



# **Home Repairs and Upgrades Initiative Report**

PROGRAM YEAR 2023-2024

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# Executive Summary

One barrier to participation for income-eligible homeowners in the Illinois Solar for All (“ILSFA”) Residential Solar sub-program is the need for home repairs and upgrades, namely roof and electrical, that are necessary for solar installation. The Illinois Power Agency’s (the “Agency”) 2022 Long-Term Renewable Resources Procurement Plan (“2022 Long-Term Plan”) outlines this barrier to participation for those otherwise eligible for the ILSFA program and highlights the fact that income-eligible households may be particularly prone to encountering this obstacle to participation. To address this, and to increase participation in the Residential Solar (Small) sub-program, the Home Repairs & Upgrades Initiative (“Initiative”) makes additional incentives available to ILSFA Approved Vendors that complete the roof and electrical repairs necessary for solar installation on owner-occupied income-eligible homes within the Illinois Solar for All: Residential Solar (Small) sub-program. The Home Repairs & Upgrades Initiative was implemented in Program Year 6 (PY6) (2023-2024) and will continue into Program Year 7 (PY7) (2024-2025) by the 2024 Long-Term Renewable Resources Procurement Plan.

The Agency also recognizes that various state, federal, and non-profit programs throughout the state may provide funding for home repairs and upgrades. Therefore, in addition to providing additional incentives for Approved Vendors, the Initiative also researches external funding opportunities for home repairs and upgrades and connects income-eligible homeowners eligible for ILSFA to the external funding opportunities available.

Since its start in July 2023, the Initiative has worked to identify prospective participants in the ILSFA program that need roof and/or electrical repairs, working with them to either try to cover their home repair needs through external funding or through an Approved Vendor. Along the way, the Program Administrator has utilized a range of strategies to collect and share information on external funding programs for home repairs, increase Approved Vendor participation in the Initiative, collect data on the frequency and extent of needed home repairs in owner-occupied income-eligible households, and streamline prospective participant engagement. Throughout this Program Year, the Program Administrator has identified barriers to getting prospective participants funding for their home repairs, namely a lack of vendor participation in the Initiative and the lack of availability for external funding.

This report summarizes the first year of the Initiative with emphasis on Initiative Overview and Implementation and Key Findings from Program Year 6 and Recommendations for Program Year 7. The Key Findings outlined in this report support the extension of the Initiative into Program Year 7 by showing the need for home repairs within the Residential Solar (Small) sub-program and the lack of available external funding for home repairs. By continuing and improving the Initiative into the next Program Year, the Program Administrator can continue supporting prospective participants in the ILSFA program in their journey toward solar readiness.

## Initiative Overview

### PURPOSE

The Home Repairs and Upgrades Initiative, as outlined in the 2022 Long-Term Plan, addresses the need for roof and electrical repairs on owner-occupied income-eligible homes within the Residential Solar (Small) sub-program. It does so by providing ILSFA Approved Vendors with additional incentives in the form of a REC adder to complete the necessary roof and electrical repairs needed for solar readiness.

Furthermore, in addition to incentivizing Approved Vendors to carry out necessary home repairs, the Initiative facilitates connections between homeowners and the diverse array of home repair programs available throughout Illinois. The Initiative collaborates with entities offering these programs to understand and implement best practices for effectively linking homeowners with these valuable resources. Moreover, the Program Administrator monitors the availability of these home repair programs to gain a deeper understanding of the necessity for resources that help homeowners with home repair needs within ILSFA.

### GOALS

The primary goal of the Home Repairs and Upgrades Initiative is to improve participation in the Residential Solar (Small) sub-program as this sub-program has historically seen low participation. In addition to this, under the Initiative, the ILSFA Program Administrator is also tasked with gathering information from Approved Vendors and homeowners on the frequency and extent of needed home repairs in income-eligible homes planning to install solar panels.

## Initiative Implementation

### EXTERNAL FUNDING

As the first step of the Initiative, the Program Administrator tries to connect homeowners with external opportunities to fund their home repair needs. Throughout Program Year 6, the Program Administrator has researched and conducted outreach into external funding for home repairs throughout Illinois. The culmination of this has been the [External Funding List](#) (“List”) which the Program Administrator has released and published 3 versions of on the ILSFA website. The current List includes over 50 unique and active programs that offer funding for electrical and/or roof repairs in the state. These include federal, state, and local programs and programs offered by Community Action Agencies (CAAs) and nonprofit organizations. The current List includes a mix of grants, matching grants, and loans all with varying degrees of available funding. The External Funding List is shared with prospective participants needing roof and/or electrical home repairs through the ILSFA website, the Program Administrator or directly through the Approved Vendor.

The Program Administrator has contacted every program on the List to gather information that may be useful for a homeowner including details on eligibility requirements, contact information, website links, whether there is a waitlist, and more. The Program Administrator updates the External Funding List periodically and when doing so, verifies the availability of each program and includes updates on any of the relevant information listed above. In addition to this research, the Program Administrator has conducted outreach and initiated program coordination with several of the entities on the External Funding List, including the Illinois Housing Development Authority (IHDA), Habitat for Humanity, the Illinois Department of Commerce and Economic Opportunity, and United States Department of Housing and Urban Development (HUD). The objective of this outreach and program coordination is to better grasp the home repair programs administered by these entities and to facilitate coordination between the ILSFA program and the entities responsible for managing these programs.

Recognizing that identifying and applying for these home repair programs can place a burden on the prospective participant, the Program Administrator offers to reach out to the programs on the External Funding List and communicate on behalf of the homeowner. It is important to note that in some cases, the homeowner would rather be the direct contact for these programs.

### **COST CAPS**

As outlined in the Home Repairs and Upgrades Initiative Design and mentioned previously, this Initiative provides additional incentives to Approved Vendors to cover roof and electrical home repairs and upgrades on owner-occupied income-eligible households. Through research and stakeholder feedback, the Agency and the ILSFA Program Administrator (“Program Team”) determined the following roof and electrical repairs, along with associated cost caps, as eligible within the Initiative. The total cost caps for repair types are split accordingly: up to \$4,000 for electrical work and up to \$10,000 for roofing work.

*Figure 1. The PY6 cost caps for the Home Repairs and Upgrades Initiative.*

### **ELECTRICAL :**

<b>Item or Fee</b>	<b>Maximum Cost<sup>1</sup></b>
Required Permit Fee(s)	\$100
Service Panel Replacement or Upgrade (includes new meter and hookup)	Up to \$2,100
Meter and Riser Upgrade	Up to \$1,100
Grounding Rods	Up to \$300
Water Grounding (100/200 amps)	Up to \$700/\$1,400

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<sup>1</sup> The total cost for all electrical work must not exceed \$4,000, in adherence to the cost cap.

