

Solar & HVAC

Your questions, answered.

Understand your options, know what to expect and take the next step with confidence.



Illustrative home design.

Start with what matters to you.

Solar

Costs, installation, coverage and planning ahead.

HVAC

Equipment, monthly payments, maintenance and service.

30 straightforward answers about our solar and HVAC plans. Start anywhere and keep this guide handy as you compare your options.

Explore your options

HelioCore | (866) 799-6765

This guide describes Palmetto-backed plans offered through HelioCore. Availability, pricing and coverage depend on eligibility and your signed agreement. \$0 upfront does not mean free equipment; monthly payments apply. Information updated September 2026.

Solar

Getting started & payments

Can I go solar with \$0 upfront?

Yes, qualifying homeowners can get started with \$0 upfront through our Palmetto-backed solar plan. This is a lease: Palmetto owns the system, and you make monthly payments. Your quote explains eligibility, installation requirements and the terms before you decide.

How much will my solar payment be?

Your quote is based on your roof, electricity use, equipment and any required site work. To understand the overall cost, compare your solar payment plus remaining LADWP charges with what you pay today. Estimated savings vary by home and usage.

Will my solar payment stay the same?

It depends on your plan. Your agreement shows the payment schedule and any yearly increase, sometimes called an escalator. Some plans have no annual increase. We will walk you through the schedule and any additional charges before you sign.

Will I still receive an LADWP bill?

Yes. You will receive a utility bill as well as your solar-plan bill. Charges for grid electricity, applicable utility fees and other LADWP services can remain. Solar can reduce the electricity you buy from the grid; it does not automatically eliminate your utility bill.

How do I know if my home qualifies?

We review your roof, sunlight, electrical equipment and energy use. The plan also requires homeowner and property approval. Palmetto uses a soft credit check for qualification, which does not affect your credit score. Approval depends on meeting the program requirements.

Ready to explore solar for your home?

Call (866) 799-6765 or visit heliocoreinc.com.

Solar

Installation, protection & backup power

How long does it take to get solar up and running?

Your timeline depends on the design, permits, any home upgrades, inspections and LADWP approval. After the panels are installed, required inspections and utility permission must be completed before activation. We will explain the next steps as your project moves forward.

When do my solar payments start?

Payments generally start after utility permission to operate and activation processing, once the system records meaningful production. The first payment is typically due about 30 days after utility permission, but timing can vary. Your invoice will show the exact due date.

What warranty protection comes with solar?

Current Palmetto LightReach plans generally include 25-year equipment and workmanship protection and a 10-year roof-penetration warranty. Your agreement explains the coverage and exclusions. Roof-penetration coverage applies to the solar installation; it does not cover your entire roof.

What if my panels produce less power than expected?

The Palmetto Energy Plan includes a guarantee based on 90% of estimated production over a three-year review period. Eligible shortfalls are compensated under the agreement, with exclusions and production carryovers applying. This protects energy production; it does not guarantee a particular utility bill or savings amount.

Will solar keep my home powered during an outage?

Solar panels alone generally shut off when the grid goes down. Backup requires a compatible battery and a system configured for backup power. We can discuss approved options and what you want to keep running. Runtime depends on battery charge, capacity and the equipment being powered.

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Solar

Support, home sales & future plans

Are maintenance, cleaning and roof work included?

Covered equipment service and maintenance are included under the solar agreement. Optional panel cleaning, pest protection and removing or reinstalling panels for roof work may cost extra. Contact us before arranging work around your system so we can help coordinate the right service.

How do I check my production or get help?

Use your Palmetto account or app to view available production and account information. Call HelioCore at (866) 799-6765 for project questions. For solar-plan billing, monitoring or covered service, contact Palmetto at (855) 339-1831 or visit its online help center.

What happens if I sell my home?

A qualified buyer may take over the solar agreement after approval and signing the required documents. Other options may include purchasing the system or prepaying remaining plan payments. Contact Palmetto early so the right arrangement can be made before closing.

Can I buy my solar system later?

Purchase options generally begin after the fifth anniversary of the system's utility connection. Other options may apply when selling your home or at the end of the plan. Your agreement sets the price and notice requirements. Prepaying monthly payments does not itself transfer ownership.

