



# ILLINOIS SHINES

## Supporting Solar Development in Illinois

Illinois Shines and the Adjustable Block Program are administered by Energy Solutions on behalf of the Illinois Power Agency, an independent state government agency.

### What is Illinois Shines?

**Illinois Shines** is the brand name of the **Adjustable Block Program**, a state-administered program for new solar photovoltaic (“PV”) systems. The program provides payments in exchange for 15 years of Renewable Energy Credits (“RECs”) generated by new PV systems. These payments, made by Illinois utilities, vary depending on the system’s size and where it is located. Participating in Illinois Shines is the same thing as participating in the Adjustable Block Program.

### What are RECs and why are they valuable?

RECs represent the *environmental value* of the electricity generated from solar panels, but not the electricity itself. Whoever owns the RECs has the right to say they used that solar power. Utilities must purchase RECs to meet their obligation to supply a certain amount of power from renewable energy. RECs can also be valuable to businesses seeking to be able to say that they use solar power.

A home PV system might generate 50-200 RECs over 15 years. By participating in Illinois Shines, you will transfer the RECs from your PV system to an Illinois electric utility. Selling your RECs will not affect your PV system’s production.

For more information on RECs, see a video at [vimeo.com/113250210](https://vimeo.com/113250210).

### Do you have to allow your RECs to be sold in order to go solar?

Although you can keep your RECs or sell them to someone besides utilities, participating in Illinois Shines and thus allowing your RECs to be sold to a utility is likely to be your best financial option. Selling your RECs through this program will make it more likely that your PV system will save you money.



Photo: Thinkstockphotos/elenahewise

### What information will you receive before you sign an installation contract?

**Your contractor is required to provide you with an Illinois Shines Standard Disclosure Form.** It includes contact information for everyone who has a part in your solar contract, information about the installation process, and an estimate of your system’s costs and how much money you may save. Review this form carefully.

### What are the financing and ownership options when installing solar?

The most common options are 1) buying the system, 2) leasing the system, or 3) signing a Power Purchase Agreement (“PPA”). If you lease or sign a PPA, you don’t own the system, but you get many of the benefits. For more information, see [www.cesa.org/resource-library/resource/a-homeowners-guide-to-solar-financing-leases-loans-and-ppas](http://www.cesa.org/resource-library/resource/a-homeowners-guide-to-solar-financing-leases-loans-and-ppas).

When deciding on the best option for you, consider:

- If you’re buying the system, how much will it cost? Will you take out a loan to pay for it? How do the loan payments compare to projected reductions in your monthly electric bill?
- If you’re leasing, how much is your monthly lease payment? How does that compare to projected reductions in your monthly electric bill? Do you have to put money down at the start?
- If you’re signing a PPA, how much is the per kilowatt hour price for the energy produced? How does that compare to your current electricity rate? Do you have to put money down at the start?
- Does your lease or PPA include an escalation clause that increases the amount of payments over time? If so, by how much do payments increase?

**Going solar is a major decision, so exercise the same caution you would when making other major consumer decisions. It is good to get quotes from at least three contractors and to check references. Also, make sure to read and understand the entire contract before signing it.**

## If you get solar panels, are you guaranteed to save money?

You are not guaranteed to save money unless your contract includes an explicit guarantee. The questions below will affect whether you save money.<sup>2</sup> You can answer some questions yourself, while others can be answered by your installer or sales agent.

- **What per kilowatt-hour rate are you currently paying for electricity?**

The higher the electricity rate before you go solar, the more money you can potentially save.

- **Is your roof good for solar?**

The direction your roof faces and how much shade it gets will affect how much electricity roof-mounted PV will generate. The roof's condition should also be considered.

- **How much electricity will the system generate?**

If your system produces more electricity than you use over an annual period, you may not receive credit for all the electricity generated.

- **How much money will you receive for RECs?**

The Approved Vendor will be paid by a utility for your system's RECs and may use some of that money to reduce your cost of going solar.

- **Can you use the federal Investment Tax Credit?**

If you buy your system, you may qualify for a substantial federal income tax credit. Consult your tax adviser.

