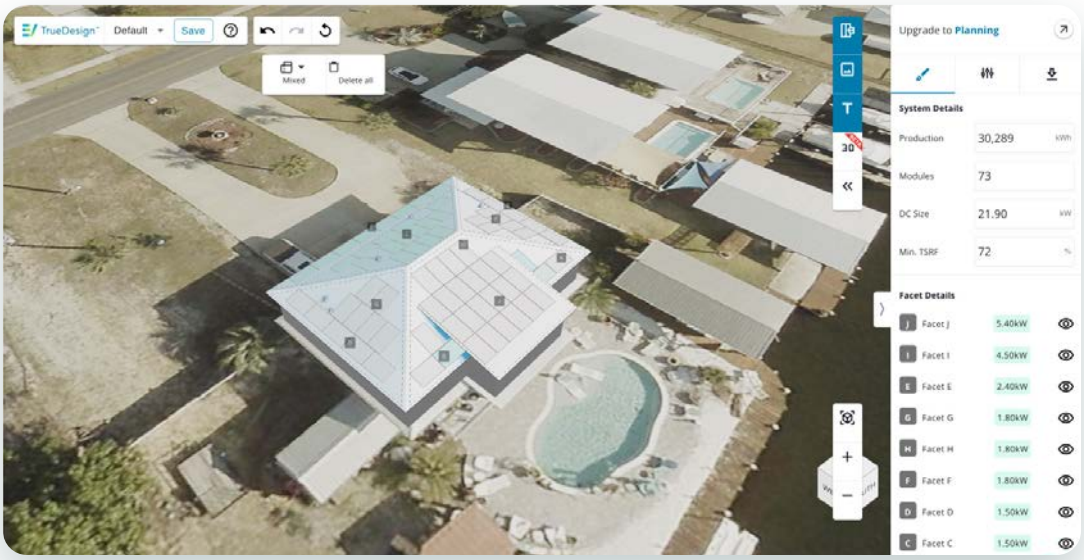
In the same way that Xactimate (or Symbility) is often a requirement for a roofing company to get into insurance sales, solar has it's own set of tools required to sell a solar job. These can be broken down into two main components; a design tool and a presentation/contract tool.

Design Tools

Historically, the common design tools in solar have included products like Aurora, Solo, Solar Blaze and others. The design tools in each of these include a combination of panel placement with shade data.

At SumoQuote, when we originally got into solar, thinking about panel placements in a design tool seemed obvious. However, what caught us by surprise was the crucial role that shade data played in securing a sale. During our meetings to gather insights on solar, we repeatedly heard an astonishing statistic: '50% of solar jobs that are sold don't proceed to production.' This figure blew us away. As we dug deeper into the issue, we discovered that the number one reason for the cancellation of solar projects was inaccurate shade data.

This is why we integrated the solar design tool with the most accurate shade data. Conveniently this is built by a brand that all roofers know; Eagleview Technologies.



TrueDesign by Eagleview is based off of the same arial imagery that their roofing reports are taken from. This imagery allows TrueDesign to map the area around a home into a 3D model of the world. And through a lot of complicated AI/math, TrueDesign can then analyze the exact amount of shade every square foot a roof will have. The analysis is done using data from the exact obstructions (trees, buildings, etc) around the home so that homeowners aren't surprised with a change order for more panels because the original system that was sold couldn't actually create the energy production that was promised.

This massive advantage is why we selected TrueDesign as the design tool embedded into SumoQuote's solar presentations. It is truly best-in-class.

Presentation/Contract

Once the design is complete, we now need to automate the data from it into a beautifully blended roof & solar quote. This is where SumoQuote gives you the power to add solar to your roofing business in a very simple way. SumoQuote is the only quoting and presentation tool on the market that can blend a calculated roofing quote with a utility-analysing solar presentation.

We'll walk through more in the coming chapters, but for now the important thing to understand is that a solar quote/presentation is completely different from a roofing quote. Here are some of the main differences:

	Roofing	Solar
Price	Total Price	Monthly Utility Comparison
Costs	Minimal Complexity	Increased Complexity
Financing	Up to 15 Years	Up to 30 Years
Rebates/Incentives	None	Federal ITC Credit (30%) + State Rebates

Trying to blend these two types of presentations together is incredibly complex. It's the reason SumoQuote decided to tackle a major challenge like this. A tool to seamlessly blend roofing & solar quotes simply didn't exist. Add this to the fact that it could open up a major revenue stream for our contractors and it became obvious that a simple solution was needed to get roofing contractors into solar.

Sales

Earlier in the book we identified that selling solar is very similar to adding insurance sales. Both are great diversification strategies with major upsides and minimal risks where you can leverage a sales conversation that started from a homeowner who was motivated for a new roof. Beyond just convenient timing and a "free solar lead", there are other reasons that make the sale of a roof the perfect time to introduce the homeowner to solar as well.

1. A single sales conversation for homeowners
2. Roofing contractors are experts at water-proofing, which is relevant when solar is installed in a roof
3. Giving a homeowner the opportunity to add their roofing costs into a solar loan
4. Introducing the homeowner to solar at the perfect time to consider adding it (when new shingles are installed)

As Adam Bensman from The Roof Strategist mentioned, there are definite downsides of breaking solar into a separate division. By bringing the conversation of roofing and solar together you gain the operational advantages of a single salesperson conversing with the homeowner at the perfect time, and blending their roofing project into a single solar financing loan.

Production

Typically bringing roofing and solar together in the sales conversation does not affect anything from a production perspective, as many roofing contractors are currently using EPCs to complete the installation portion of the solar project.

Solar as Diversification

Before we wrap up this chapter, let's chat a little more about why diversification should be so important to your business.

Having worked with my partners to expand from running a single business under a single brand to running 7 different businesses, we know that diversification is key to a healthy business. Most roofing contractors diversify from roofing into siding or retail sales into insurances sales. However you diversify, this is a key strategy to minimizing risk in your business.

Putting all of the eggs in a single basket is incredibly risky. The main reason to consider adding solar to your roofing business is to de-risk your business by adding another main revenue stream.

Having participated in buying multiple businesses and organically expanding into others, here is what the components of a healthy diversification strategy looks like:

- The company wants more revenue.
- The company wants less economic risk.
- The company's core business has stabilized or is in decline.
- The company wants to exploit potential synergies.

One of the easiest ways to understand why solar is such a strong opportunity comes from the last two words in the lines above: potential synergies.

So far we have looked at why solar is an opportunity for roofing companies to diversify into. In the following chapter, we'll walk through why roofing companies are the ideal sales orgs for solar and what information you'll need to launch solar into your roofing company.

Chapter Two: The Synergies of Roofing & Solar

Examples of Synergies

In ten years from now, it is entirely possible that the roofing industry could wipe out the need for solar sales orgs to exist at all. Everything that we have learned from hundreds of interviews in the solar industry is that roofing companies can do everything that a solar sales company does, PLUS roofing companies have a trusted relationship with the homeowner at the PERFECT time to talk about solar; when a new roof is being installed.

When a company is considering adding a new product, it makes sense to utilize resources that they already have. This minimizes investment and maximizes profit. Think about Uber. They already had a system for organizing and compensating an army of drivers. The complexity of the logistics with that is a massive competitive advantage. With a small change, transporting food rather than people, they could take advantage of a competitive advantage (synergy) and launch a completely new product called Uber Eats.

Facebook is another example. They had a premium solution for gathering people, displaying photos, providing search results, and messaging. By focusing the tools they already have on helping users list, sell and communicate with potential buyers, Facebook Marketplace has provided another sell platform in addition to Ebay, Craigslist and many other buy/sell platforms.

This section is about walking through the synergies that roofing contractors have with solar sales. By using the same lead, with your same team, running the same sales process with the same tech stack and then utilizing an EPC for install, you can bundle all of the advantages that you already have to maximize profit in a new area with minimal risk. Are you seeing what an advantage you have at your fingertips right now!?

Let's look at each of these synergies a little more closely to understand them in detail.

Risk vs. Reward

With every opportunity that can bring us a great reward, there is often an element of risk to be assessed. The risk of cost when we add something. The risk of adjusting processes in the business. The risk of new complexity. In the case of solar, the risks are very minimal when contrasted against the rewards.

Ultimately the question of how big the opportunity of solar is for your business is a math problem. What is the potential upside vs the costs and risks

Let's consider the following equation to calculate the potential upside:

Solar Profit = System Size x (Sale Price of Solar - Cost of Solar)

Now, pricing and costs can vary across the country depending on labor, raw material costs, taxes, etc. So for this example, let's look at the average costs in two markets in the USA; Texas and South Carolina.

	Texas	South Carolina
Avg. System Size	10.3 kW	8.1 kW
Avg. Sale Price	$3.28	$3.84
Avg. Sub Cost	$2.27	$2.63

From here it's easy to calculate that a roofing contractor that sells an average solar project with their roofing project can look to add $9,801.00 of PROFIT in South Carolina and $10,403.00 of PROFIT to an average sale in Texas.

Now according to Forbes, the average cost of a roof replacement in the US is $11,500.00. Assuming a 35% profit margin, that means the average roofing job has $4,025.00 of profit in it. (forbes.com/home-improvement/roofing/roof-replacement-cost).

By simply offering solar and selling it on a project, your profit for a job could increase more than 3X and go from $4,025.00 to over $14,000.00!