**ROOFING AND STRUCTURAL :**

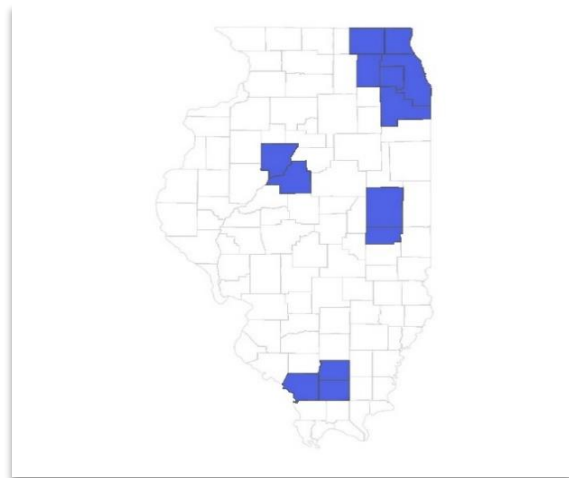
Item or Fee	Maximum Cost per Unit	Maximum Cost <sup>2</sup>
Required Permit Fee	--	\$500
Solar-related Roof Work <sup>3</sup>	Up to \$200 per sq. ft.	Up to \$3,000
Full Roof Replacement <sup>4</sup>	--	Up to \$10,000 <sup>5</sup>
Sister Rafters	Up to \$100 per rafter	Up to \$2,000

**PROSPECTIVE PARTICIPANTS**

Throughout PY6, the Program Administrator has been made aware of 34 total prospective participants<sup>6</sup> that are ILSFA income-verified and need some type of roof and/or electrical home repair. Of the 34 homeowners the Program Administrator has been made aware of, the following table and map show where these prospective participants reside.

*Figures 2 & 3. Table and map showing the Illinois counties where ILSFA prospective participants needing home repairs reside.*

County	Number of Prospective participants in need of home repairs
Cook	13
DuPage	5
Williamson	4
Jackson	2
Champaign	1
Douglas	1
Franklin	1
Kane	1



<sup>2</sup> These Maximum Costs have been set based on estimated prices for a home with a roof size of 2,000 ft<sup>2</sup> and a standard slope at 25 degrees. The total cost for all roofing and structural work must not exceed \$10,000, in adherence to the cost cap.

<sup>3</sup> This includes any leak, puncture, decking, or work needed directly associated with the solar install.

<sup>4</sup> This includes tear off and replacement of a single layer of shingles.

<sup>5</sup> The cost cap of \$10,000 for a full roof replacement must include all related roofing costs (e.g., permitting fees) in its total calculation, and must not exceed \$10,000, in adherence to the cost cap.

<sup>6</sup> The Program Team acknowledges that this number does not encompass all ILSFA prospective participants in need of home repairs.

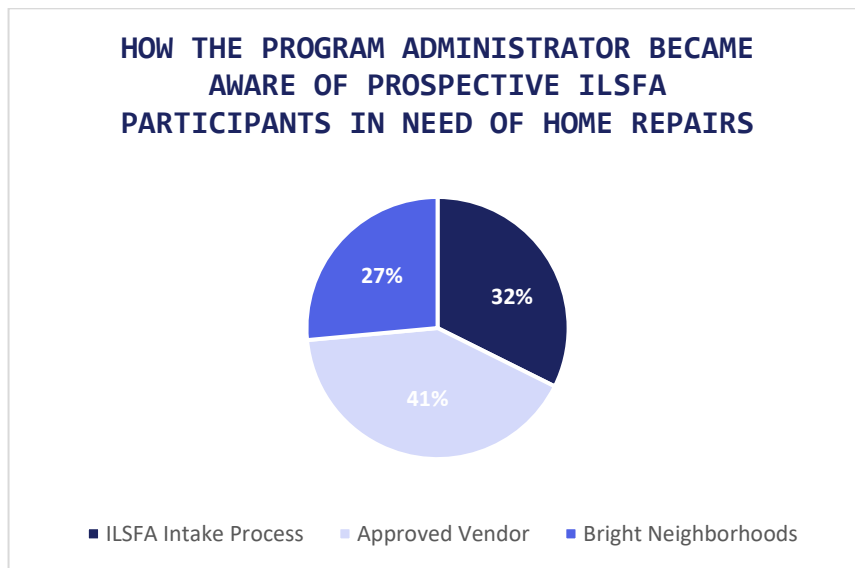
Lake	1
McHenry	1
Peoria	2
Tazewell	1
Will	1

More than half, or 22, of the prospective participants needing home repairs that the Program Administrator has been made aware of reside in the Chicagoland area, either Cook, McHenry, Lake, DuPage, or Will County. Besides that, there is a concentration of seven homeowners around the Carbondale-Marion area that have been brought to the Program Administrator through the Bright Neighborhoods initiative. The other five prospective participants are in Central Illinois in the Champaign, Douglas, Peoria, and Tazewell counties.

#### **PROSPECTIVE PARTICIPANTS JOURNEY**

The Program Administrator has been notified of these 34 homeowners through the ILSFA intake process, the Bright Neighborhoods initiative, or directly through an Approved Vendor.

*Figure 4. Ways the Program Administrator has become aware of the prospective ILSFA participants needing home repairs.*



Out of those 34 ILSFA prospective participants, 14 came directly from an Approved Vendor, 11 from the ILSFA intake process, and nine through the Bright Neighborhoods initiative. All 11 that the Program Administrator was made aware of through the general ILSFA intake process are seeking external funding for their home repairs. Two of those eight are connected with an Approved Vendor. However, they are

seeking external funding as the vendors they are working with are not participating in the Home Repairs & Upgrades Initiative. Out of the 14 prospective participants that were brought directly from a vendor, all except one are in the Home Repairs and Upgrades pipeline, meaning that the vendor has submitted the projects for Part I approval<sup>7</sup>. Regardless of how they were connected to the Home Repairs & Upgrades Initiative, when the Program Administrator learns of a homeowner needing roof and/or electrical repairs, the first step is to try to connect that homeowner with programs in the External Funding List.

If the prospective participant expresses interest or a need in the Home Repairs & Upgrades Initiative through the general ILSFA intake process, the Program Administrator informs them of the Approved Vendors participating in the Initiative. If a prospective participant is unable to connect with an Approved Vendor that is participating in the Initiative, then the Program Administrator works with the homeowner to connect them with an Approved Vendor using the Approved Vendor Directory and find outside funding for their home repairs through the External Funding List.

When the prospective participant has come from the Bright Neighborhoods Initiative, the Program Administrator works directly with the ILSFA team member coordinating the Bright Neighborhoods Initiative to ensure that the homeowner is aware of all available home repair programs in their area. The Approved Vendors participating in the Bright Neighborhoods Initiative during the 2023-2024 Program Year did not participate in the Home Repairs & Upgrades Initiative. Thus, the Program Administrator has worked with these homeowners to try to connect them with External Funding.