- **How long do you expect to stay in your home or business location?**

If you lease or sign a PPA, you may be required to buy out the contract if you move. Read your contract to find out what happens if you move.

## What is net metering and how do you enroll?

Net metering measures the electricity your PV system produces and credits you for it on your electric bill. If you



Photo: Elevate Energy

buy electricity from your utility (e.g., basic service or hourly pricing), you must contact the utility to enroll in net metering. If you buy electricity from a Retail Electric Supplier (e.g., through municipal aggregation or an individual contract), you must contact the supplier to enroll in net metering. If you later change your electricity supplier, you will need to re-enroll in net metering with your new supplier. Failure to enroll or re-enroll may significantly impact the value you receive from your PV system.

### Consumer rights

For your PV system to participate in Illinois Shines, an Approved Vendor will submit your PV system for application to the program. (The Approved Vendor will be identified on the Standard Disclosure Form you receive.) If the application is approved and after the system starts operating, the Approved Vendor will receive payments for the first 15 years of your system's RECs. **You have a right to request information** about your system's application status and how

much a utility is paying for its RECs. Some of that information will be on the Standard Disclosure Form. The Approved Vendor must respond to issues related to ensuring that your PV system is generating electricity and producing RECs. Only companies that are Approved Vendors can submit your system to participate in the program.

### Complaint procedures

If you have a problem related to your PV system or the sales process, **first try to resolve it with your installer or the Approved Vendor**. If you can't agree about how to solve the problem, **you may contact the Illinois Shines/Adjustable Block Program Administrator** by emailing [admin@illinoisshines.com](mailto:admin@illinoisshines.com) or by calling 877-783-1820.

If you have been subject to fraudulent or deceptive sales practices, the Illinois Attorney General's Consumer Protection Division may be able to help. Customers can contact it at:

**Chicago**  
800-386-5438 | TTY: 800-964-3013

**Springfield**  
800-243-0618 | TTY: 877-844-5461

**Carbondale**  
800-243-0607 | TTY: 877-675-9339

**Spanish Language**  
866-310-8398



**For more information, go to [www.illinoisshines.com](http://www.illinoisshines.com)**

For income-eligible households, the Illinois Solar For All program may be an option. Learn more at [illinoisSFA.com](http://illinoisSFA.com).

<sup>1</sup> This brochure is designed primarily for customers of Ameren Illinois Company, Commonwealth Edison Company, and MidAmerican Energy Company. For consumers in electric cooperative, municipal utility, or Mt. Carmel Public Utility territories, some policies—such as net metering—may vary. Contact those utilities for details.

<sup>2</sup> Commercial and multi-family residential buildings may be eligible for a rebate for a smart inverter. See <https://illinoisolar.org/blog/6172611>; also see [www.comed.com/SmartEnergy/InnovationTechnology/Pages/DGRbate.aspx](http://www.comed.com/SmartEnergy/InnovationTechnology/Pages/DGRbate.aspx) and [www.ameren.com/illinois/electric-choice/renewables/distributed-generation](http://www.ameren.com/illinois/electric-choice/renewables/distributed-generation).



## Illinois Shines PV System Purchase Disclosure Form

This form gives consumers who are considering contracting for a solar photovoltaic ("PV") system clear information about the system and their transaction. Execution of this form is required for the system to be eligible for Illinois Shines, a state-administered incentive program.

Illinois Shines (also known as the Adjustable Block Program) provides payments for the sale of Renewable Energy Credits ("RECs") produced by new PV systems. RECs are created when solar panels generate electricity; 1,000 kilowatt-hours of solar production equals one REC. RECs represent the environmental value of solar power. RECs are separate from the electricity and can be bought and sold separately; whoever owns the RECs has the legal right to say they used that solar power. Because the environmental attributes of generation are part of the sale of RECs, customers participating in the sale of RECs relinquish their right to claim they are receiving solar energy.

Through participation in Illinois Shines, for 15 years, all RECs from your system will be sold to Illinois utilities and used to meet a compliance obligation. Payments for these RECs may be used to offset the purchase price or financing cost for your PV system.