Same Lead, Same Team

We've already mentioned the advantage of potential synergies for why you might consider adding solar to your roofing business. Let's dive into what those synergies can look like and how you can take advantage of them.

Leads

As we connected with solar salespeople while researching this opportunity, one thing became clear very quickly - many solar salespeople were incredibly jealous of roofing contractors. Why were they jealous? Because there is no time that a homeowner is more engaged in considering adding solar to their home than when they have a brand new roof!

Solar salespeople know that many of their deals that fall through happen because they have sold the homeowner a solution (solar panels) for a problem they have (high utility costs), but missed a major qualifier; was their roof in a condition that it could have solar added to it? An old roof is a major hurdle for them to close a deal so when a new roof is already being planned, this is an ideal time to talk solar as well.

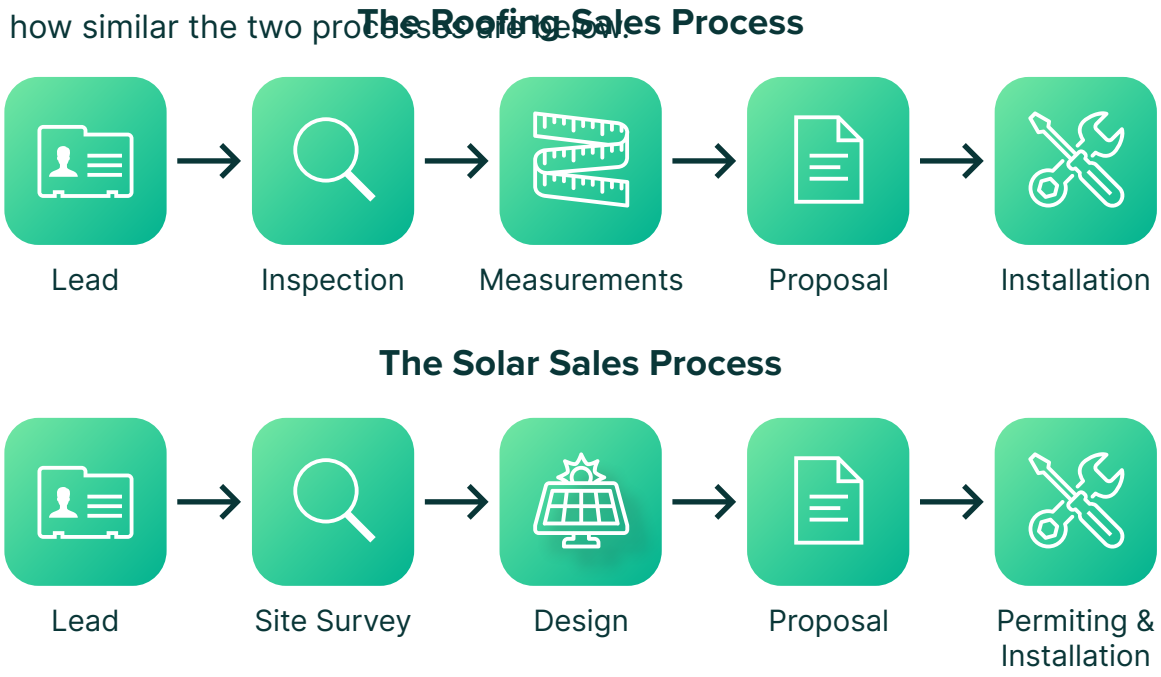
Team

The next synergy that lets roofing companies seamlessly offer solar sales is that they already have a sales team in place. By equipping their existing team to sell solar, it helps the company gain significant profits. This helps to retain their sales team by giving them an opportunity to gain additional commissions.

Same Process

The synergies don't end at leads and team members. Roofing sales and solar sales both have remarkably similar sales processes. We will get into more of the details of what a solar inspection includes in the next section. For now, it is remarkable to see

just how similar the two processes are below:



Many roofing contractors choose to use an EPC (more on that later) to complete the solar CAD drawings, permitting, and installation of a solar project. The great part about this is that EPCs will typically complete their own site survey as well which gives you a backup in case there are any additional required details needed that were missed at the point of sale.

And while we can't provide a demo for you here, Eagleview TrueDesign tool really puts a powerful solar design tool in your hands, built by a company with intimate knowledge of the needs of a roofing company. This tool is a massive advantage for adding solar to your business.

Same Tools

Technology can be a bit of a double-edged sword. It helps to improve efficiency and business-performance, but at the same time, the number of different pieces of technology used in a business today can be a bit overwhelming.

This is where two best-in-class roofing tools can now be used to help you sell solar too!

SumoQuote

You're already familiar with SumoQuote as a roofing proposal tool. We've designed our solar add-on tool to function just as seamlessly and effortlessly as the base software. It's easy to learn and to add and standardize a few extra clicks to your sales process.

Eagleview TrueDesign

You're likely already familiar with EagleView roofing measurements. Good news, ordering a TrueDesign for Sales report is just as easy as a roofing measurements report.

Even better, EagleView solves a major problem that roofing contractors have in adding solar with how easy their design tool is to use. Other solar design tools rely on a lot of training and specific knowledge with the person that is designing the solar system. What's more, depending on who designs it, the energy production can have very different results due to human error. Eagleview built a tool that is simple to use, fast to learn and consistently provides the most accurate data no matter who on your team is using it.

SumoQuote & Eagleview took the time to think through building a seamless system so that you don't have to waste time out in the field. Sit back and enjoy all the perks of using one system to sell both roofing and solar.

When a Sub Is More Than a Sub

In our interviews, many roofing contractors mentioned to us that they felt held back from adding solar due to the complexity they feel comes along with it. CAD-drawings, electrical panels, site surveys and permitting, let alone the solar install itself.

People are hesitant in uncertainty, and for good reason. That is why it is strongly recommended to utilize an EPC when you are starting with solar.

Solar installers are often referred to as EPC's and can take on a major portion of the challenges of getting into solar. EPC stands for Engineering, Procurement and Construction, and is broken down as such:

Engineering

Once a job has been sold, a site survey needs to be completed and CAD drawings done. These drawings will be required to apply for permits for the project. The engineering portion of a solar project will include planning for all of the requirements of installing solar, which may include the need for a new main panel in the home

Procurement

Depending on the EPC that you use, they will have access to different pricing for materials. This can vary for them by region as they won't necessarily have standardized pricing across their various locations in the country. There is often a significant advantage that an EPC can have with their procurement, which you should expect will partially be passed along to you in your EPC pricing as well.

Construction

Of course the installation and warranty of the panels themselves are included in the work completed. This will cover everything required, right up to having the system inspected for the homeowner to receive their Permit to Operate (PTO).

And if you aren't sure how to find an EPC, reach out to our team at SumoQuote. We're meeting a lot of them these days and would be happy to point you in a good direction.

Chapter Three: TPRS® & Solar PROtect™

All The Benefits, Less Worry

Energy efficiency. Low energy bills. Solar power has its benefits. But you should be aware of a real concern. Installing solar panels can compromise the roofing system underneath them if not done properly.

That's why the Solar PROtect™ Program from Owens Corning® Roofing offers you one-of-a-kind peace of mind. Solar PROtect™ contractors are specially trained to install solar panel mounts as part of the Owens Corning® Total Protection Roofing System®^. Only contractors with Solar PROtect™ certification can offer you the Solar PROtect™ warranty, a first-of-its-kind workmanship warranty that includes coverage for solar mount installation on the roof.*

It's how to get the solar benefits you want with the warranty protection you need.

* In the event that a leak is caused by an incorrect solar mount installation, the solar panel removal and re-installation labor costs will be covered at an amount reasonably determined by Owens Corning, subject to a maximum amount. Owens Corning will only cover the workmanship for the mount installation. The workmanship of the solar panel/s and other solar accessory installation in not included in the Solar PROtect™ warranty.