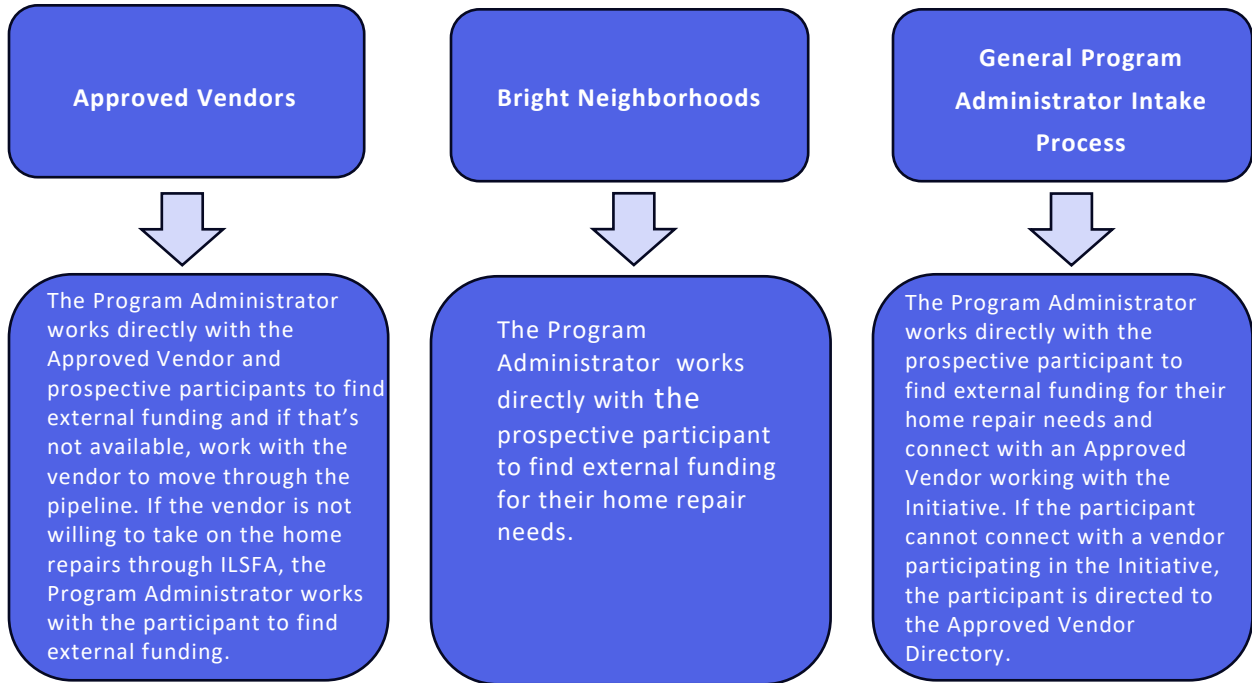
Similarly, if a prospective participant is brought to the Initiative directly from an Approved Vendor, the Program Administrator works with the Approved Vendor to make sure the homeowner gets connected to outside funding through the External Funding List. When external funding is unavailable and if the Approved Vendor is participating in the Initiative, the homeowner can work with the Approved Vendor to have their home repair needs met using the available incentives for Approved Vendors.

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<sup>7</sup> One prospective participant that an Approved Vendor brought to the Program Administrator is seeking external funding because the Approved Vendor is not willing to take on that participant's home repair needs through the Initiative.



Figure 5. Overview of Prospective Participant Journey within the Homes Repairs and Upgrades Initiative for PY6.



#### PROSPECTIVE PARTICIPANT SUPPORT

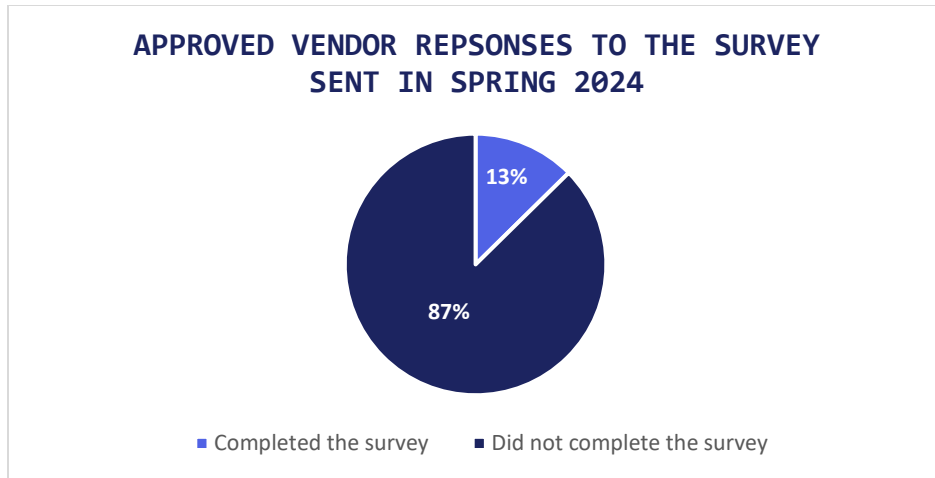
The Program Administrator has provided support for prospective participants through the Home Repairs & Upgrades Initiative in a variety of ways. As demonstrated in the section above, the Program Administrator works directly with the prospective participants and Approved Vendors to connect them with external funding. This involves contacting external funding programs via email and phone, as well as regularly updating prospective participants on the progress of securing external funding. Additionally, the Program Administrator assisted prospective participants not yet connected with an Approved Vendor by trying to connect them with a vendor involved in the Initiative or, if that is not possible, any Approved Vendor(s) in the ILSFA program that serves their area. This includes regularly communicating with these prospective participants via phone or email, guiding them through the Approved Vendor Directory, and following up with them for any updates on their progress.

#### APPROVED VENDOR OUTREACH & SUPPORT

As Approved Vendor participation is a vital part of the Initiative, the Program Administrator has utilized several different outreach methods to educate and engage Approved Vendors about the Home Repairs & Upgrades Initiative. These methods include an Approved Vendor Survey, individual outreach through one-on-one meetings, and presentations during Approved Vendor Office Hours.

During Spring 2024, the Program Administrator sent a survey along with a spreadsheet to 95 Approved Vendors<sup>8</sup> to increase vendor participation in the Initiative and gather information on the frequency and extent of needed home repairs in the ILSFA program. 12 vendors submitted responses to the survey and no vendor filled out the attached spreadsheet.

*Figure 6. Approved Vendor responses to the Survey sent in Spring 2024.*



For a full list of questions included in this survey, please see the Appendix. Some key outcomes from this survey can be found in the Key Findings portion of this report.

In addition to the Approved Vendor Survey, the Program Administrator has conducted individual outreach with Approved Vendors through ten different one-on-one meetings to increase engagement in the Initiative. While the focus of these meetings was to increase participation in the Initiative, many Approved Vendors cited several barriers to participation including not having the capital to front the costs for the home repairs, the added administrative work associated with the Initiative, not having the staff to take on this additional work, and perceived low-cost caps associated with the Initiative.

Furthermore, to help spread awareness, the Program Administrator attended three Approved Vendor Office Hours during the 2023-2024 Program Year in August, October, and February. During each session, an ILSFA team member presented on the Home Repairs & Upgrades Initiative and facilitated a Q&A at the end.

In addition to Approved Vendor outreach, the Program Administrator created and updated several documents to facilitate the process of submitting a project with the Home Repairs & Upgrades Initiative. These included the Reference List, which Approved Vendors were required to fill out to participate in the Initiative and specify the home repairs for which they were requesting additional incentives. The

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<sup>8</sup> These are Approved Vendors that are either currently active or were once active in all sub-programs of the ILSFA program.