There are different ways for customers to contract for a PV system. Customers may (1) buy a system (system purchase), (2) lease a system (lease), or (3) contract to buy electricity generated by a system at an agreed price (power purchase agreement, or "PPA"). Under a system purchase, the customer pays for and owns the system. Under a lease, a customer enters into a service contract to pay scheduled, pre-determined payments to a solar leasing company, which owns the system on the customer's property. Under a PPA, a customer agrees to host a system and to buy electricity generated from it at a per-kilowatt-hour rate from a company that owns the system. The type of contract will impact the economics of your solar decision.

By participating in Illinois Shines, an installer or other vendor is required to provide you with this disclosure form so that you have accurate information about the PV system, including its size, cost, operations, warranties, and financial benefits. At the point when you decide to enter into a solar contract, you will be asked to sign this form indicating that the information in it has been provided to you. The form will be submitted to the Illinois Shines Program Administrator as part your system's application. The Program Administrator may contact you to verify that you received this form.

The installer or other vendor is also required to provide you with an Informational Brochure about Illinois Shines. Do not sign this disclosure form unless you have received and read that brochure because it provides you with important consumer protection information. The Brochure can be found at <https://illinoisabp.com/wp-content/uploads/2018/12/Brochure.pdf>

# PV System Purchase Disclosure Form

The purpose of this form is to provide you with clear and accurate information about terms of your PV System, but this form is not a substitute for your purchase.

Do not rely exclusively on this form for your purchase; You should read your contract closely before you sign it.

Purchasing a PV system may have tax implications for you. You may want to consult a tax professional to understand any tax issues related to your system.

At the end of this form, the installer or other vendor will have an opportunity to provide additional details or explanations related to the information contained in the form.

You may rescind your PV system purchase contract and receive a refund of any deposit you paid within three calendar days of signing the contract, by contacting the seller of the PV system.

Approval from your local municipality will likely be needed for the PV installation.

If you have complaints related to the system or this process, first try to resolve the problem with your installer or Approved Vendor. If you can't agree with the company about how to solve the problem, you may contact the Illinois Shines Program Administrator by emailing [admin@illinoisshines.com](mailto:admin@illinoisshines.com) or by calling (877) 783-1820. If you have been subject to fraudulent or deceptive sales practices, the Consumer Protection Division of the Illinois Attorney General's office may be able to help. Customers may contact the Illinois Attorney General's office by calling one of the following hotlines:

Chicago  
800-386-5438  
TTY: 800-964-3013

Springfield  
800-243-0618  
TTY: 877-844-5461

Carbondale  
800-243-0607  
TTY: 877-675-9339

Spanish Language: 1-866-310-8398

Program website for more information: [www.illinoisshines.com](http://www.illinoisshines.com)

## Customer Contact Information

Name:

Address:

Phone Number:

Email Address:

Electric Utility:

## System Seller Contact Information

Legal Name:

Name Used for Marketing (if different):

Address:

Phone Number:

Email Address:

Ag Technologies Inc

Solarcam

1268 E 100 S,

Rochester, IN 46975

574-224-8324

[l.lewis@solarcam.us](mailto:l.lewis@solarcam.us)

# PV System Purchase Disclosure Form

Form: 453148

## Approved Vendor

Legal Name: Ag Technologies INC  
Name Used for Marketing (if different):  
Address: 1268 E 100 S,  
Rochester, IN 46975  
Phone Number: 574-224-8324  
Email Address: l.watson@solarcam.us

## System Installer

Legal Name: Ag Technologies Inc  
Name Used for Marketing (if different): Solarcam  
Address: 1268 E 100 S,  
Rochester, IN 46975  
Phone Number: 574-224-8324  
Email Address: l.lewis@solarcam.us

## System Warranty and/or Maintenance Provider

Legal Name: Ag Technologies Inc  
Name Used for Marketing (if different): Solarcam  
Address: 1268 E 100 S,  
Rochester, IN 46975  
Phone Number: 574-224-8324  
Email Address: l.lewis@solarcam.us

\*The parties listed above are independent and are not representing, endorsed by, or acting on behalf of, a utility, a consumer group, or a governmental body except in those cases where they are a governmental body or consumer group.

