Solar Complaints to FTC Surge 746% Since 2018, Attorney Richard Fonbuena Warns Homeowners to 'Read the Fine Print'

Federal regulators coordinate enforcement as homeowners report being misled about solar financing terms, liens, and cancellation rights.

SCOTTSDALE, AZ, UNITED STATES, July 27, 2026 /EINPresswire.com/ -- Complaints filed with the Federal Trade Commission over solar panel sales and financing have climbed 746% since 2018, according to a Federal Trade Commission data analysis obtained through a Freedom of Information Act request. In just the first nine months of 2023 alone, the FTC logged 5,331 solar-related complaints — a 31% jump over the total filed during all of 2022 combined. The surge has caught the attention of federal regulators.

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> *Richard Fonduena, Esq.*

Richard Fonbuena, Esq., CEO and Managing Partner of Consumer Advocacy Law Group, said the data reflects what his firm sees daily: homeowners who signed solar agreements without fully understanding what they were agreeing to.

"Most of the homeowners who come to us didn't know they'd signed a solar contract that included a UCC-1 filing against the solar system attached to their home. In many cases, that filing becomes a matter of public record, and homeowners don't discover it until they try to sell or refinance," Fonbuena said. "The sales pitch focuses entirely on savings. The contract terms — the financing structure, the cancellation window, what happens if the system underperforms — rarely get the same attention, and by the time someone reads the fine print, they've often already signed."

Fonbuena's firm represents homeowners nationwide who signed long-term solar installation and financing agreements that later proved misleading. Consumer Advocacy Law Group pursues several avenues of relief on behalf of clients, including contract rescission, negotiated settlements, arbitration, and system repair for homeowners left with underperforming or improperly installed solar equipment.

Common Red Flags Homeowners Report

Based on the firm's casework, Fonbuena points to several recurring warning signs in solar sales that homeowners should watch for before signing anything:

Undisclosed liens. Some financing agreements place a lien on the solar system itself, attached to the roof of the home, which in some cases may obstruct the homeowner from refinancing or selling. This detail is not always made clear during the sales process.
Inflated or unclear financing terms. Interest rates, total repayment amounts, and escalator clauses are sometimes minimized or glossed over verbally, even when technically disclosed in the paperwork.
High-pressure, door-to-door sales tactics. Homeowners are frequently asked to sign the same day a salesperson visits, with little time to review terms independently.
Underperforming systems. Some homeowners report their solar systems never produced the energy savings promised, while continuing to owe the full financed amount.
Difficulty cancelling. Contracts can include narrow cancellation windows or provisions that make it costly or legally complicated to exit an agreement even shortly after signing.

"The three-day cooling-off period most people assume they have doesn't always apply the way homeowners expect, and by the time they realize something is wrong, they're told it's too late," Fonbuena said. "That's exactly the gap we work to close."

What Homeowners Should Do

Fonbuena recommends that homeowners who are uncertain about an existing solar contract, or who are considering signing one, take the following steps:

Request the full contract in writing before signing, and read every page — not just the summary provided by the sales representative.
Confirm whether the agreement includes a lien, UCC filing, or any claim against the solar system that may affect a future sale or refinance.
Ask directly about the cancellation window and get the answer in writing.
Keep records of all sales communications, including verbal promises made about savings or performance.
Consult a consumer protection attorney promptly if something in an existing contract doesn't match what was promised at the time of sale.

Through Consumer Advocacy Law Group's branded consumer resource, Solar Cancellation Resource Center, homeowners can speak with an intake specialist to gather case information, which is then passed on to the law firm for a free case review.

About Consumer Advocacy Law Group / Solar Cancellation Resource Center

Consumer Advocacy Law Group is a Las Vegas-based consumer protection law firm representing homeowners in disputes involving misleading and predatory solar financing agreements. Through its Solar Cancellation Resource Center initiative, the firm helps homeowners nationwide pursue contract rescission, negotiated settlements, arbitration, and system repair. Richard Fonbuena, Esq. serves as CEO and Managing Partner.

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