

Your Guide to Solar



**Illinois
Solar for All**



Illinois Solar for All

Affordable solar energy.
More savings. A brighter tomorrow.

Go Solar and Save

Illinois Solar for All is a state program that makes solar installations more affordable for income-eligible households and organizations, allowing more people to enjoy savings on their energy bills.

Take advantage of the multiple benefits:

- **No or low upfront costs** to participants.
- **You're protected.** We guide you through the process and ensure safe and fair business practices.
- **Solar savings are guaranteed!**
- Reduce the **impact of climate change** in your community and across the state.

We Have the Right Option for You



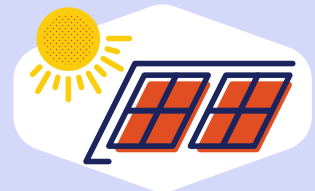
Residential Solar

For **homeowners and multifamily building owners** who want energy savings with on-site solar panels.



Community Solar

For **homeowners or renters** who want energy savings without installing solar panels.



Non-Profit and Public Facilities

For **leaders and administrators of organizations** who want energy savings with on-site solar.

Am I Eligible?

Eligibility is determined by the county you live in, the number of people in your household, and household income. Use the eligibility lookup tool on the ILSFA website or talk with a program specialist. You might be surprised to learn you qualify!

Ready to go solar and save with Illinois Solar for All?

Visit illinoisSFA.com
or scan the QR code to learn more.



ABOUT ILLINOIS SOLAR FOR ALL

Illinois Solar for All was created by the Future Energy Jobs Act (FEJA) in 2016 to meet the state's renewable energy goals and expand the reach of solar energy. FEJA requires 100 percent use of renewable energy sources in Illinois by 2050, including making solar energy more available to income-eligible residents and communities. The Climate and Equitable Jobs Act expanded the Illinois Solar for All program in 2021.

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**Affordable solar energy.
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Save with Affordable Solar Energy

Illinois Solar for All (ILSFA) brings the benefits of solar energy to income-eligible **homeowners and renters**. Participants can receive affordable solar installations—or subscribe to a solar array—and save money on electric bills.

Illinois Solar for All was created by the Future Energy Jobs Act (FEJA) in 2016 to help the State of Illinois meet its renewable energy goal. The Climate and Equitable Jobs Act (CEJA) expanded the program in 2021 to increase funding and prioritize underserved areas of Illinois. Illinois Solar for All focuses on the people and communities that can benefit the most from the solar energy economy.



Why should I participate in Illinois Solar for All? What are the benefits?

If you're curious about the benefits of solar energy but not sure how to get started, ILSFA is for you. Here are just some of the benefits you may experience:

- Dedicated support
- No upfront costs
- Guaranteed savings (meaning lower electricity bills for decades to come)
- Increased property value
- Consumer protections
- Environmental benefits and reduced carbon footprint
- Greater energy independence and reliable, year-round energy

I rent my home. Can I still participate and save money with solar?

Eligible renters who receive an electricity bill can subscribe to a Community Solar project, which is a large solar project built by an ILSFA-approved solar company. Residents within the utility area subscribe to the project and receive credits on their bills based on their share of the electricity generated from the solar project.

How much can I save?

With ILSFA, there are no upfront costs for single-family homeowners and renters and **solar savings are guaranteed**. If panels are added to your home, ILSFA requires that your costs and fees for the solar project are no more than half of the value you receive from the energy produced from the solar project.

Flip over →



Illinois Solar for All



Am I eligible to participate?

ILSFA is available to income-eligible homeowners and renters in Illinois, defined as those whose income does not exceed 80% area medium income (AMI). For renters, you must also meet income-eligibility requirements and live in the same electric utility territory as the Community Solar installation. If you participate in programs like SNAP or Medicaid, you might automatically qualify.

What should I know about the solar installation process?

We make it easy to go solar! First, we help you determine your eligibility for either Residential Solar or Community Solar. Then:

- **If you own your home:** We'll help you find a qualified and vetted solar company. The company will determine if your home or property is suitable for a solar installation. The solar company will work with you to customize a solar design and install your solar panels. Then, you're on your way to solar savings! If your solar project generates more electricity than you use, you'll receive a credit on your next bill.
- **If you rent:** Eligible renters who receive an electricity bill can subscribe to a Community Solar project, which is a large solar project built by an ILSFA-approved solar company. Residents within the utility area subscribe to the project and receive credits on their bills based on their share of the electricity generated from the solar project.