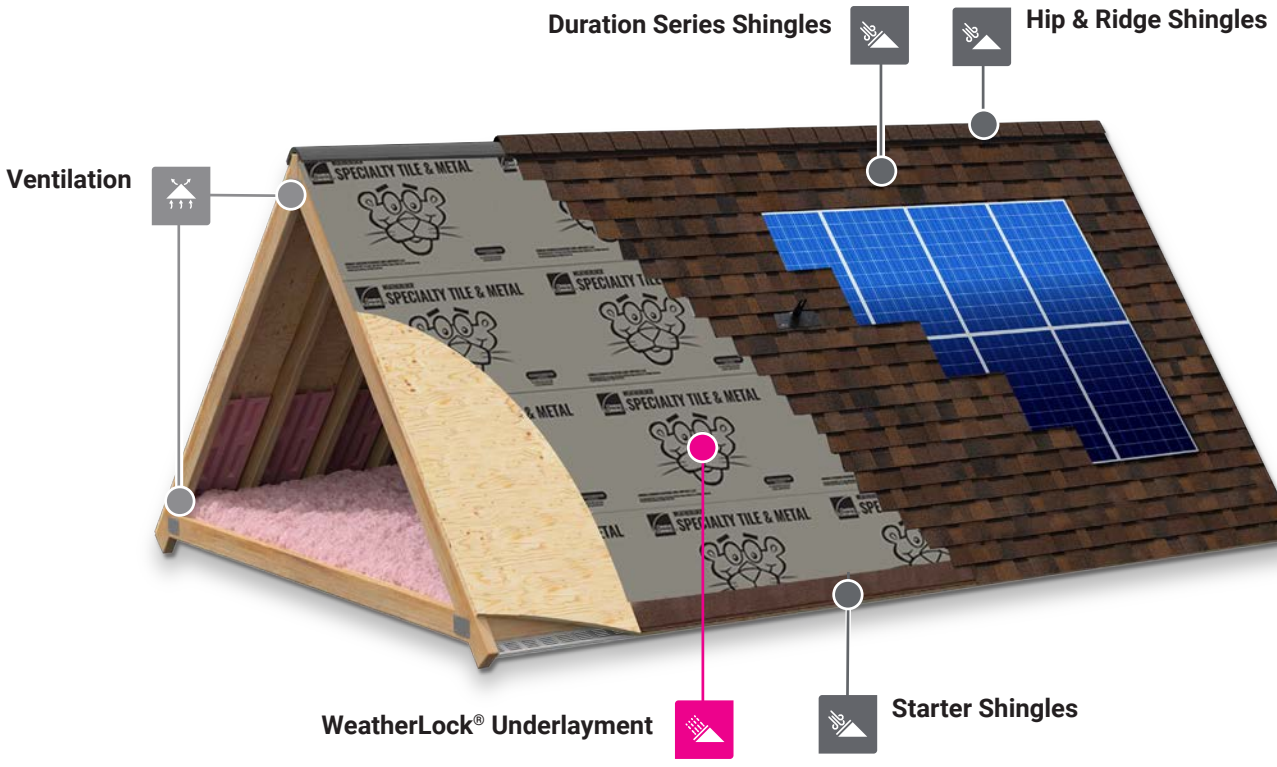
Performance, Made to Last

The Solar PROtect™ Program combines specially trained installers with the proven performance of the Total Protection Roofing System®^. This system of highly engineered components is designed, built and tested to help deliver protection, including solar mount installation. It means your beautiful roof is made to perform in three critical areas:

SEAL. Powerful underlayments help keep moisture a way from the roof deck.

DEFEND. Specialized shingles work together on each part of the roof.

BREATHE. Proper ventilation helps create a balanced flow where warm, humid air is continually replaced by cool, dry air.



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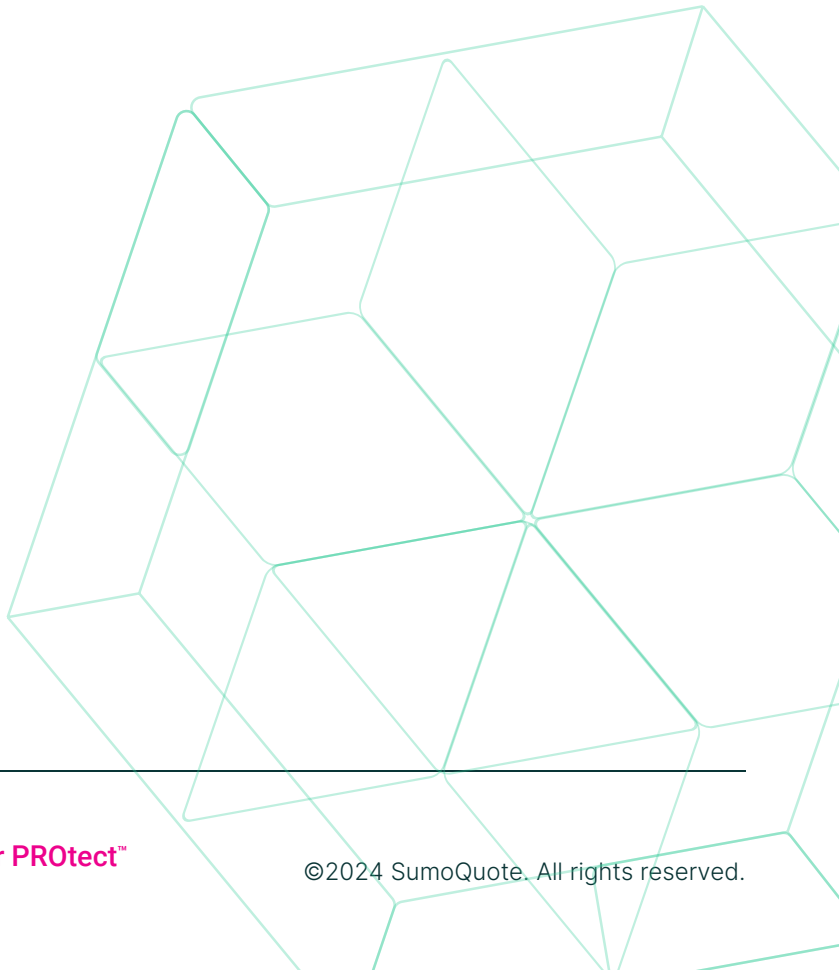
Chapter Four: Why Are People Switching to Solar?



The Win-Win-Win-Win-Win Scenario

Reduce or Eliminate Energy Bills

Homeowners are able to lock in their monthly payments to help protect themselves from increasing annual utility escalation rates.

Gain Access to Rebates or Incentives

Homeowners are able to earn tax credits and/or rebates from federal and/or state incentives.

Increase Property Value

In the US, homes with solar energy systems sell for 4.1% more on average (zillow.com/research/solar-panels-house-sell-more-23798 04/16/2019) (Accessed 6 Mar 2024).

Own Your Electricity

A solar system allows you to make payments towards something that you own. At the end of the payment term, the homeowner owns their solar system which will continue to produce energy for their home.

Protect the Enviroment

Solar energy is a clean renewable energy and reduces the need for electricity created through practices that are harmful to the environment.

Chapter Five: Solar Sales 101

Identifying Fit

It's important to understand that solar is not a good fit for every home or homeowner. To be properly qualified, there are four key elements to consider:

Usage

To provide a homeowner with a proper energy analysis, you will want to see a previous energy bill so that you can add the consumption data from that bill to your SumoQuote proposal. Don't worry, simply by adding the data to SumoQuote, we will automatically graph the data and present it in an easy-to-understand format for the homeowner.

Taxes

Does the homeowners pay taxes? This sounds strange, but isn't necessarily guaranteed depending on their income level. Retired individuals may not be able to take advantage of the federal tax credit, which is a major incentive for many homeowners that are considering solar. Please consult your accountant or financial advisors for more information.

Roof

The age of a roof is a major reason that solar contracts are canceled. If the age of the roof is beyond ten years ago, it doesn't make sense to install solar on it due to the fact that there is a significant cost to detach and reset panels when a roof needs to be replaced in the future. Blending the cost of a roof into a 25-year solar loan also has a minimal affect on the price of the loan. This makes having new shingles installed on a roof at the same time as the installation of solar panels a great option for homeowners.

Ownership

Confirming that somebody owns the home that they are in is the last step to ensuring you can sell them on solar and have them be approved for financing. Some roofers will start by qualifying a homeowner for solar. Once qualified many solar sales orgs may be willing to pay great commissions for qualified introductions.

Energy Data

Energy Data is comprised of several components:

Escalation Rate

This is the estimated annual utility escalation rate for the future. SumoQuote Solar defaults to 3% which is anassumed input for most states.

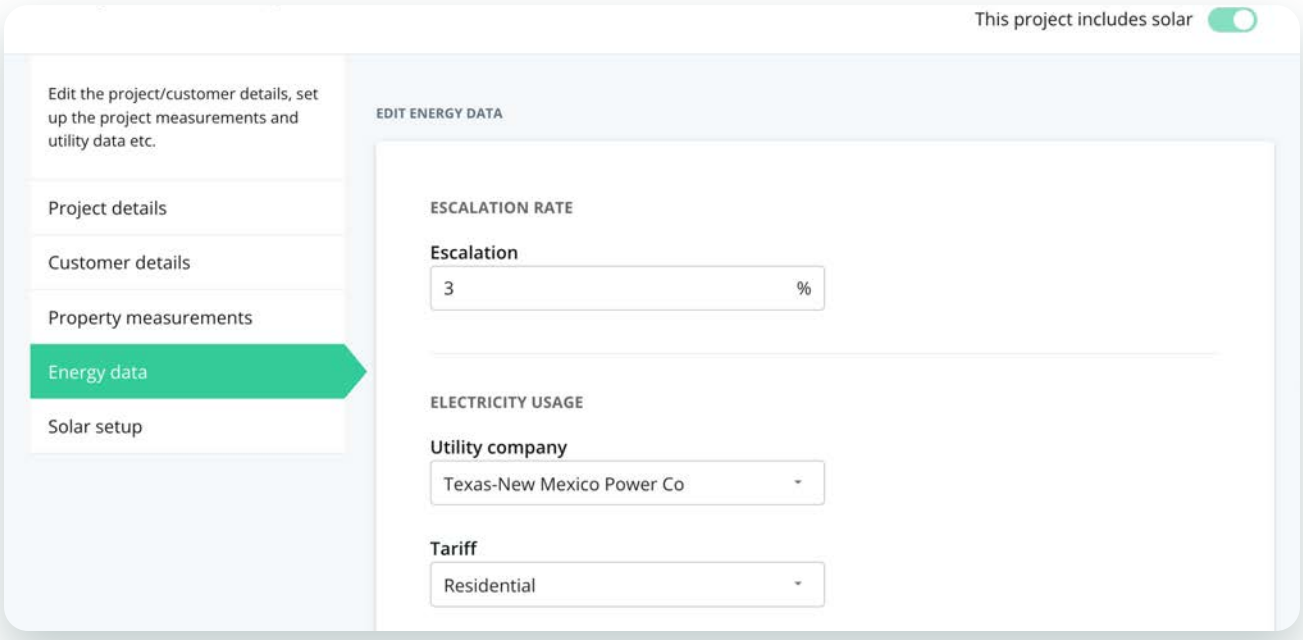
Utility Company

You must select the correct utility company that the homeowner is currently purchasing their electricity from. This can be found on their utility bills.