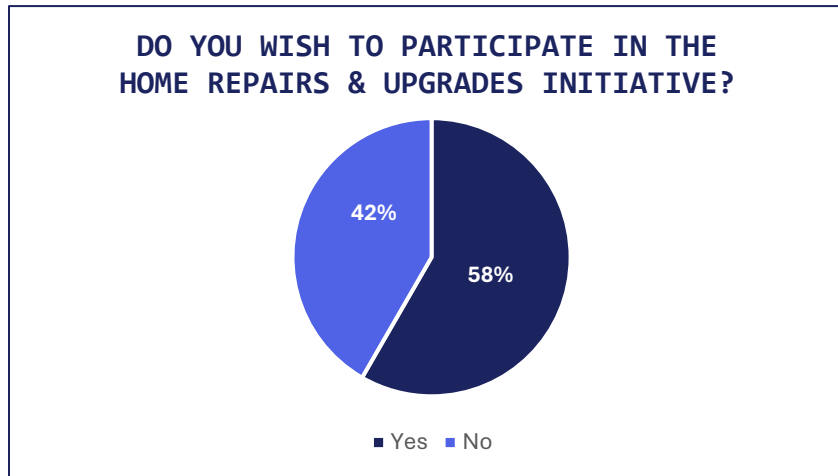
Program Administrator also developed the Approved Vendor Project Application Process document which details how an Approved Vendor should submit a project with the Home Repairs & Upgrades Initiative in the portal.

## Key Findings and Considerations

There has been low Approved Vendor participation in the Initiative due to upfront costs, increased risks, and added administrative work.

To gain interest in the Initiative and to gather information about the frequency and extent of needed home repairs in the income-eligible communities served by ILSFA, the Program Administrator sent a survey to Approved Vendors in Spring 2024. While 58% of Approved Vendors who filled out the survey expressed interest in taking part in the Initiative (see Figure 7), only two Approved Vendors participated in the Home Repairs & Upgrades Initiative by submitting projects for Part I Approval in PY6.

*Figure 7. Survey responses to “Do you wish to participate in the Home Repairs & Upgrades Initiative?”*



Those that expressed that they did not wish to participate in the Initiative in the survey, noted that the following were reasons for not participating<sup>9</sup>:

- The Initiative was too much administrative work for small margins.
- The upfront costs and REC adder structure made it difficult to participate.
- The economics of the Residential Solar (Small) sub-program did not make sense for them to participate in that sub-program.

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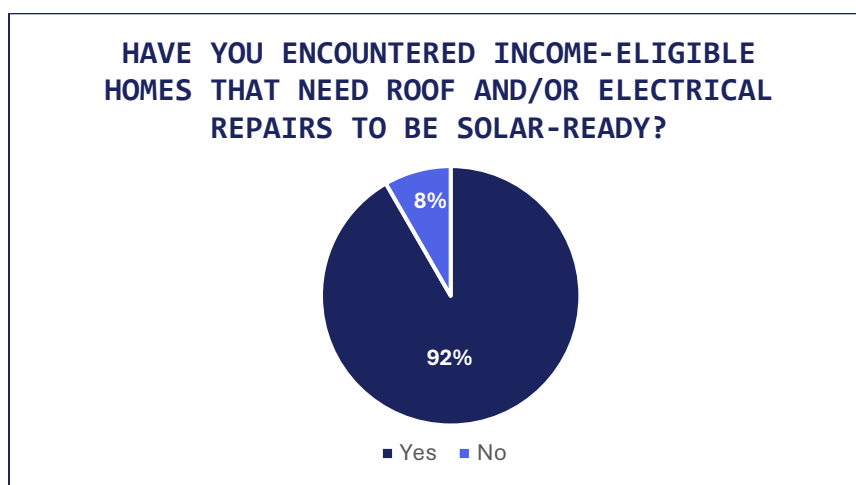
<sup>9</sup> Two other Approved Vendors expressed that they do not wish to participate and cited that they do not work with customers in the Residential Solar Small sub-program.

Outside of the survey, the Program Administrator has conducted several one-on-one meetings, informal phone calls, and email exchanges where Approved Vendors have indicated that the upfront costs, increased risks associated with unexpected construction costs, and additional administrative work have all been barriers to participation in the Initiative. This is especially true for Small and Emerging Businesses as they may not have the capital and resources that other larger, more established vendors have.

### **APPROVED VENDORS OFTEN SEE THE NEED FOR ELECTRICAL AND/OR ROOF REPAIRS IN INCOME-ELIGIBLE HOMES**

From the Approved Vendor survey sent in Spring 2024, 92%, or 11 out of 12 vendors, indicated that they see the need for roof and/or electrical repairs in income-eligible homes for solar-readiness.

*Figure 8. Survey responses to “Have you encountered income-eligible homes that need roof and/or electrical repairs to be solar-ready?”*



Additionally, six out of the 12 Approved Vendors who filled out the survey indicated that they see the need for home repairs in 50% or more of income-eligible households when asked how often they see the need for electrical and/or roof repairs in income-eligible homes<sup>10</sup>. The other six vendors indicated that they see the need in 40% or less of homes. This shows that there is a need for resources that assist homeowners with site suitability barriers to improve successful on-site residential systems within the ILSFA program, but there is disparity among the Approved Vendors with how often they encounter this need. Thus, the Initiative can serve as a valuable resource for vendors encountering this need

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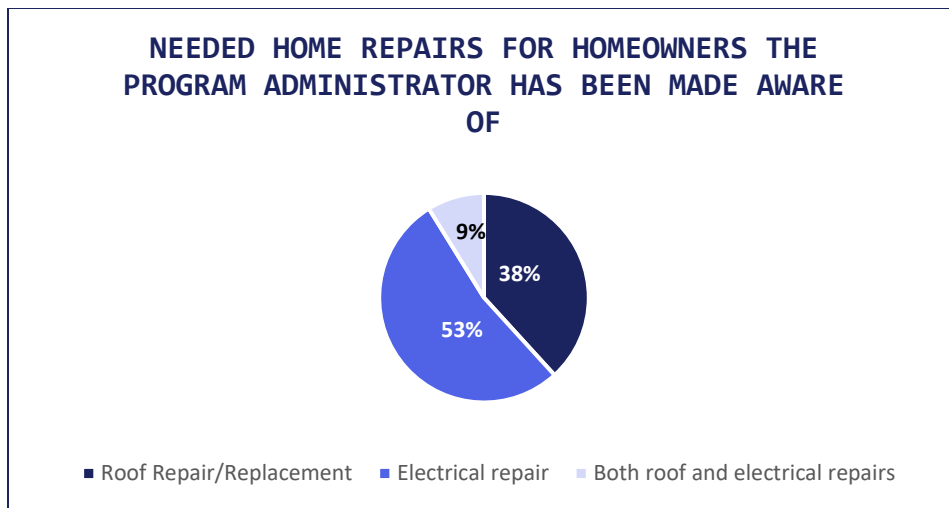
<sup>10</sup> This question in the Approved Vendor survey was open-ended, so the Program Administrator has grouped the responses to streamline the analysis.

frequently. However, for those vendors who encounter the need for home repairs less frequently, the barriers associated with the Initiative may not make it worth it to participate.

**THERE IS A NEED FOR BOTH ROOF AND ELECTRICAL REPAIRS**

Of the 34 prospective ILSFA participants that the Program Administrator has been made aware of needing home repairs, 18 (53%) need electrical repairs, 13 (38%) need roof repairs, and three (9%) need both roof repairs and electrical repairs. The Program Administrator has been made aware of these homeowners through Approved Vendors, the general ILSFA intake process, and the Bright Neighborhoods Initiative.

