

THE 2026 ILLINOIS HOMEOWNER'S SOLAR GUIDE

A practical field guide to fit, cost, programs, financing, project roles, and the questions behind a solar proposal.

ILLINOIS SHINES PARTICIPATION DISCLOSURE

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Direct Solar Pros and its offers are not affiliated with or endorsed by any electric utility and are not utility programs. Customers remain utility customers and are responsible for utility bills and charges that remain after installation.

Is solar worth a closer look?

No online score can approve a roof or promise savings. These signals simply show where a home-specific review should start.

01

Ownership

The property owner can authorize roof, electrical, and interconnection work.

02

Electric use

A full year of usage reveals seasonality and gives the production model a real baseline.

03

Roof condition

Age, pitch, material, usable planes, obstructions, and structural condition shape the design.

04

Sun exposure

Shade from trees, nearby buildings, chimneys, and roof geometry affects production.

05

Utility path

ComEd, Ameren, municipal utilities, and co-ops can have different billing and program rules.

06

Future demand

An EV, battery, heat pump, or electric appliances can change the right system size.

NEXT STEP

Run the anonymous Solar Fit Check at directsolarpro.com/solar-fit-check

Sunlight becomes usable home energy.

The components work as one system. Equipment details and backup behavior depend on the final design.

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|----|-----------------|--|
| 01 | Panels | Turn sunlight into direct-current electricity. |
| 02 | Inverter | Converts power into electricity the home can use. |
| 03 | Home | Uses solar production before drawing more from the grid. |
| 04 | Grid | Supplies shortfalls and receives eligible exported energy. |
| 05 | Battery | Optional storage can support selected loads when correctly designed. |
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OUTAGE REALITY

Most grid-tied solar shuts down during an outage. Backup generally requires compatible battery equipment and a protected-load design.

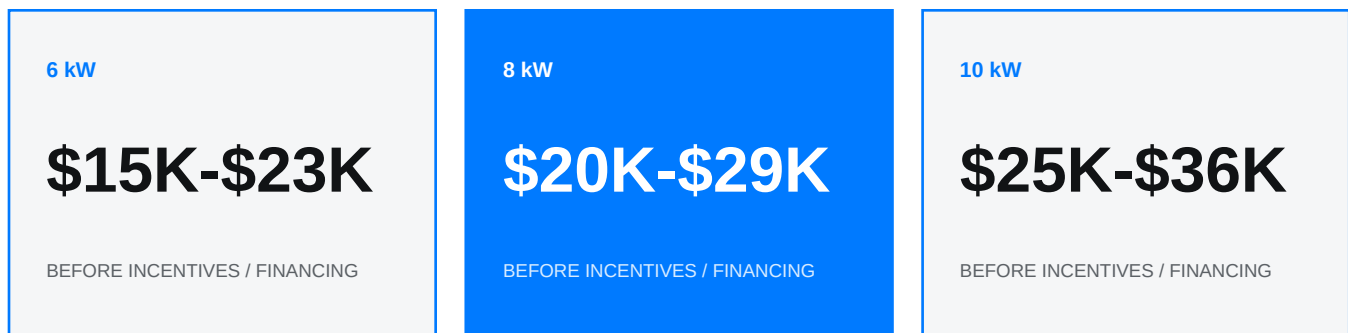
Read the bill before the proposal.

A system should be sized around real electricity use and a real roof - not a generic square-footage estimate.

THE USEFUL INPUT

12 MONTHS OF USAGE

Illustrative gross project planning ranges



What moves the price

- Electricity use
- Roof and shade
- Equipment choices
- Project complexity
- Financing structure

Illustrative planning ranges reviewed September 2026. They are not quotes or statewide averages. Roof work, trenching, electrical upgrades, batteries, premium equipment, and financing can materially change the total.

Use current programs. Not expired assumptions.

Program values and eligibility can change. Verify the current rules, contract, equipment, and utility territory before counting an incentive.

FEDERAL

Residential credit ended

The IRS says the Residential Clean Energy Credit is not available for residential property placed in service after December 31, 2025. Do not build a new 2026 proposal around the expired 25D credit.

ILLINOIS

Illinois Shines

2026-27 base 0-10 kW AC prices: \$70.37/REC in Group A/Ameren and \$80.77 in Group B/ComEd. The utility pays the Approved Vendor; customer value depends on the Disclosure Form.

UTILITY

DG solar rebate

ComEd and Ameren Illinois offer eligible residential customers a \$300 per kW distributed-generation rebate for qualifying smart-inverter systems. Confirm current utility terms.

STORAGE

Battery rebate

ComEd and Ameren Illinois offer a separate \$300 per kWh storage rebate for qualifying residential systems. Long-term rate-plan and control requirements can apply.

CONTRACT

Follow the value

Ask exactly how REC value or any rebate appears in the project price, payment structure, or separate payment. Never assume the headline value reaches the homeowner in one form.

OFFICIAL SOURCES - ACCESSED SEPTEMBER 2026

IRS: irs.gov/credits-deductions/residential-clean-energy-credit

Illinois Shines 2026-27: illinoisshines.com/welcome-to-illinois-shines-program-year-2026-27/

Illinois Shines consumer FAQs: illinoisshines.com/faqs/

Compare the total path, not the first payment.

Cash, loans, and third-party ownership distribute cost, risk, incentives, and control differently.

CASH

Highest upfront cost. No loan interest or dealer fee. Homeowner owns the system and typically receives eligible project value under the contract.

What is the all-in cash price?

LOAN

Lower upfront barrier. Compare cash price, financed principal, dealer fees, APR, term, payment changes, and total paid over the full loan.

What is the total amount paid?

LEASE / PPA

A third party owns the system. Review escalators, purchase options, transfer terms, maintenance responsibilities, and what happens when the home is sold.

Who owns the equipment and value?

Proposal comparison checklist

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|--|---|
| ☐ Same system size and equipment | ☐ Cash and financed price |
| ☐ APR, fees, term, and payment changes | ☐ Ownership and transfer terms |
| ☐ Production assumptions and guarantees | |

Know who owns the next step.

Contracts control the exact responsibilities. This ladder is the practical starting point for an Illinois residential project.

01 Direct Solar Pros

Illinois Shines Designee D5926 for Disclosure Form and Marketing/Sales work under Approved Vendors Tron Solar and Sunrun Installation Services.

02 Approved Vendor and installer

Project documents identify who submits the Illinois Shines application and who handles engineering, permits, installation, inspections, and commissioning.

03 Electric utility

Metering, interconnection approval, grid billing, rate plans, outages, and utility-administered rebates.

Typical milestone order



Timing varies with project scope, jurisdiction, utility, inspections, equipment, and weather. Permission to operate (PTO) is not the same milestone as physical installation.

The ten questions behind the signature.

Write the answers into the proposal comparison. If an assumption matters, it should be visible.

01 What twelve-month usage total sized the system?

02 What system size, equipment, and annual production are modeled?

03 Which roof planes are used and how was shade handled?

04 What is the cash price and the financed principal?

05 What are the APR, term, fees, and payment changes?

06 Which Illinois program values are included, and how do I receive them?

07 What work is excluded or could become a change order?

08 Who installs, warrants, monitors, and supports each component?

09 What happens if I sell, refinance, or replace the roof?

10 Which claims are estimates, and which are contractual guarantees?

Bring the bill. We will build the comparison.

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