Tariff

The tariff is the rate plan that your homeowner is on with their utility company. This can be found on their utility bills or by calling the utility company and inquiring.

See below the layout of SumoQuote's required energy data entry fields:

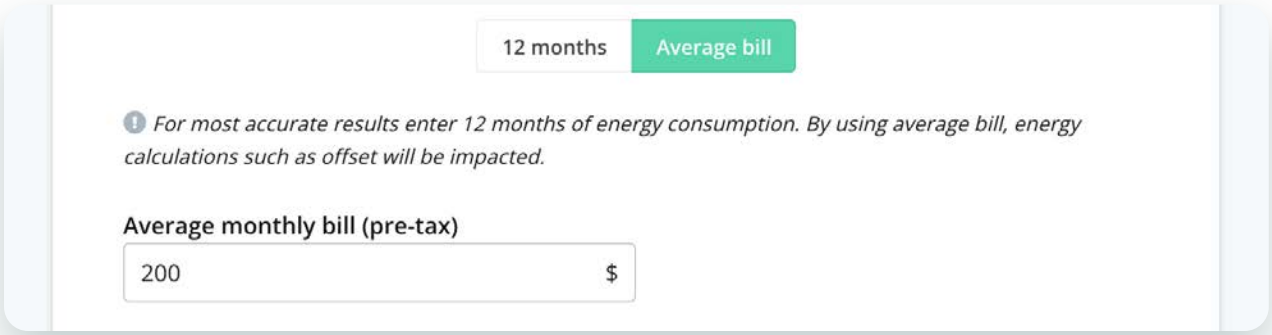


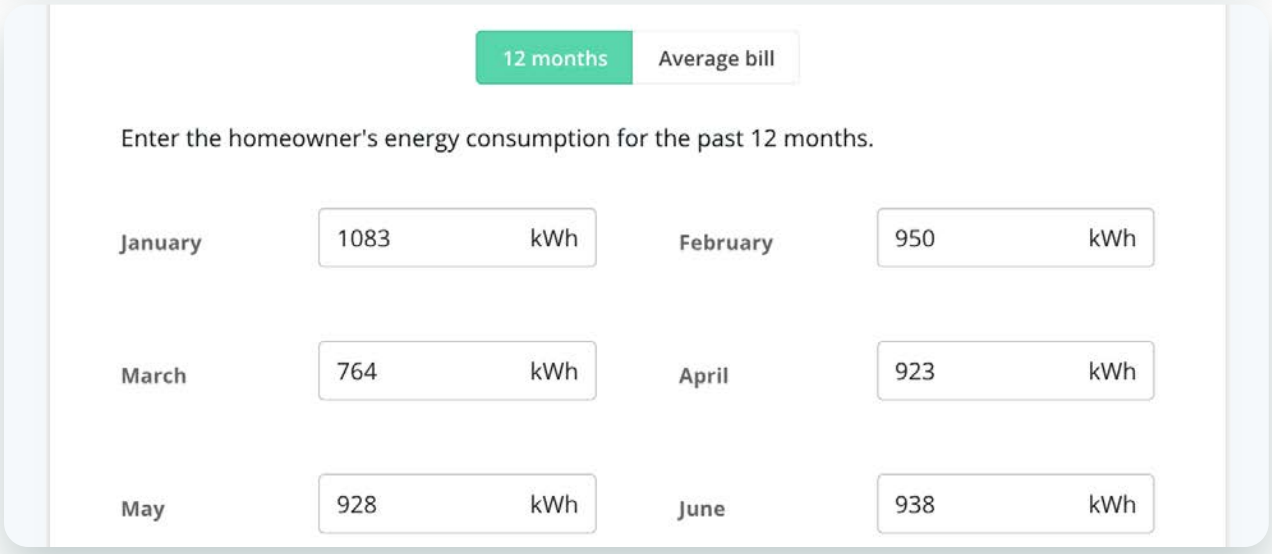
Energy Usage Data

Collecting energy data is something new when adding solar to a roofing job. The more accurate data you are able to collect, the more accurate system you're able to design. The recommended way of acquiring this information is to ask the homeowner for their previous 12 monthly energy bills. If they do not have access to the bills, you may call the utility company with them (in-person or 3-way call) to get this information.

If the homeowner does not want to dig or call for the monthly utility usage data you may enter their average monthly utility bill dollar amount to get an estimated 12-month usage.

See below the layout of SumoQuote energy usage data entry field options:





Solar Setup

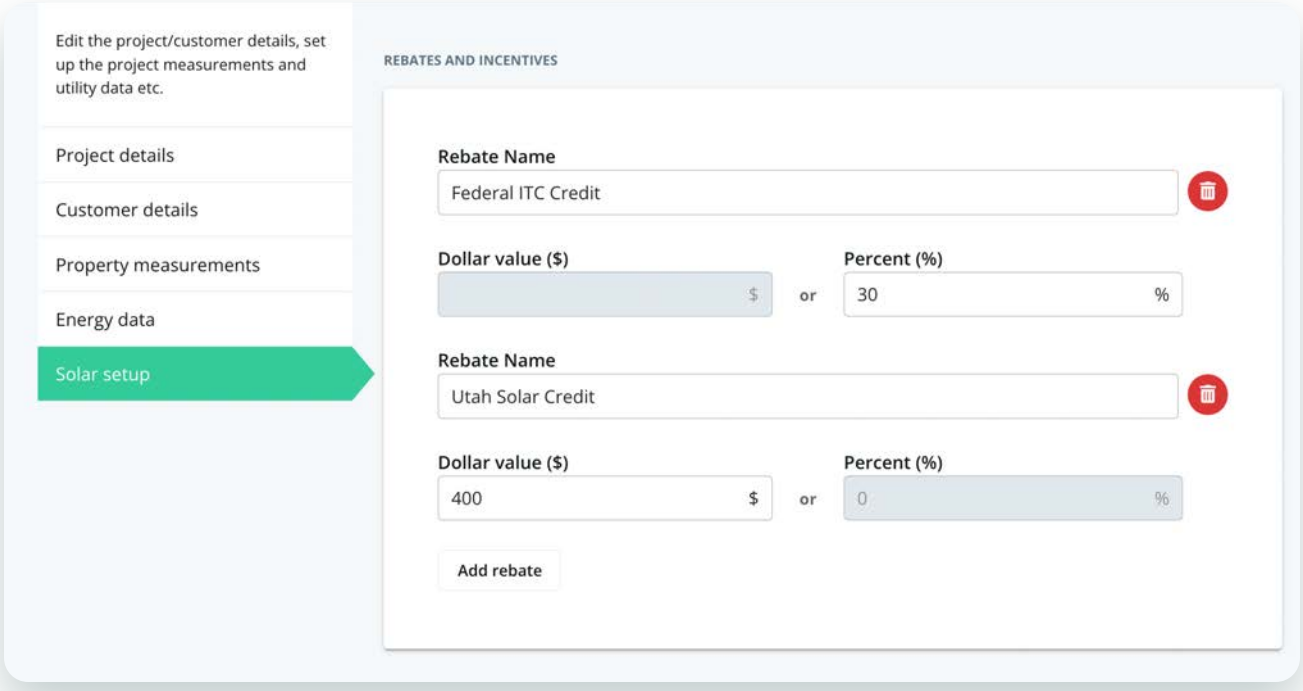
Solar setup allows you to identify any rebates and/or incentives that can be applied to the solar project based on your homeowners eligibility. Homeoweners should also consult their accountants or financial advisors.

SumoQuote Solar adds the Federal ITC Credit of 30% as a default to all solar jobs. You can delete this credit if the homeowner is now eligible. See pg. 45 for more information on the Federal ITC Credit program.

You may also add as many other rebates and/or incentives as you would like. They can be added as a dollar value or percentage depending on the program.

These rebates and incentives will be applied to the financial analysis portion of your quote to help the homeowner understand the actual value of their project vs what they will need to pay our of pocket.

See below the layout of SumoQuote's solar setup page:



Design Tools

As previously discussed, the quality of design tools vary significantly. The main reason for this is the shade data that each system varies by how the production of each panel is calculated based on the exact location on the roof.

SumoQuote has selected Eagleview's TrueDesign tool as their primary design partner for two main reasons:

1. Eagleview understands the needs of roofing contractors and can provide the most accurate roof measurements to contractors available on the market today.
2. TrueDesign utilizes the arial imagery from Eagleview and uses it to map the world into 3D. This imagery is then used to calculate, using the trajectory of the sun, exactly how much shade is spread out across the roof. This data is captured by analyzing in 6" increments across the roof every 15 mins of the day for the entire year and averaging that data for each 6" point. The result is the most accurate shade data available on the market today, resulting in true solar offsets that are critical for closing solar deals.

Recognizing that other solar tools may be used for designs as well, SumoQuote created a simple way to build a roofing & solar presentation in SumoQuote using data from any other design tool. Some of these design tools would be included in subscriptions from companies such as Aurora, Solo, OpenSolar, SolarGraf and others.