*Figure 9. The type of home repairs needed for ILSFA prospective participants that the Program Administrator has been made aware of.*



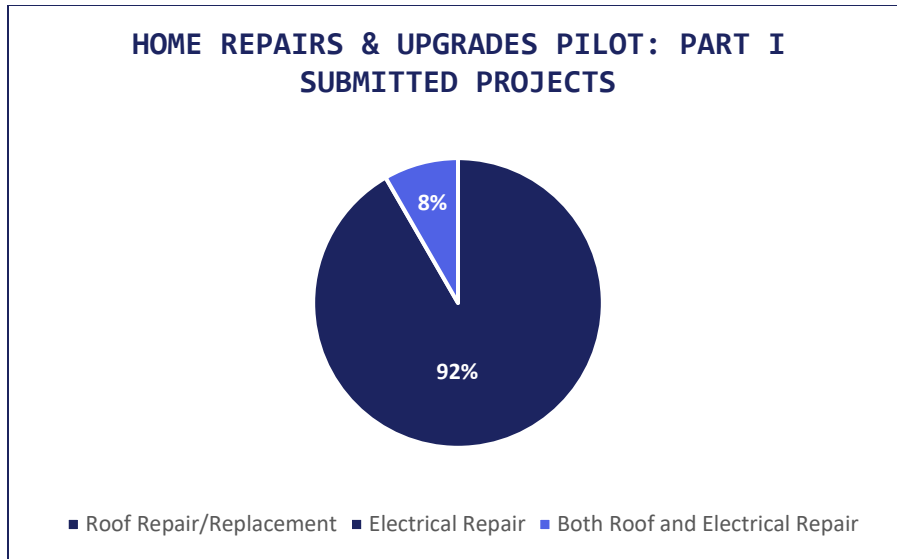
**SOME APPROVED VENDORS HAVE INDICATED THAT INCREASING COST CAPS MAY EXPAND THE INVENTORY AVAILABLE FOR THE INITIATIVE**

Some Approved Vendors have expressed that increasing the cost caps for both the electrical and roof repairs, but especially for the roof repairs, may increase the number of homes that may be eligible for the Initiative. Some have indicated that \$10,000 for a roof replacement is too little and can only cover small homes. A couple of vendors have suggested increasing the cost cap to \$12,000 or \$14,000.

**MAJORITY OF HOME REPAIRS & UPGRADES PART I SUBMITTED PROJECTS ARE ELECTRICAL REPAIRS**

There has been a total of 13 Part I submitted projects with the Home Repairs & Upgrades Initiative in PY6. One project is a roof replacement with electrical repairs and the other 12 are electrical repairs.

*Figure 10. The types of home repairs submitted with the Home Repairs & Upgrades Initiative in PY6.*



The Program Administrator recognizes that this may not be an accurate representation of all home repairs needed within ILSFA participants. Approved Vendors may be more willing to take on less costly electrical repairs and work with the Initiative to receive incentives on those. As shown above, roof repairs account for 38% of the home repairs needed for homeowners the Program Administrator has been made aware of, but only one project with roof repairs has been submitted for Part I approval. This shows that Approved Vendors are more likely to take on smaller, less costly electrical repairs with the Initiative. However, feedback from some Approved Vendors suggesting the expansion of cost caps for roof-related repairs may indicate that if implemented, Approved Vendors may be more inclined to take on such repairs.

**SOME APPROVED VENDORS HAVE NOTED THE NEED FOR REPAIRS OUTSIDE OF ROOF AND ELECTRICAL**

In addition to roof and electrical needs, vendors have communicated to the Program Administrator that income-eligible homes often require other home repair needs that are additional barriers to homes becoming solar-ready. From the survey sent in Spring 2024 and as seen in Figure 11, one Approved Vendor indicated that sometimes there are other repairs, such as "sustainability<sup>11</sup> and non-sustainability issues," that need to be addressed at the same time or before solar. Additionally, one vendor, during a call with the Program Administrator, noted that many income-eligible homes that need roof and/or electrical repairs also typically need other repairs on their homes, including HVAC work, window

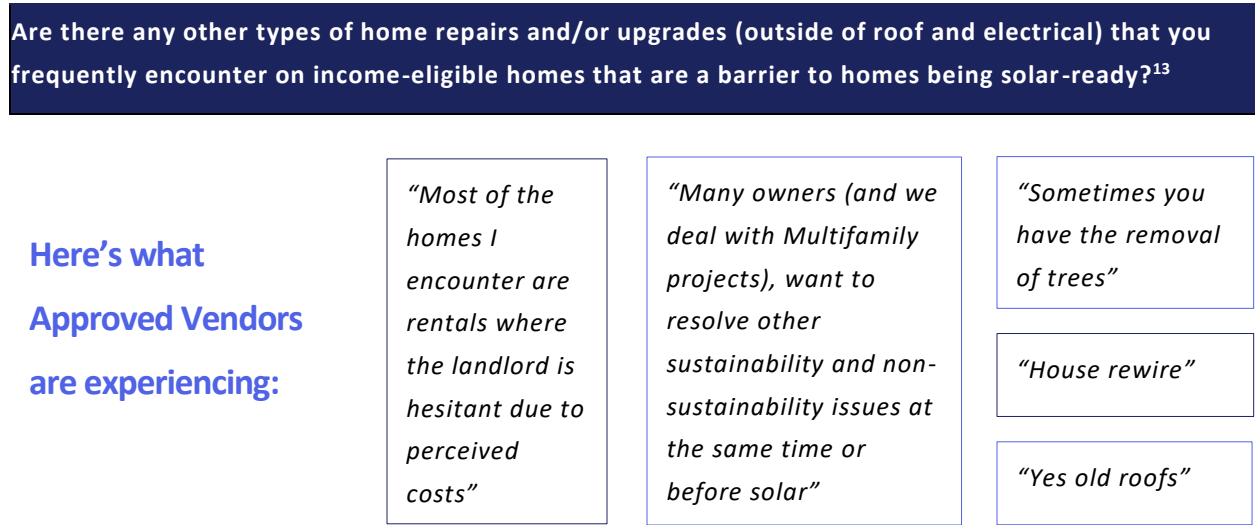
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<sup>11</sup> The Approved Vendor cited energy efficiency and decarbonization as examples of "sustainability" issues and cosmetic improvements as examples of "non-sustainability" issues. The vendor indicated that energy efficiency and decarbonization improvements are ideally done before solar installation and at times cosmetic improvements are done before or at the same as the solar installation.

replacements, flooring work, etc. They noted that many would benefit from weatherization before solar installation.<sup>12</sup>

Furthermore, another Approved Vendor noted that tree removal is, at times, needed. Outside of the survey, one vendor has informed us that 20-30% of participants who need tree removal find it to be a barrier for solar. Other Approved Vendors have also indicated the need for tree removal to the Program Administrator via email, phone calls, and one-on-one meetings. Additionally, four Bright Neighborhoods participants were unable to move forward with their solar installation this Program Year due to shading.