\*Your contract may be assigned, sold, or transferred by the system seller to a third party who will be bound by the terms of your contract. If such a transfer occurs, you will be notified if this will change the address or phone number to use for questions, payments, maintenance, or repair requests.

**System Purchase Information**

- System Purchase Price: \$ 32302.00
- Deposit or amount owed to the seller at contract signing: \$ 0
- The amount owed to seller at the start of system installation: \$ 29071.80
- The amount of the final payment due to seller: \$ 3230.20
  - The time the final payment is due: Upon energization
- The amount of any other intermediary payments for the system: \$ 0
  - The time the other intermediary payments are due: 0
  
- The expected value of the REC incentive payment(s) that will be received by the Approved Vendor for this PV system is: \$ 21982.80
  - Is PV system installation contingent upon selection for the Illinois Shines incentive? Yes

\*Selection for Illinois Shines is not guaranteed, but if the system is selected, the Approved Vendor, as the counterparty to a REC delivery contract with an Illinois electric utility, will receive payment(s) for your system's RECs. The value of these REC payments may be reflected in your overall system purchase price.

\*You may be eligible for other federal and/or state incentives related to your PV system that are not included in your system purchase price. For example, the federal government provides an income tax credit to help with the cost of buying a residential solar system. (There is also a tax credit for businesses that purchase solar systems.) In December 2020, Congress passed an extension of the residential tax credit, which provides a 26% tax credit for systems installed in 2020-2022, and 22% for systems installed in 2023. (Systems installed before December 31, 2019 were eligible for a 30% tax credit.) The tax credit expires starting in 2024 unless Congress renews it. If your income tax liability for that year is less than the value of the credit, you can reduce your income tax liability to \$0 for that year and carry the remainder of the credit forward to future tax years. Please consult a tax professional to determine your eligibility.

- Non-connection to internet fee: 2584.16 due when 3 months no internet

\*If you do not maintain a high-speed internet connection to facilitate the transmittal of generation data from your system for the purpose of creating RECs, you may be charged a fee by the seller to cover the cost of such a connection.

- The total cost to be paid to seller, including any interest, installation fees, document preparation fees, service fees, or other fees: 32302.00
  - All fees associated with the PV system (for example, interconnection fees, maintenance fees, etc.) and the amount of each one and when it is due:

Form: 453148

Fees	Fees	When It Is Due
• You will be charged a fee if your payment is this many days late:	0	
• The fee charged for late payments (\$):	\$0	
• Will the system be financed (for example, through a loan)?	No	

\*If your system is financed, carefully read any agreements and/or disclosure forms provided by your lender. This disclosure form does not contain the terms of your financing agreement.

### System Installation Timing

- The estimated start date of system installation: 06-06-2023
- The estimated completion date of system installation: 06-06-2023
- Does seller plan to furnish a mechanic's lien waiver to the customer upon final payment rendered to installer and subcontractors? Yes
- If so, the approximate date when the installer is expected to furnish a mechanic's lien waiver to the customer will be: 06-07-2023
- Party responsible for submitting a system interconnection application to your utility: Installer

\*The interconnection rules may vary based on location and utility service territory. Links to interconnection information are provided below for three electric utilities:

- Ameren Illinois:  
<https://www.ameren.com/illinois/electric-choice/distributed-generation>
- Commonwealth Edison Company:  
<https://www.comed.com/MyAccount/MyService/Pages/DistributionLess10k.aspx>
- MidAmerican Energy Company:  
<https://www.midamericanenergy.com>

If your system is in the service territory of an Illinois municipal electric utility or rural electric cooperative, you should contact them for their interconnection requirements.

### System Design Specifications

- Size of system in kilowatts (DC) 12.72
- Size of system in kilowatts (AC) 10.00

\*Any system size variations plus or minus more than 5% of the specifications listed above will require completion and submission of a new disclosure form.