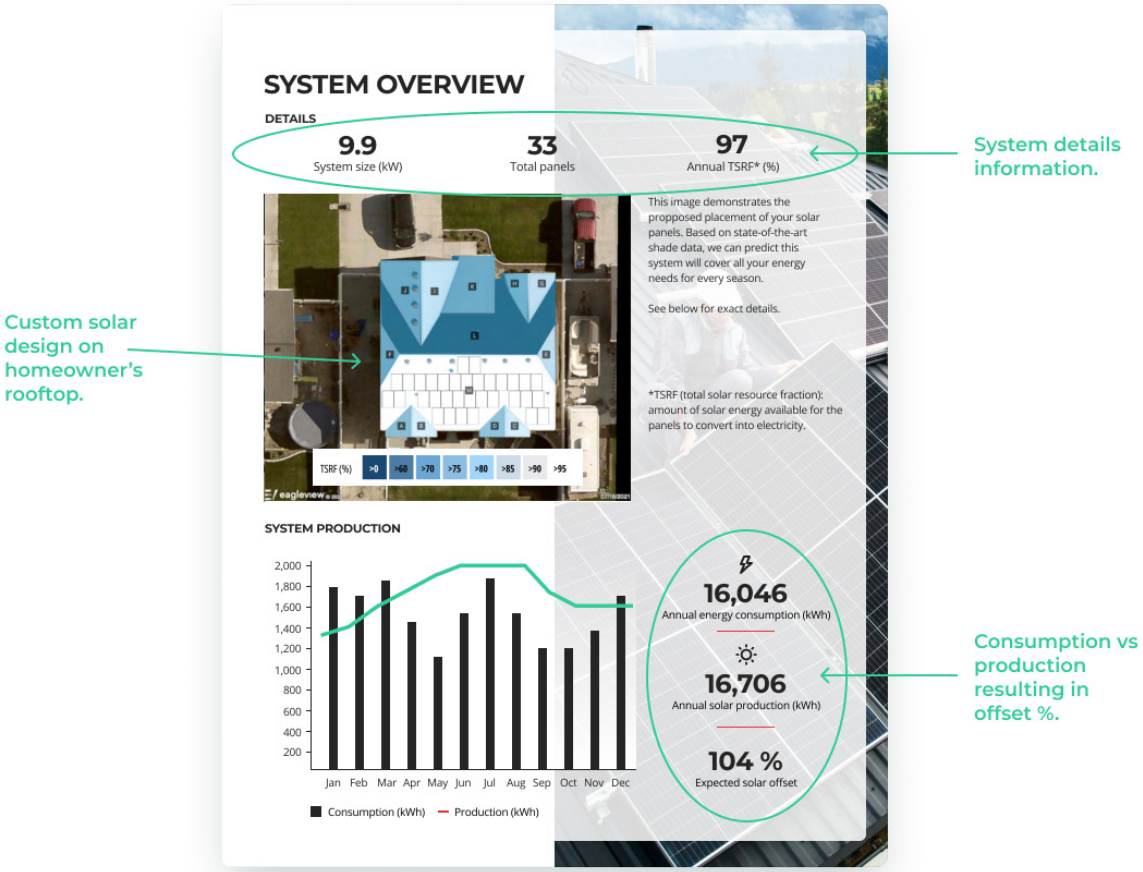
System Overview Page

The system overview sales page in SumoQuote communicates to the homeowner the custom solar system that you have designed for their home. It is important to identify any future increases in energy usage. Some common questions to ask are:

- Are you planning to have any more people live in the home?
- Are you planning to add a hot tub to your home?
- Are you planning to buy an electric vehicle?

These questions will help you identify the quantity of energy the solar system will need to produce to achieve the homeowner's desired offset.

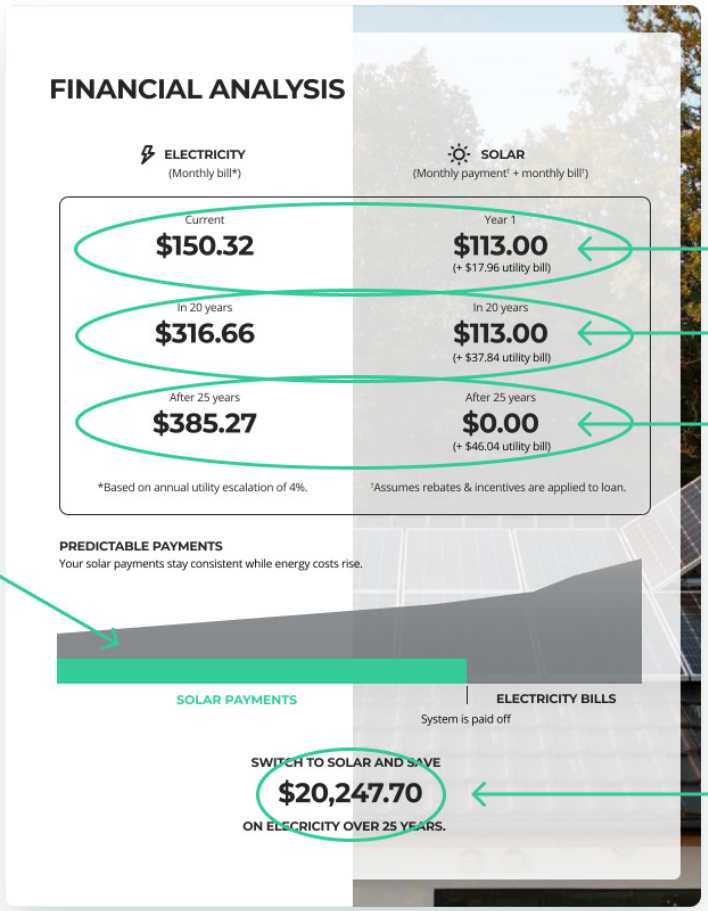
See below the layout of a SumoQuote system overview page with EagleView's TrueDesign:



Financial Analysis Page 1

The first financial analysis sales page in SumoQuote is designed to guide the homeowner to see the value in switching to solar, or the cost of not switching. Side by side payments help tell the story of utility escalation rates and the opportunity to lock in their solar payment with a flat, consistent, predictable payment for the next 25+ years. Finally, the total savings of switching to solar are highlighted at the end of the page.

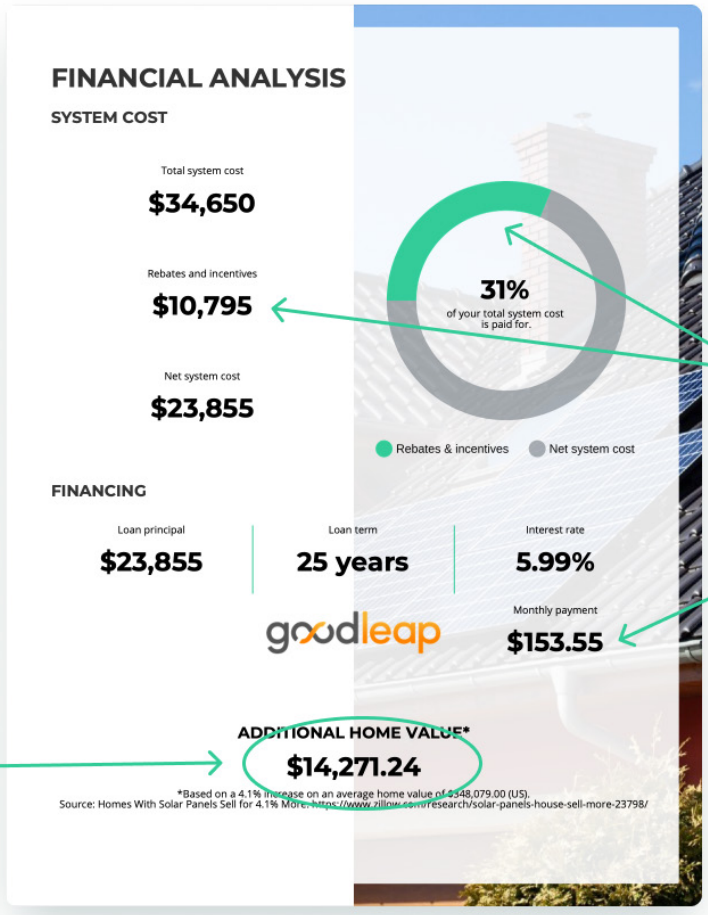
You will note that SumoQuote includes the on-going utility payment that a homeowner will continue to make. We made the decision to include this for transparency purposes, which we believe always creates a better sales experience. Note: not all solar sales tools show this number which is at best, misleading, and at worst, dishonest.



Financial Analysis Page 2

Once you've hooked the homeowner and opened their mind to adding solar to their home, the second financial analysis page is designed to show them how they can acquire this option. In this case, we are showing the Federal ITC Credit of 30% applied, along with a small state incentive. This quote shows the scenario of a homeowner looking to finance the project. Cash options for the financial analysis pages are available as well.

See below the layout of a SumoQuote financial analysis page 2:



The portion of the solar project covered by the federal and state government. AKA "Free Money".

Monthly finance payment for the solar system IF the rebates and incentives are redeemed/applied.