What protections are in place for me?

We vet all solar companies that participate in the program to ensure they have the necessary technical skills and follow stringent guidelines to ensure a transparent, safe, and positive experience. This includes quality workmanship, financial protections, cost and savings requirements, cancellation windows, and disclosure forms.

I'm ready to go solar! How do I get started?

Visit www.illinoisSFA.com/GetStarted to learn more.





Residential Solar for Income-Eligible Homes

What is Illinois Solar for All?

Illinois Solar for All (ILSFA) is a state program that brings the benefits of solar energy to income-eligible households, non-profit organizations, and public facilities. Eligible participants can receive affordable solar installations and save money on electric bills.

The State of Illinois offers this program to meet its renewable energy goals and to bring the expansion of solar energy to income-eligible and environmental justice communities. The program reduces the impact of climate change in communities across the state.

ILSFA ensures participants work with solar companies that use safe and fair business practices. The approved solar companies work with participants to plan and install solar panels and ensure cost savings.

Who can participate?

The Illinois Solar for All: Residential Solar sub-program is open to:

Owners of single-family homes: Occupied by households with an income of 80% or less of Area Median Income (AMI). Landlords can apply for single-family homes they own if tenants are income eligible.

Owners or managers of multi-family residential buildings:

- Two- to four-unit properties: At least two units must be occupied by households with incomes of 80% or less of AMI.
- Five-unit or larger properties: At least half of units must be occupied by households with incomes of 80% or less of AMI.

If a household is not eligible for ILSFA, the Illinois Shines program may be an option. Learn more at IllinoisShines.com.

How much can I save with ILSFA?

ILSFA helps homeowners save money by providing affordable solar installations that reduce their electricity bills.

The program pays incentives to solar companies to install solar projects. **Most participants, including owners of single-family homes and small multi-family buildings, will have no upfront costs.** For large multi-family properties, there may be a small upfront cost.

Guaranteed savings

ILSFA ensures that all qualified participants see savings on their energy bills. Because you will be using electricity generated from the solar project, you will pay less in electric bills. If you generate more electricity than you use, that electricity is sent back to the electric grid. When this happens, you receive a bill credits for that energy, also known as net metering credits.

How does this work?

Here's an example of how ILSFA can help eligible participants lower their monthly electricity bill.

Before Solar

Supply
600kWh x \$0.12/kWh

Total Supply Costs=
\$72

After Solar

Supply
600kWh x \$0.12/kWh=
\$72

Solar Energy Generated
500kWh x \$0.12/kWh=
\$60

Total Supply Costs=
\$12

The savings example is based on average retail electricity rates. This example does not include taxes, delivery costs, or other charges on your electricity bill unrelated to energy supply. Individual savings will vary.

Solar contracts with no or low costs

While most participants will not have monthly payments to a solar company, some may depending on the contract and project requirements. In that case, ILSFA ensures that all participants see savings on their energy bills. ILSFA requires that **your costs and fees for the solar project are no more than half of the value you receive from the energy produced from the solar project.** In the example above, if the participant had a specified monthly payment to the solar company, it would be no more than \$30, or half of \$60 (the value received from the energy produced by the solar project).



Illinois Solar for All

What savings will you see at your property? That will depend on the answers to the questions below.

- **What is the average rate per kWh you currently pay for electricity?** The higher the electricity rate you currently pay, the more money you can potentially save. Check with your electricity supplier or check your electricity bill for current rates. (Note: Some electricity suppliers offer rates that vary month to month.)
- **Is your roof good for solar?** The direction your roof faces, its angle, and how much shade it gets will affect how much electricity a roof-mounted solar project will generate. The roof's condition should also be considered.
- **Is your site right for solar?** For ground-mounted solar projects, the area or land where the system would be installed should have no obstructions, flooding, or contamination. It should support the weight of the solar panels and equipment.
- **How much electricity will the system generate?** Sharing your electricity usage history with a solar company approved by ILSFA can help them optimize your system. They will design a solar project that will fit your historical use of electricity.
- **Can you use the Federal Investment Tax Credit?** If you buy your system, you may qualify for a substantial Federal Investment Tax Credit. You can only take advantage of this tax credit if you owe federal income taxes for a given year. Consult an accountant or tax adviser for more information.
- **How long do you expect to stay in your home?** If you lease a solar project or sign a Power Purchase Agreement, you may be required to buy out the contract if you move. Read your contract to find out what happens if you move.

What are the financing and ownership options?