- Estimated gross annual electricity production in kilowatt-hours from your system in the first year: 19000
- Estimated annual system production decrease: 0.30 %
- Expected life of the system: 40 years
- Expected overall percentage degradation over the life of the system: 12.00 %
- System will be roof-mounted or ground-mounted: Ground
  
- The manufacturer of your PV panels is: Heliene
  
- The manufacturer of your inverter is: AP Systems
  
- The model of your inverter is: (7)DS3/(5)DS3L

\* To participate in Illinois Shines, your system must be connected to the distribution grid. Your electric utility remains responsible for the delivery of electric power to your premises and will continue to respond to any service calls and emergencies. A grid-connected PV system will not function in the case of an electricity outage unless you have an accompanying electricity storage system and the ability to 'island' (disconnect from the grid).

### Net Metering

\*Net metering allows you to receive credit from your energy supplier for electricity generated by your PV system. Your electricity bill will reflect the amount of electricity supplied to you, minus the excess electricity generated by the system and delivered to the grid.

To participate in net metering, an application for net metering must be submitted to your electric supplier which is either your local utility or an Alternative Retail Electric Supplier.



### System Operations, Maintenance, Warranties, and Guarantees

- System maintenance (operational upkeep) is included as part of your contract: No
- System repairs (actions required to fix a malfunctioning system) are included as part of your contract: Yes
  - If system repairs are included, then it is for (years): 1
  - If system repairs are included, then they are provided by: Installer
- Is your system warrantied against issues related to improper installation, included as part of your contract: Yes
  - If a warranty is included, then it is for (years): 1
  - If a warranty is included, then it is by: Installer
- Do solar panels come with a manufacturer's warranty? Yes
  - If a warranty is included, then it is for (years): 25
- Do system inverters comes with a manufacturer's warranty, as part of your contract? Yes
  - If a warranty is included, then it is for (years): 25
- If your PV system is roof mounted, is your roof is warrantied against leaks from the system installation: No

\*You are responsible for obtaining insurance coverage for any loss or damage to the system not covered by the warranties listed above. Consult an insurance professional to understand how to protect against the risk of loss or damage to the system.

- The type of guarantee the seller is providing you with:  
No system guarantee

\*Unauthorized modification of your PV system, including the relocation of it, is prohibited under Illinois Shines.

### Property Transfers

- If you sell your home or business where the PV system is located, transfer of the system to the new owner requires (i.e., conditions required for the transfer of your PV system as part of a real estate transaction):  
Panel and inverter warranties are transferable.

**Net Cash Flow Estimate**

Estimated total PV system saving calculations

Your Purchase Price: \$32302.00

NPV of Electricity Savings Over 15 Years (Low Estimate): \$ 23,798.00

NPV of Electricity Savings Over 15 Years (Med Estimate): \$ 25,590.00

NPV of Electricity Savings Over 15 Years (High Estimate): \$ 26,885.00

\*Consult a tax professional to determine your eligibility for the federal income tax credit for PV systems. If you are not eligible for the federal income tax credit, your savings will vary considerably from the estimates above.

\* The formula used for determining purchase savings computes a net present value of all payments made under the purchase and compares that value to a net present value of the electricity your system would produce using a starting price of \$124.80/MWh and an escalation rate of .5%, 1.7%, and 2.5% based on U.S. Energy Information Administration average retail price costs for Illinois. A discount rate of 5.5% is used in all cases and the calculation is made over the 15 year term of the Illinois Shines contract. The production figures are based on the first year production with a .5% annual degradation factor. The assumptions used in these calculations are based on past values so there is no guarantee that they will be indicative of future results and they may not match the assumptions you or your solar installer might use. However, the same assumptions are used in every disclosure form for Illinois Shines, allowing you to make an apples to apples comparison of competing offers.

**Please Initial**

\_\_\_\_\_ The person or company presenting this Disclosure form also has provided me with a copy, either electronic or printed, of the Illinois Shines Distributed Generation Brochure, and I have had the opportunity to ask questions about it

**Additional Terms and Disclosures**

\*Nothing listed below shall alter, amend, repeal, or supersede the disclosure requirements contained in this form.

- Additional Details or Explanatory Information

**Signature**

\*By signing this form, you certify that you read and received this form.

Printed Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_