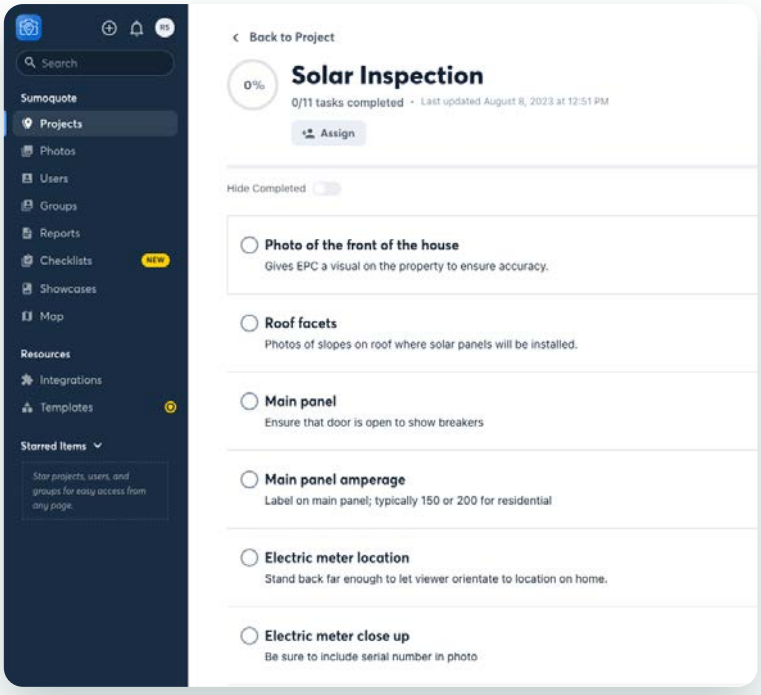
A nice "cherry on top" showing an approximate additional home value by adding solar based on national averages.

Site Surveys

A solar site survey is extremely similar to a roofing inspection. Here is checklist of photos that a salesperson should take while they are doing their inspection. If these photos are taken, then the EPC won't need to do a site survey.

- Front of house showing house number.
- Roof facets (from the ground) where the system is going to be installed.
- Main panel (w/ door open showing breakers).
- Main panel amperage (label on main breaker, typically 150 or 200 for residential).
- Electric meter up close showing serial number.
- Electric meter location.
- Proposed equipment location (inverters and batteries if applicable).
- Attic showing type of framing (truss or rafter).
- Rafter size and spacing.
- Electric bill (all pages, showing acct number and usage).
- Title (demonstrating proof of ownership).

See below how this can be setup as a checklist in your CompanyCam account:



CompanyCam X SUMOQUOTE

Learn More

Roofing & Solar In One Place

The main complexity in building a roofing and solar quote is that roofing is often sold using project-based pricing (ie. $15,000 to replace your roof), while solar is typically sold by comparing a homeowners current electrical bill to a monthly financing payment for solar.

Other solar tools on the market have tended to ignore roofing contractors and how their quotes are calculated. This can restrict how roofing contractors present solutions that are able to accommodate the nuances of both retail and insurance roofing sales.

Here's a breakdown of what we mean:

Retail Roofing Sales

- Difficult calculations are required for various products included in a roofing system.
- Marketing pages are often required to help differentiate a roofing business from their competitors and the experience a homeowner can expect to receive.
- Often want to present multiple options (Good/Better/Best) and/or multiple upgrade options for additional revenue.
- Often want to show photos of specific items they need to fix.

Insurance Sales

- Most insurance quotes are written in Xactimate which is incredibly confusing for a homeowner to understand. SumoQuote lets you sell the job (and upgrades!) with a copy of the approved insurance estimate easily added by dropping it into SumoQuote for a single contract.

Solar Sales

- Calculating utility rates with homeowner's actual consumption.
- Presenting month-to-month cost analysis.
- Seamlessly including solar designs in your presentation.

Our goal with SumoQuote Solar is to give you a tool that will let you blend any of the above sales processes seamlessly in a single tool!

Chapter Six: Solar PROtect™ Limited Warranty

Industry-First Protection

Owens Corning now offers roofing workmanship warranty coverage under any brand of building-applied solar panels, including the installation of the mounts onto the roofing system.

50 Year
TRU PROTECTION® coverage of manufacturing defects.

10/25 Year
coverage for workmanship of the roof and solar mounting system/flashing installation.*

*Length of warranty differs between Preferred and Platinum Solar PROtect warranties.

50/10/25 Year
coverage for removal and reinstallation of solar panels when required to service the claim*.

- 50 Years for TRU PROTECTION® manufacturing defect claims.
- 10/25 years for workmanship claims.

* In the event that a leak is caused by an incorrect solar mount installation, the solar panel removal and re-installation labor costs will be covered at an amount reasonably determined by Owens Corning, subject to a maximum amount. Owens Corning will only cover the workmanship for the mount installation. The workmanship of the solar panel/s and other solar accessory installation in not included in the Solar PROtect™ warranty.Solar panel removal and re-installation will be covered at an amount reasonably determined by Owens Corning, subject to a maximum amount. Owens Corning will only cover the workmanship for the mount installation, solar panel and other solar accessory installation is not included.

SolarPRO Certified Installers

Ready to differentiate from competitors and take full advantage of this expanding opportunity? At the core of the Solar PROtect™ Program is comprehensive training to become a certified SolarPRO contractor. Conducted through the Owens Corning® Roofing Contractor Network, the training is developed and presented by best-in-class professionals in the roofing and solar industry. These experts, who are already successful selling roofs with solar, will show you how to:

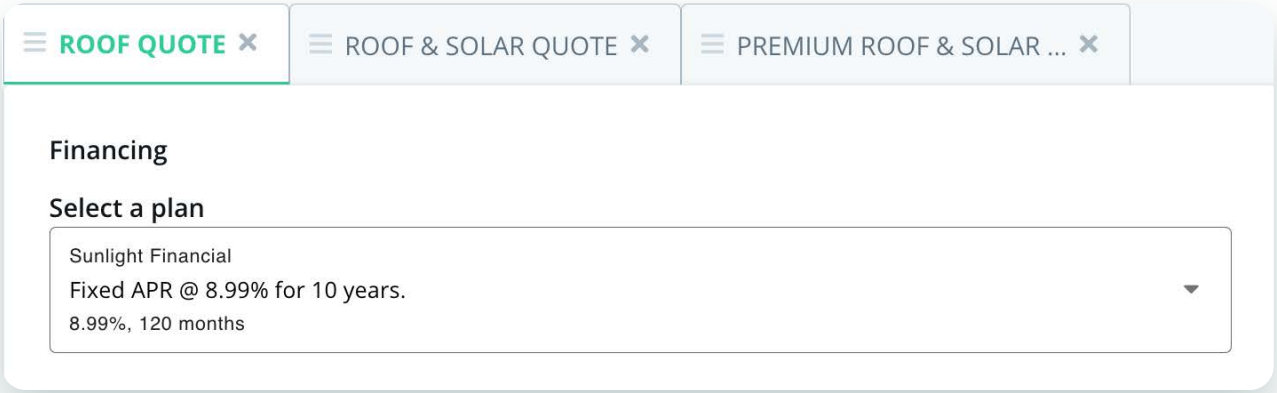
- Get started in solar
- Sell "roof with solar" systems
- Estimate and close roofs with solar
- Help grow your business

Chapter Seven: Solar Financing

How Does It Compare?

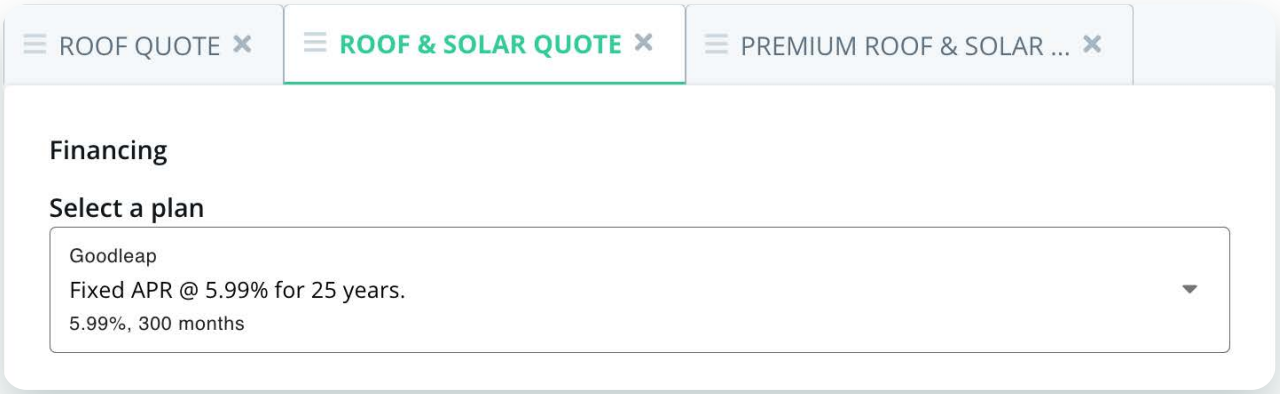
Roofing Financing

Most roofing loans (home improvement) have a maximum term length of 15 years.



Solar Financing

Solar loans can have a maximum term length as high as 30 years allowing customers to lower their monthly payment and finance larger projects.



Next, we'll outline why solar financing creates such a lucrative opportunity for roofers.