Every solar project is different. Participants should understand their options, including costs and anticipated savings. Below are the most common financing and ownership options. **For all options, the offer must meet minimum savings requirements:**

Purchase of Solar Project

Participants purchase the solar project outright. The participant may take out a loan to finance the purchase.

Lease of Solar Project

Participants lease the project. The project is on the participant's property but owned by someone else.

Purchase of Electricity from the Solar Project

Participants purchase electricity generated by the solar project through a Power Purchase Agreement. The project is on the participant's property but is owned by someone else.

Another aspect of solar projects are Renewable Energy Credits (RECs), which represent the environmental value of the electricity generated from solar panels. The participant does not retain the RECs for ILSFA solar projects. They go toward helping Illinois meet its renewable energy goals.

How does ILSFA ensure safe and fair business practices?

ILSFA vets all solar companies that participate in the program. These companies are called Approved Vendors or Approved Vendor Designees. Approved Vendors have the necessary technical skills and follow stringent guidelines to ensure a transparent, safe, and positive experience for every participant. They provide protections to all participants, including:

No or low upfront costs or fees

Participants with single-family homes or small multi-family buildings (two-four units) will have no upfront costs. Large multi-family properties may have a small upfront cost.

Savings

Your costs and fees for the solar project will be no more than half of the value you receive from the energy produced by the solar project. The dollar amount of savings will vary from project to project.

Standard disclosure forms

Approved Vendors must present standard disclosure forms to all participants before they sign a contract. These disclosure forms provide important information on exactly how much you will pay and how much you will save. Eligible participants can use disclosure forms to compare offers from different solar companies.

Fourteen days to cancel your contract without penalty

Financial protections

For loans used to purchase solar projects, the loan payments must be affordable with no pre-payment penalties and no liens on your property.

Complaints

If you have a complaint related to the system or the program, you can first try to resolve the problem with your Approved Vendor. If you can't agree on how to solve the problem, please contact the Program Administrator at info@IllinoisSFA.com or 1-888-970-ISFA (English or Spanish). If you have been subject to fraudulent or deceptive sales practices, the Illinois Attorney General's office may be able to help: illinoisattorneygeneral.gov/File-A-Complaint.

Learn more or get started with Illinois Solar for All:

IllinoisSFA.com

1-888-970-ISFA (4732)

info@IllinoisSFA.com



Save with Affordable Energy

The Illinois Solar for All: Residential Solar program brings the benefits of solar energy to qualifying **multifamily properties**. Multifamily building owners or managers receive affordable on-site solar installations with guaranteed savings on your electricity costs, which enables you to pass on the benefits to your tenants and improve your property value.

Illinois Solar for All (ILSFA) was created by the Future Energy Jobs Act (FEJA) in 2016 to help the State of Illinois meet its renewable energy goals. ILSFA focuses on the people and communities who can benefit the most from the solar energy economy. The Climate and Equitable Jobs Act (CEJA) expanded the program in 2021 to increase funding and prioritize underserved areas of Illinois.

Why should I participate in ILSFA? What are the benefits for my multifamily property?

If you're curious about the benefits of solar energy for your property but unsure how to get started, ILSFA is for you. Here are just some of the benefits you may experience:

- Dedicated support at every step
- No or low upfront costs
- Guaranteed savings (meaning lower electricity bills)
- Low-risk investment that can increase your property value
- Consumer protections
- Environmental benefits and reduced carbon footprint
- Greater energy independence and reliable, year-round energy

How much can I save?

With ILSFA, **solar savings are guaranteed**. Owners of small multifamily buildings (two-to-four units) will have no upfront costs, while owners of large multifamily properties (five or more units) *may* have small upfront costs. Most participants will *not* owe monthly payments to a solar company. If your solar contract does include payments, we require that the costs and fees be no more than half of the value you receive from the energy produced by your solar project.

Your savings will also depend on your average electricity rate (the more you pay, the more money you can save) as well as your property's suitability for solar panels. If you buy your system, you may also qualify for a Federal Investment Tax Credit.

Flip over →



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Am I eligible to participate in Residential Solar?

If you own or manage a small multifamily property that is suitable for on-site solar, at least two units must be occupied by households with incomes of 80% or less of the Area Median Income (AMI).

If you own or manage a large multifamily property, at least half of the units must be occupied by households with incomes of 80% or less of the AMI. You may also qualify if your tenants participate in assistance programs like LIHEAP or SNAP or in income-eligible energy efficiency programs from Ameren or ComEd.