Can I add more solar if my energy needs grow?

Possibly. Qualifying LADWP homes may be eligible for a separate second system after review and approval. Palmetto currently does not allow simply adding panels to the existing inverter. We will review your energy use, roof space, equipment and utility requirements before recommending an expansion.

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HVAC

Choosing your system & understanding the plan

Can I replace my HVAC system with \$0 upfront?

Yes, qualifying homeowners can get a new system with \$0 upfront through the Palmetto Comfort Plan. This is an equipment lease: Palmetto owns the system, and you make monthly payments. Your quote explains eligibility, installation scope and agreement terms.

What kinds of heating and cooling systems are available?

Options can include central air conditioning, heat pumps, gas furnaces, packaged systems and ductless mini-splits. The right choice depends on your home and the approved equipment available. We will explain which options fit your space and comfort goals.

Should I repair my current system or replace it?

Start with an assessment. We will discuss your system's condition, repair needs and comfort concerns, then explain your options. The Comfort Plan covers an approved new installation; it does not automatically cover repairs to the system you already have.

How do you choose the right system size?

We assess your home and calculate how much heating and cooling it needs. This helps us select equipment suited to your space. Your proposal will show the recommended equipment, the installation work included and any additional work needed.

What is included in the HVAC plan?

The plan includes approved equipment and installation, scheduled preventative maintenance, and covered repair parts and labor during the first plan term. Palmetto offers 10- and 12-year terms. Your agreement explains your term, service coverage and exclusions.

Ready to explore HVAC for your home?

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HVAC

Payments, installation & maintenance

How much will I pay each month?

Your quote shows the monthly payment for your system and installation. Some plans include a yearly increase, while others do not. We will explain the payment schedule and any additional charges before you sign so you know what to expect.

Will checking my eligibility affect my credit score?

No. Palmetto uses a soft credit check to review Comfort Plan eligibility, so checking qualification does not affect your credit score. Approval also depends on the applicant, property and installation meeting program requirements.

How long will installation take?

We will confirm scheduling after reviewing equipment availability, the work required and any permits. Projects that need additional electrical or other upgrades may take longer. Your installation includes system checks, and you can raise any questions or completion concerns with us.

Is regular maintenance included?

Yes. The plan includes an annual preventative-maintenance opportunity during the first plan term. Depending on the equipment and plan, it may be an on-site or remote appointment. Follow the care instructions between visits, including filter checks. Your agreement explains exactly what is included.

Who do I call if my system needs service?

Start with HelioCore at (866) 799-6765 and tell us what is happening. For Comfort Plan equipment, your installer is the first contact for maintenance and troubleshooting. Your Palmetto account also lists installer details. Covered work follows the service process in your agreement.

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HVAC

Coverage, bills & planning ahead

Does the plan cover every repair or home upgrade?

Coverage applies to the equipment and services in your agreement. Duct cleaning or sealing, unrelated electrical or plumbing work, and optional upgrades are not automatically included. Homeowner care requirements and exclusions apply. Any separately quoted work should be explained before you authorize it.

Will a new HVAC system lower my utility bill?

An efficient system may use less energy, but savings depend on your usage, weather, insulation, utility rates and the equipment being replaced. Your HVAC payment is separate from your utility bills. We can help you consider comfort and operating costs together.

When will my first HVAC bill arrive?

Palmetto generally sends the first Comfort Plan bill about 30 days after installation. Set up your payment method before installation, then check your account for the exact due date, payment schedule and any payment-method fees.

What happens to the HVAC plan if I sell my home?

Contact Palmetto before the sale. A transfer may be available if the buyer qualifies and signs the required documents; otherwise, a buyout may be needed. The available options depend on your agreement. Selling the home does not automatically transfer equipment ownership to the buyer.

Will I own the equipment when the HVAC plan ends?

Ownership does not transfer automatically. Depending on your agreement, options may include renewing, upgrading under a new plan, purchasing the equipment or arranging removal. Review your choices before the term ends, since notice deadlines, fees and changes to repair coverage may apply.

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