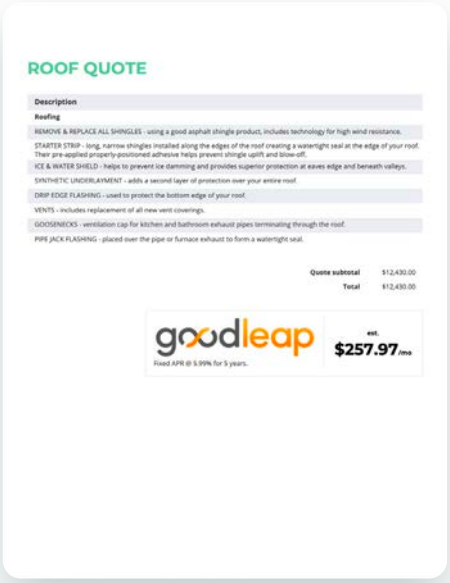
Roof & Solar As a Package Deal

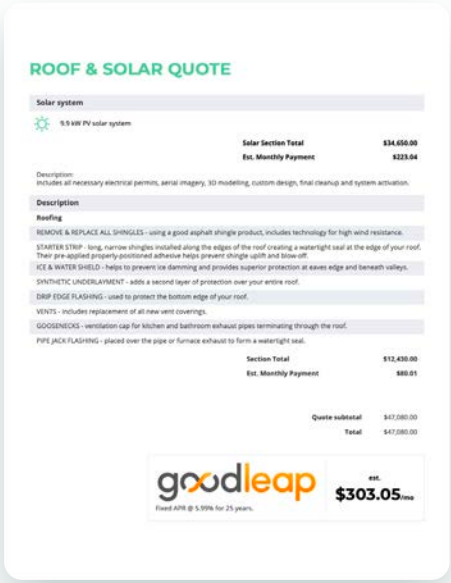
Solar financing options allow a home improvement project (a re-roof for example) to be included in the loan as a package deal and financed over the entire term of the solar loan.

In the example below, see how the "Roof Quote" has a finance payment of $257.97/month. On the "Roof & Solar Quote", the roof portion of the project drops down to a finance payment of $80.01/month with the total finance payment for the roof & solar project of $303.05. Keep in mind that this is eliminating 100% of the homeowners current $200/month utility bill.*

Accessing solar financing options opens the door for the homeowner to get their necessary roof replacement, to transition to solar, and save a ton of money. This makes selling the package far easier for you. If you help the homeowner truly understand this package, it should close almost every time.

See below the layout of a SumoQuote roof quote followed by a roof & solar quote:





*Financing rates, dealer fees, state and local incentives, and utility rates vary. It is the contractor's responsibility to take all of this into account when estimating and presenting to homeowners.

Financing Resources

goodleap®

America's #1 way to pay for solar

With over 400 top-tier solar brands on our platform, we've helped our partners grow their business and increase conversion rates by as much as 30%. We make it fast and frictionless for customers everywhere.

Learn More

Sunlight Financial®

Robust solar financing built to grow your business.

Growing your solar business doesn't need to be complicated. With over 150,000 solar systems funded and installed, our simple and intuitive sales platform features self-service product selection, instant credit approvals and fast funding to keep your business moving forward. That's why 15,000 plus professionals choose Sunlight as their preferred financing provider.

Learn More

Chapter Eight: How to Start Selling Solar

Add Solar to Your SumoQuote Account

Not yet a SumoQuote customer?

The first thing you'll want to do is start a free trial and gain understanding of how the platform works and just how easy it is to build perfect roofing quotes in record time, every time.

Start a Trial

Already a SumoQuote Customer?

Fantastic, you've already started harnessing the power of SumoQuote. Now it's time to take it to the next level. Let's turn that $15,000 roofing job into a job with $15,000 of profit. You'll want to get yourself into a Solar demo to walk through the new functions and start your SumoQuote Solar Add-On subscription.

Get Started With Solar

Create a Partnership With an Installer

Eningeering, Procurement, Construction companies (EPCs) that you work with may be national, regional or local. National EPCs may have a strategic advantage with the pricing they receive with their procurement, making them more attractive to work with. It's important to test out a few projects with your EPC for a few reasons:

1. National EPCs strive for consistency, but may be slightly stronger in some regions than others. Like a sub-contractor with your roofing business, it is important to test a few projects with an EPC before you start to send them more volumes.
2. Larger EPCs may also be able to include you as a dealer within their financing programs. This may give you access to slightly better rates/fees than what you can gain on your own.
3. You will want to work through a round of payments with an EPC to ensure payments are made correctly and in a timely fashion.

If you are having difficulty connecting with a good EPC, reach out to our team at SumoQuote. We'd be happy to make an introduction for you!

Sell, Roof, Get Paid, Get Paid Again, Repeat

Once you have added solar to your roofing business, you will need to plan how to manage the production portion of your project. A huge advantage of using an EPC is in how this allows you to manage your cash flow. EPCs typically don't require a cash output on your side before the project has been completed.

Sell

Sell a roof & solar job using SumoQuote to package the project together for the homeowner.

Roof

Complete the roof portion of the project.

Get Paid

Submit your proof of completion to get paid.

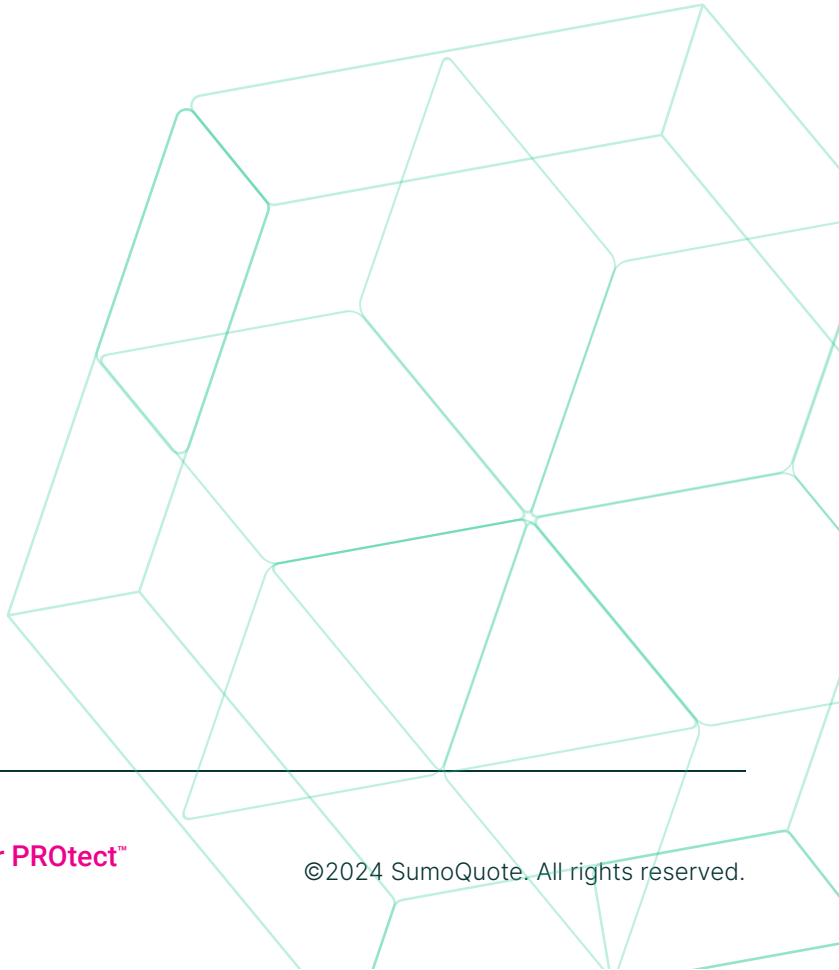
Get Paid Again

Allow the EPC to complete the solar install, cash the referral check.

Repeat

Do it all over again.

Chapter Nine: Solar Jargon



EPC

Engineering

Site inspection, permitting, CAD drawings.

Procurement

Volume pricing discounts.

Construction

Solar installation.

An EPC can handle all solar details for you after a sale. This is finalized when a homeowner receives their PTO (Permit to Operate).

Net Metering

Net metering is the ability for a homeowner to push electricity back into the grid. This is often required when a homeowner does not have a battery installed to capture and store their own electricity. Contracts for homeowners will vary across the United States and are often dictated by policies or requirements set by the state.

The issue of net metering is not always a black and white one either. A contract may be written during times of high production and low consumption (during the work day), as a utility company may buy electricity production at a much lower rate. When consumption increases significantly at the end of a work day they may charge a higher rate for consumption, thus not giving a 1 to 1 ratio for the production and consumption of electricity from a homeowner.

In states where utility companies are not required to buy back electricity, or buy it back at very low rates, there is a great opportunity to include the sale of a battery to a homeowner. By storing their own electricity they will have greater control of their electricity rates.

System Size

When sizing a solar system for a home, you want to start by understanding your homeowner's desired outcome, and the potential constraints on the project. It may be budget, usable space, or target energy usage offset.

A solar system size is measured in kW (kilowatts). If a system is 6.5kW, that means that it will produce 6.5 kilowatts of power consistently.

The best way to design a system for your homeowner is to understand their electricity usage history and build a system to reach their desired energy offset by comparing the total annual production.

TSRF

Total Solar Resource Fraction (TSRF). This term is used a lot in the solar world and homeowners may be unfamiliar with the meaning. This describes the amount of solar energy available for the panels to convert into energy. It is measured as a percentage.

Consumption

Consumption is the amount of energy that a homeowner consumes to run their household. This amount will help dictate what size of system you will need to install to achieve the desired offset of energy. This is measured in kilowatt hours (kWh).

