Illinois Solar for All

**Affordable solar energy.
More savings. A brighter tomorrow.**

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).

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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)
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