What should I know about the installation process?

We make it easy and affordable to go solar at your multifamily property! First, we help you determine if your property is eligible for the program and suitable for an on-site solar installation. Then, we help you find a qualified and vetted solar company, also known as Approved Vendors, who will work with you to design and install your solar panels. You and your tenants are now on your way to solar savings and benefits!



What protections are in place for me?

We vet all solar companies that participate in the program to ensure they have the necessary technical skills and follow stringent guidelines to ensure a transparent, safe, and positive experience. This includes quality workmanship, financial protections, cost and savings requirements, cancellation windows, and disclosure forms.

**I'm ready to go solar at my multifamily property!
How do I get started?**

Visit www.illinoisSFA.com/MultiFamily to learn more





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Selecting a Solar Company: Green and Warning Flags

Selecting a trustworthy solar company is key to a successful installation for your home. With many options, knowing what to look for—and what to avoid—is crucial. This handout provides insights into making confident, informed decisions and choosing a reliable company.

Green Flags

- The solar company is registered with Illinois Solar for All as an **Approved Vendor or Designee**. Approved Vendors and Designees are qualified solar companies vetted by the Program. They must follow consumer protection requirements.
- The solar company **answers questions clearly** and in a way that is easy to understand.
- The solar company presents and **reviews a standard Disclosure Form** detailing the costs, performance, maintenance, and warranties related to the proposed solar project with the participant before signing a contract.
- The solar company explains the participant's rights under Illinois Solar for All, including the **right to cancel** the contract within 14 calendar days of signing with no penalty.
- The solar company clearly states that for income-eligible residents with single-family homes and small residential properties, Illinois Solar for All guarantees **no upfront costs**.
- The solar company can provide **supporting documentation for claims** about savings from installing solar panels.
- The solar company is **knowledgeable** about relevant electric utility policies, including net metering, and explains to the participant that they will still have a utility bill after going solar.
- The solar company **allows the participant time** to review and fully understand their offer.

Warning Flags

- The solar company **misrepresents itself** or suggests it is with the utility, working on behalf of the state, or government agency.
- The solar company **does not allow the participant to ask questions** before signing a standard Disclosure Form or contract.
- The solar company has a history of multiple **complaints, violations, or disciplinary action**.
- The solar company claims the participant can **"eliminate their utility bill."**
- The solar company uses **high-pressure sales tactics** or urges you to sign a contract before understanding and considering your options.



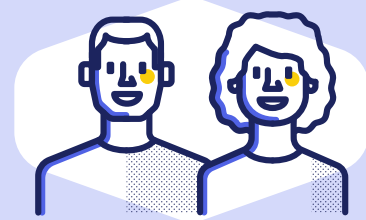
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Homeowner Checklist

Additional Tips to Make Informed Solar Choices

Going solar is a big decision—treat it with the care you'd give any major investment. Here's how to make informed choices:



- ☒ **Do your research:** Read company reviews and ask for references. For information about Illinois Solar for All Approved Vendors, read the Consumer Complaint Report by visiting illinoisSFA.com/ComplaintReport.
- ☒ **Compare estimates:** Get at least three quotes and review the details. Illinois Solar for All Approved Vendors use standard Disclosure Forms to make comparing offers easier. For more information, explore Illinois Solar for All Disclosure Form resources called Deep Dives by visiting illinoisSFA.com/DeepDives.
- ☒ **Ask questions:** Your solar company or sales agent should address most concerns. For additional questions about Illinois Solar for All, please contact the program team at info@illinoisSFA.com or 1-888-970-4732.
- ☒ **Explore Illinois Solar for All resources:** Learn more about onsite solar by visiting illinoisSFA.com/Residential-Solar.

Resources

Protecting Your Solar Journey

Illinois Solar for All prioritizes consumer protection to ensure a transparent and positive experience for participants. The Program enforces strict requirements for solar companies to prevent deceptive marketing, predatory sales tactics, unfair contracts, and subpar workmanship—which can be targeted towards the income-eligible communities that Illinois Solar for All serves.



The Program's consumer protection efforts go beyond prevention by educating and empowering participants to make informed decisions about going solar.

Scan the QR code to learn more



Complaints

Contact Illinois Solar for All

If you have experienced a problem with an Illinois Solar for All Approved Vendor or Designee, please visit illinoisSFA.com/Complaints to submit an inquiry with the Illinois Solar for All team, or call 1-888-970-4732 to speak with a representative.