Production

Production is the amount of energy that the solar system is able to produce for a homeowner to use in their home. The photovoltaic (PV) panels convert sunlight into AC electricity, which then gets converted by your inverter to become DC energy to then be usable in your home. This is also measured in kilowatt hours (kWh).

Offset

Offset is calculated as an estimated percentage of the amount of electricity your solar system will produce when compared to your home's electricity usage.

For example:

If your home uses 10,000kWh of energy and you design a solar system that will produce 5,000kWh, that will be a 50% offset, offsetting your electricity needs by 50%.

If your home uses 10,000kWh of energy and you design a solar system that will produce 10,000kWh, that will be a 100% offset, offsetting your electricity needs by 100%.

In the second scenario, you will not need to purchase any electricity from your utility company to meet your home's electricity needs.

Price Per Watt

Selling solar is similar to selling a roof by the square. Solar panel system sales are almost always sold at a price per watt rate. These prices do not include adders or dealer fees.

Price per watt varies by state, for example:

California = $3.93
Nevada = $2.52
Texas = $2.69
Georgia = $2.55
Florida = $2.57
New Jersey = $2.75
North Carolina = $2.54
Virginia = $2.75

US Average = $2.66

Escalation rate

Escalation rate is the predicted rate in which utility costs will increase on an annual basis. This rate is important as it helps identify the homeowner's potential savings year after year by switching to solar. The national average utility escalation rate is 3%. However, looking at May 2022 data vs. May 2023, the average increase in the US during this time was actually 7.8%. Energy is getting expensive fast and homeowners are flocking to own their energy to help protect themselves from future increases (https://www.eia.gov/electricity/monthly/epm_table_grapher.php?t=epmt_5_6_a).

Tariffs

Each utility company offers different tariffs depending on the homeowner's preferences and circumstances. It is important to know which tariff your homeowner is currently on so that you can design a solar system that will represent an accurate offset of their energy needs. Some common tariffs include:

Residential (Most Common)

This is a flat tariff which allows a homeowner to use as much electricity as they want and pay a flat rate $/kWh.

Residential - Time-of-Use

This is a variable tariff which charges homeowner's more $/kWh during peak hours, and less $/kWh during off-peak hours.

Federal ITC Credit

The federal ITC credit is an Investment Tax Credit offered by the US government for solar energy systems. This tax credit is available to all 50 states. By applying a tax credit, a homeowner is able to reduce their annual income tax bill. This is a dollar-for-dollar reduction in owed tax. Here are a couple important notes:

2022-2032 - Federal ITC Credit of 30%.
2033 - Federal ITC Credit of 26%.
2034 - Federal ITC Credit of 22%.
2035 - Federal ITC Credit of 0%.

An eligible homeowner may apply the tax credit towards their income taxes owed up to 5 years to redeem the full amount of the credit.

It is important to ensure that your homeowner qualifies for the Federal ITC Credit. Your homeowner must be a tax-paying citizen and the system must be installed in the US. The ITC credit does not apply to solar leases. It is recommended that the homeower consults their accountant or financial advisor.

Rebates & Incentives

Each US state may offer different rebates and/or incentives for residential or commercial solar energy projects. Here is a resource to search for state rebates and incentives so that you can help your homeowner save as much money as possible when installing a solar system on their home.

Database of State Incentives for Renewables & Efficiency®

Total System Cost

The total system cost is the price that the homeowner is paying to add the solar system to their home prior to applying any rebates or incentives. This number is calculated by multiplying the price per watt by the system size.

For example:

If a system is designed to be 10kW (10,000 watts), and the price per watt charged by the contractor is $3.00/watt, the total system cost would be $30,000.00.

The total system cost is what the homeowner will be paying/financing if they do not apply any rebates or incentives to their project. This is the amount the contract is worth.

Net System Cost

The net system cost is the price that the homeowner can expect to pay for their solar system if they apply all applicable rebates and incentives to their loan/payment.

For example:

If a total system cost is $30,000.00 and the homeowner is only eligible for the Federal ITC credit of 30%, once we remove the credit of $9,000 (30% of $30,000), the net system cost is $21,000.00. The homeowner can expect to be paying $21,000.00 out of pocket (cash or financed) for their new solar system. This example does not include taxes.

Chapter Ten: Solar Resources & Educators

OC Solar Tech Stack (Resources)

Owens Corning's Working Solar Tech Stack

An integrated suite of industry leading technology solutions that work seamlessly together to sell roofing with solar. These Powerful integrations allow you to easily add solar into your existing roofing business. This includes identifying and communicating with solar prospects, building solar designs, capturing solar site surveys, and building Roof with Solar proposals.

LEARN ABOUT SOLAR TECH STACK

Learn More

OC Homeowner Selling (Education)

OCU Curriculum Overview

Learn More

Contractor & Homeowner Brochures

Learn More

Solar PROtect Hype Video

The Roof Strategist (Education)

Owens Corning PROtect™ Trainer*

The "Roof With Solar" Sales System To Nearly DOUBLE Your Revenue Every Month Without...

- Chasing new customers.
- Hiring more sales reps.
- Spending more money on leads.

Business-in-a-Box Framework Giving You Everything You Need

- Complete business model to start selling high ticket "roof with solar" combos
- Partnering with the right solar company
- Technical solar training for your sales team
- Complete sales system (works alongside our roofing sales system)
- Bullet proof in-home sales presentation (slide deck included!)

*Not a guarantee of profit or sales.

Learn More

EagleView TrueDesign (Solar Design)

TrueDesign™ is a web-based 3D visualizer that will auto-generate final, install ready PV designs based on the most trustworthy data available – throughout the solar contracting process. That means fewer change orders and cancellations, lower soft costs, and better profit margins at every stage of the process.

- Access to the TrueDesign™ web-based design generator. Use it during the homeowner sales appointment to incorporate feedback instantly—no design experience needed.
- 3D models visualizing the best performing PV-system design and annual production forecasts
- Design summary by facet including pitch, orientation, annual SAV, number of modules, and DC size—everything you need to generate a contract.

Learn More

Art Unlimited (Full Service Marketing)

Stop Losing Ground to the Competition

You want your brand to be a trusted household name, we want to collaborate to get you there. At Art Unlimited, we offer custom marketing solutions tailored to your unique brand. We believe in building lasting relationships with our clients– you are not just another project on our list.

With over 40 years of marketing innovation, we've made it our job to ensure you receive clear, reliable, full-service marketing solutions that will build your brand and corner your market. Connect with our team of experts to get started with a free consultation and competitive analysis.

Learn More

Chapter Eleven: How to Get Started With Owens Corning Solar PROtect™ Roofing Program

Onboarding Checklist

This is a step-by-step checklost for fast tracking your company to see if solar is right for you. Follow the program requirements and steps below to join Solar PROtect™ and get you up-to-speed to help maximize your member benefits:

Step 1:

Review the program requirements on the quickstart guide and work with your Owens Corning Area Sales Manager.

Step 2:

Complete the Solar PROtect™ Training.

Step 3:

Complete the Solar PROtect™ Application.

Training Curriculum

Lesson 1: Roof with Solar
Presented by Adam Bensman, The Roof Strategist

Understanding the economics, pathway and added benefits to adding solar to every qualified roof sold in your current roofing business.

Lesson 2: Getting Started in Solar
Presented by Kody Landals, Reimagined Roofing

Learn Best practices when it comes to adding solar to your business. From identifying install partners, market insights and the best business model (EPC, hybrid, In-House)

Lesson 3: Selling Roofs with Solar
Presented by Adam Bensman, The Roof Strategist

How to master the Sales Process. Learn how to control the dialog, time the offer, mastering the transition pitch and selling at the kitchen table

Lesson 4: Proposals and Estimating with Solar
Presented by Ryan Shantz, SumoQuote

Learn how to effectively estimate and deliver a high impact proposal. Best practices on design, key elements to include to educate your customer while building urgency and connection.

Lesson 5: Marketing with Solar
Presented by Anna Anderson, Art Unlimited

Learn the keys to building an effective marketing and lead gen funnel. Tap into key insights on consumer landscape and trends that help shape your marketing strategy. Best practices on deploying Roof with Solar campaigns.

Lesson 6: Installing Solar Mounts on an Owens Corning Roof
Presented by Chris Rhoades and Charlie Vaisa, Owens Corning

Learn how to install solar mounts on an Owens Corning roof. Install practices outlined in this video using an approved mount are required to be followed to qualify for a Solar PROtect™ limited warranty. For a list of approved mounts and installation guidelines, refer to Owens Corning Technical Bulletin: Installation of Solar Mounts and Owens Corning Extended Warranties (TB-10026725). Ensure you are referring to the mount manufacturer's installation instructions for mount specific installation requirements.

Legal Disclaimer

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"Coming from the roofing industry themselves, I see no one better equipped to support roofers in their journey into solar than SumoQuote."*

Adam Bensman
The Roof Strategist

“SumoQuote Solar creates an amazing opportunity for roofing businesses to add solar to every quote and experience explosive growth. The ease of adding solar as an upgrade paired with the accuracy of TrueDesign’s PV design data is incredibly powerful.”*

Pete Cleveland
Vice President, Solar Business at EagleView

"There’s real value for roofers here because of how the SumoQuote team went about compiling this resource for the industry. They didn’t rush it and did the leg work to sift through complexity, understand the landscape in solar, and to build relationships that will ultimately streamline your success in solar."*

Devin Oakes
Solar Mastermind | Primitive Power | SolarGuide

*The inclusion of this quote does not constitute a paid endorsement between the parties involved.

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