*Figure 11. Additional home repairs needed in income-eligible homes according to Approved Vendors who filled out the survey in Spring 2024.*



**EXTERNAL FUNDING FOR HOME REPAIRS EXISTS IN ILLINOIS, BUT MANY PROGRAMS HAVE EXTENSIVE WAITLISTS, SPECIFIC ELIGIBILITY REQUIREMENTS, AND SUBSTANTIAL ADMINISTRATIVE PROCESSES**

As mentioned earlier, the Program Administrator has researched and conducted outreach into external funding for home repairs throughout Illinois, resulting in the [External Funding List](#). The Program Administrator mainly sought to include grants in this list, but due to lack of availability, most programs

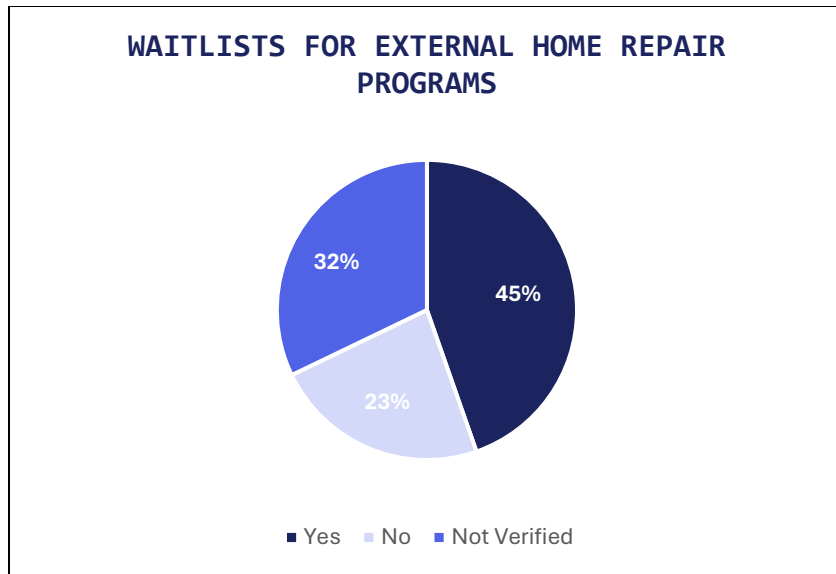
<sup>12</sup> The Program Administrator is aware of these types of issues and will continue working with stakeholders such as weatherization agencies and utility-funded energy efficiency programs to further program coordination and collaboration to address this point.

<sup>13</sup> Five Approved Vendors answered “No” to this question while two answered “No Response”. These answers were omitted from the figure.

listed in the External Funding List are either loans or matching grants that would still require the homeowner to pay out of pocket to some degree.

The Program Administrator found that 45% of the programs on the External Funding List have verified waitlists, while 23% of programs have no waitlist and 32% of the programs have not verified whether there is a waitlist.

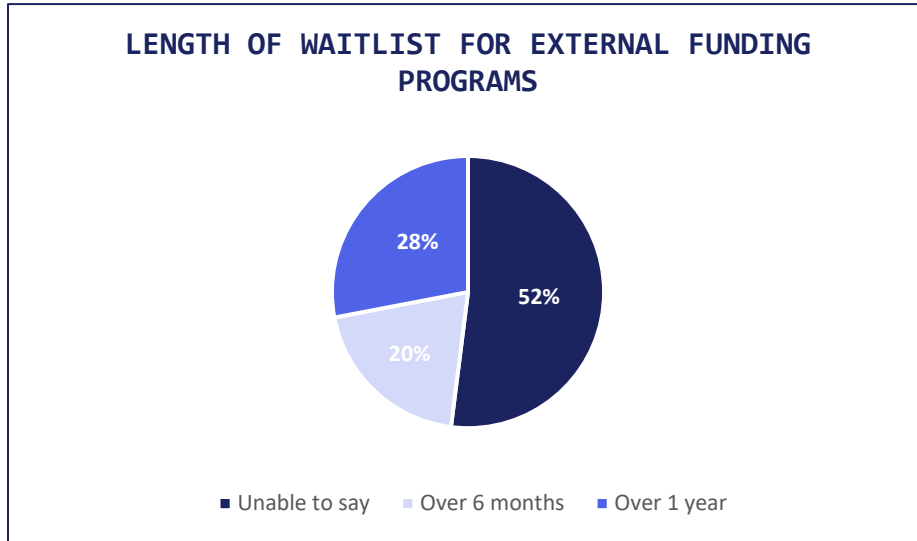
*Figure 12. Waitlists for External Home Repair Programs in the External Funding List.*



Of the 25 programs with verified waitlists, 13, or 52%, were unable to say exactly how long their waitlists were, and all 12 of the remaining programs were operating waitlists of at least six months, with seven of those 12 programs operating with waitlists over one year long. Some programs were hesitant to disclose the length of their waitlists due to various reasons, including the challenge of accurately defining the time it would take for applicants to progress through the process, or because they operated on a point system where factors such as the urgency of home repairs needed would influence an applicant's position on the waitlist.



Figure 13. The length of waitlists for the programs listed in the External Funding List.



In addition to waitlists, another barrier for homeowners to access these home repair programs is the various eligibility requirements that vary by program, including limits on age, income, location, disability status, type of home repair allowed, etc. This may further limit homeowners from participating in these programs even if the program has no waitlist.

One such example that has affected a prospective ILSFA participant is the City of Peoria: Housing Rehabilitation Program, which has no waitlist. However, residents must live within a HUD-qualified census tract (QCT), which the prospective ILSFA participant does not live within. Thus, they are not able to apply for this external funding program.

Another example is the USDA Single Family Housing Repair Loans & Grants program, which offers loans to very low-income homeowners to repair, improve, or modernize their homes and grants to homeowners 62 or older to remove health and safety hazards. However, to qualify, a homeowner must live within an eligible rural area. There are several prospective participants who live in Chicago, its surrounding suburbs, and other non-rural areas that would likely qualify for the grant portion of this program if their household was in a rural area. In general, over half of the prospective participants that the Program Administrator knows need home repairs live in non-rural areas.

Another example of how specific eligibility requirements can be another barrier for participants is the City of Chicago Home Repair Program which provides grants to income-eligible homeowners for improvements to their roof or porch. However, in addition to income and location requirements, the registration period for this year's application cycle was only open from 9:00 a.m. on Monday, February 26 to 5:00 p.m. CT on Friday, March 8, 2024. Restricted windows of funding such as this limit availability

and potentially place a further burden on homeowners to actively check on programs and delay necessary repairs until a time when funding is available.

In addition to potential waitlists, eligibility requirements, and limited availability, many programs have extensive application processes. To alleviate the burdens placed on the homeowner when accessing and applying for these programs, the Program Administrator has offered to assist with contacting and filling out any paperwork.

### **NO PROSPECTIVE ILSFA PARTICIPANT SEEKING HOME REPAIRS HAS BEEN ABLE TO SECURE EXTERNAL FUNDING**

Given the barriers listed above, no prospective participant working with the Home Repairs & Upgrades Initiative has been able to secure external funding to date. Despite the support provided by the Program Administrator outlined in the earlier section, “Prospective Participant Support”, it’s clear that these efforts are insufficient to fully address the barriers participants face in accessing external funding. Further coordination and collaboration between solar programs and programs that offer home repair funding is recommended to explore ways to address these barriers. Many homeowners that have active programs in their area have long waitlists to deal with and/or long application and onboarding processes. For example, one homeowner who has applied for Community Development Block Grant Funding (CDBG) funding to cover her home repairs has been waiting for several months to start moving through the process. Even if there are active programs to cover home repairs, the Program Administrator has found that the process to get funding is usually long and delayed. Also, many programs on the External Funding List are funded by Federal and State grants and those funds typically become exhausted at some point. Additionally, many homeowners don’t have any active programs in their area.

For Chicago residents, securing external funding for home repairs can be challenging, as opportunities are often limited and time-bound, as exemplified by programs like the City of Chicago Home Repair Program. The Program Administrator has been made aware of many homeowners who have applied to various home repair programs multiple times over the years but are turned away due to long waitlists and/or dried-up funding. Another example is from a homeowner living in Central Illinois who has applied to the same home repair program over five times.

## **Recommended Design Updates**

### **1. ELIMINATING THE NEED FOR WRITTEN COMMUNICATIONS FROM PROSPECTIVE PARTICIPANTS REGARDING REQUESTS FOR EXTERNAL FUNDING**

The Program Administrator suggests removing the requirement for written communications from prospective participants reflecting requests for external funding. Instead, the Program Administrator will regularly monitor available programs in the state and communicate these options to prospective

participants seeking home repairs. A good-faith effort to exhaust external funding options will still occur, supported by Program Administrator staff, before the Initiative funds repairs and/or upgrades through incentives to a participating Approved Vendor.

Based on the findings from the previous Program Year, the Program Administrator has observed that the likelihood of securing funding from external home repair programs within a few months is minimal, even with the support and coordination currently being provided by the Program Administrator. Many of these programs maintain extensive waitlists of six months or more and involve lengthy administrative procedures for enrollment. Thus, the Program Administrator's objective is to alleviate the burden on ILSFA prospective participants by removing the requirement to provide proof of requests for external funding. However, a sincere effort to explore external funding options, supported and coordinated with the Program Administrator, will still be made before the Initiative allocates funds for repairs and upgrades through incentives offered to participating Approved Vendors. Moreover, in instances where an ILSFA prospective participant cannot fulfill their home repair needs through an Approved Vendor, the Program Administrator will update and manage the External Funding List for these prospective participants' benefit.

In instances where the Program Administrator believes that securing outside funding is achievable, the Program Administrator will give the prospective participant the option to reach out to external programs or will offer to reach out on their behalf. If the prospective participant communicates directly with the external home repair program, the Program Administrator will request any written communication, if available, reflecting the request for external funding. If the Program Administrator communicates with an external home repair program, it will keep track of all communications, both written and verbal. The Program Administrator occasionally communicates via phone with these external funding programs, and in cases where the Program Administrator receives verbal confirmation that funding is not available, it will document this finding to satisfy the requirement of demonstrating efforts to obtain outside funding.

## **2. ADDING TREE ALTERATION TO THE LIST OF ELIGIBLE REPAIRS & UPGRADES AVAILABLE IN THE HOME REPAIRS & UPGRADES INITIATIVE**

The Program Administrator recommends adding tree alteration<sup>14</sup> to the list of eligible repairs and upgrades available in this Initiative as this is a barrier to solar installation for some homeowners. Adding tree alteration can ensure these participants can follow the no upfront cost requirement while receiving the benefits they are eligible to receive through ILSFA. Adding tree alteration as an available home repair within the Initiative can further help the Program Team understand how much this home repair is needed within the ILSFA program. An Approved Vendor indicated on their survey response that a form of tree alteration, i.e., tree removal, was a type of home repair and/or upgrade outside of roof and electrical that they encountered in income-eligible homes. Through one-on-ones with Approved

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<sup>14</sup> Tree alteration includes tree trimming and tree removal.

Vendors, several other vendors have mentioned tree alteration being a barrier to solar installation, with some customers facing a decision of whether to pay for tree alteration out-of-pocket if they want to obtain the benefits of participation in ILSFA. Although feedback from one Approved Vendor does not represent all homes, one Approved Vendor has informed us that 20-30% of participants that need tree removal, a type of tree alteration, find it to be a barrier for solar. Within the Bright Neighborhoods initiative, four participants were unable to move forward with their solar installation this Program Year due to shading. Additionally, the Approved Vendor Manager team has cited that typically, one to two trees need to be removed when tree removal is a barrier to solar installation.

Although the cost surrounding tree alteration varies, according to Angi<sup>15</sup> and U.S. News Real Estate<sup>16</sup>, tree removal averages anywhere between \$200 and \$2,000 per tree. In some cities, tree alteration requires permitting. According to Angi<sup>17</sup>, the average tree alteration permit ranges between \$60 - \$150. Per this information, the Program Administrator recommends including tree alteration with a cost cap of up to \$4,000 for tree removal or tree trimming and a cost cap of up to \$150 for tree alteration permits if required by the municipality.

### **3. INCREASING THE COST CAPS FOR THE ROOF AND ELECTRICAL REPAIRS & UPGRADES AVAILABLE WITHIN THE INITIATIVE**

The Program Administrator recommends increasing the cost caps for the roof and electrical upgrades from \$14,000 to \$20,550. Increasing the cost caps can help the Program Administrator better assess the actual costs associated with needed home repairs within ILSFA. As expanding the costs caps could potentially increase participation in the Initiative and provide the Program Administrator with more data and information on the costs and types of needed home repairs within ILSFA<sup>18</sup>.

The Program Administrator recommends increasing the cost caps for the electrical repairs from \$4,000 up to \$6,550. More specifically, increasing the cost cap for the Required Permit Fee(s) from \$100 to \$150, the Main Service Panel Replacement or Upgrade from \$2,100 to \$3,000, and increasing the cost cap for Meter and Riser Replacement or Upgrade from \$1,100 to \$1,700. The cost cap of \$6,550 includes all five items eligible under this repair type. The average cost of an electrical panel upgrade ranges between \$1,300 - \$3,000<sup>19</sup> and the average cost for a meter and riser replacement or upgrade ranges between \$500 - \$1,700<sup>20</sup>. Increasing the cost cap for electrical repairs would make the payments

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<sup>15</sup> <https://www.angi.com/articles/how-much-does-tree-removal-cost.htm>

<sup>16</sup> <https://realestate.usnews.com/real-estate/articles/how-much-does-it-cost-to-cut-down-a-tree>

<sup>17</sup> <https://realestate.usnews.com/real-estate/articles/how-much-does-it-cost-to-cut-down-a-tree>

<sup>18</sup> The numbers included in this recommendation are based on the Program Administrator's findings from Program Year 6 and are intended to provide the Program Team with more data and information.

<sup>19</sup> <https://www.thisoldhouse.com/electrical/reviews/cost-to-upgrade-electrical-panel>

<sup>20</sup> <https://homeguide.com/costs/electrical-mast-or-riser-replacement-cost>

available through the Initiative more commensurate with reasonably expected costs paid for these services by Approved Vendors.

The Program Administrator also recommends increasing the cost cap for Roofing and Structural repairs to \$14,000. With this change, the full roof replacement cost cap would increase to \$12,000. The remaining cost caps under this category would remain the same (Required Permit Fee, Solar-related roof work, Sister Rafters). However, because a vendor may need to complete a roof replacement and structural upgrades with sister rafters in the same project, increasing the total cost cap to \$14,000 would give an Approved Vendor the opportunity to use the maximum amount for both roofing and structural repairs (sister rafters).

According to the Office of Energy Efficiency & Renewable Energy Department<sup>21</sup>, the national average for roof replacement is \$10,000 while the Chicago average for roof replacement in 2024 is \$11,858 - \$25,941<sup>22</sup> Additionally, according to BlackHawk Roofing, the average cost of a residential roof replacement in Central Illinois averages around \$9,895<sup>23</sup>. Several Approved Vendors have indicated that the existing cost cap of \$10,000 is too limited for most homes and limits roof replacements to small homes. An ILSFA-registered subcontractor that performs roof repairs also suggested increasing the cost cap, noting that although the cost varies from home to home, some roofs require more equipment and money to replace. Increasing the cost cap for the full roof replacement item to \$12,000 will expand the scope of homes the Initiative can cover.

Moreover, one Approved Vendor who works on a Pilot like the Home Repairs and Upgrades Initiative but for energy efficiency upgrades in the Southeastern United States informed the Program Administrator that they typically performed repairs up to \$17,000 per home.

#### **4. ADDING AN ADMINISTRATIVE FLAT FEE FOR EACH HOME REPAIR PROJECT**

The Program Administrator recommends adding an administrative flat fee for each home repair project. As several vendors have cited the upfront costs, potential unexpected costs during construction, and added administrative work as barriers to participation in the Initiative, providing an administrative flat fee can help reduce some of that burden with the intention of increasing participation in the Initiative in Program Year 7 by providing this fee. The Program Administrator recommends a \$100 administrative flat fee per project with the Home Repairs & Upgrades Initiative that will be added to the total Home Repair cost.

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<sup>21</sup> <https://www.energy.gov/eere/solar/articles/replacing-your-roof-its-great-time-add-solar>

<sup>22</sup> <https://www.angi.com/articles/how-much-does-roof-replacement-cost.htm>

<sup>23</sup> <https://www.blackhawkroofing.us/roofing-cost#:~:text=You'll%20get%20competitive%20roof,Central%20Illinois%20averages%20around%20%249%2C895>

## 5. IMPLEMENTING A GOAL OF 50-75 PROJECTS WITH THE HOME REPAIRS & UPGRADES INITIATIVE

Looking at the Initiative's approximate<sup>24</sup> budget of \$2,971,875, or one-quarter of the Residential Solar (Small) subprogram year allocation, the Initiative could be expected to serve about 65 – 100<sup>25</sup> projects with a maximum additional cost of \$24,800<sup>26</sup> for eligible repairs and/or upgrades, if tree alteration is added to the suite of repairs available, the cost caps for repairs increase, and the administrative flat fee is included. However, due to the low participation from Approved Vendors this past Program Year, the Program Administrator recommends a goal of 50-75 projects with the Home Repairs & Upgrades Initiative. Vendors have been hesitant to participate in the Initiative during Program Year 6, with many citing the barrier of upfront costs coupled with low Approved Vendor participation in the Residential Solar Small sub-program in general. Increasing the budget per project will hopefully encourage participation and in turn, increase the data and information gathered from the Initiative. If more vendors submit projects with the Home Repairs & Upgrades Initiative, then the Program Team will have more observations and findings to learn from on how to potentially increase participation in this program and better understand the home repair barriers Approved Vendors face in participating in ILSFA. Additionally, implementing a goal of 50-75 projects with the Home Repairs & Upgrades Initiative still leaves room for additional Approved Vendors to participate, as vendor outreach has been a key part of the Initiative, and some have expressed that they may participate in Program Year 7.

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<sup>24</sup> The final budget will be updated in the Updated Home Repairs & Upgrades Initiative Design document once available.

<sup>25</sup> If each project used the maximum amount of \$24,800 and given that the average Residential Solar (Small) incentive is \$22,254, that would cover approximately 65 projects. Since most Approved Vendors were willing to take on electrical repairs in Program Year 6, using the maximum amount of \$6,550 for electrical repairs covers about 100 projects.

<sup>26</sup> The maximum amount for home repairs would be \$24,800 with the proposed design changes of adding tree alteration at \$4,000, tree alteration permits at \$150 maximum, increasing the cost cap for roof and structural repairs up to \$14,000, increasing the cost cap for electrical repairs up to \$6,550, and adding a \$100 administrative flat fee.

# Appendix

## APPENDIX A. APPROVED VENDOR SURVEY

### HOME REPAIRS & UPGRADES INITIATIVE

The Home Repairs and Upgrades initiative provides additional incentives to Illinois Solar for All Approved Vendors to complete necessary electrical and/or roof repairs for homes to be solar-ready within the Illinois Solar for All: Residential Solar (Small) sub-program. This survey is designed to gauge Approved Vendor interest and help us gather information for the initiative. To learn more about the Home Repairs and Upgrades initiative, please reach out to Kasia at [Kasia.Machaj@elevatenp.org](mailto:Kasia.Machaj@elevatenp.org) or go to [www.illinoissfa.com/programs/residential-solar/](http://www.illinoissfa.com/programs/residential-solar/).

Q1 Please provide us with your name.

Q2 Please provide us with the name of your company or organization.

Q3 Please provide us with your email address.

Q4 Are you familiar with the Home Repairs and Upgrades Initiative and how you can participate?

- Yes
- No
- I know about the initiative but not how to participate

Q5 Have you encountered income-eligible homes that need roof and/or electrical repairs to be solar-ready?

- Yes
- No

Q6 How often do you see the need for electrical and/or roof repairs in income-eligible homes? (i.e. never, every home, 25% of homes, about half of the homes, etc.)

Q7 How do you approach a project that needs additional repairs and/or upgrades to ensure the project still succeeds?

Q8 How do additional repairs and/or upgrades affect the overall project (Timeline, Quality of work, etc.)?

Q9 Roughly, how many projects have you passed on since becoming an Approved Vendor because of needed roof and/or electrical repairs?

Q10 From your experience and knowledge, what type(s) of **roof** repairs and/or upgrades are most commonly needed to make a home solar-ready?

- Solar-related roof work (any leak, puncture, decking, or other work needed directly associated with the solar installation)
- Full roof replacement (includes tear off and replacement of a single layer of shingles)
- Sister Rafters
- Other

Q11 Of the choices listed for roof repairs, which repairs and/or upgrades are most common?

Q12 From your experience and knowledge, what type(s) or electrical repairs and/or upgrades are most commonly needed to make a home solar-ready?

- Service Panel Replacement or Upgrade (includes new main service panel and breakers)
- Meter and Riser Upgrade
- Grounding Rods
- Water Grounding (100/200 amps)
- Other

Q13 Of the choices listed for electrical repairs, which repairs and/or upgrades are most common?

Q14 Are there any other types of home repairs and/or upgrades (outside of roof and electrical) that you frequently encounter on income-eligible homes that are a barrier to homes being solar-ready?

Q15 Do you wish to participate in the Home Repairs and Upgrades Initiative? If yes, an ILSFA team member will reach out to you.

- Yes
- No

Q16 (If the answer to Q15 was “yes”) How would you like to participate in the initiative?

- Electrical repairs
- Roof repairs



- Gather and submit data to the ILSFA team on the extent and frequency of electrical and roof repairs needed (see attached spreadsheet)

Q17 (If the answer to Q16 was “no”) Can you explain why you are not interested in participating in the initiative?