

# IT'S TIME TO GO SOLAR



**IF YOU ACT BEFORE 12/31, THE FEDERAL GOVERNMENT WILL STILL PAY FOR 30% OF A NEW SYSTEM**

## WE CAN HELP YOU FIND FINANCING AND SAVINGS FOR YOUR PROJECT

Minnesota Interfaith Power & Light has helped more than a hundred faith communities and nonprofit organizations explore solar and has installed dozens of systems with its partners.

We have experts who have helped dozens of clients with financing and have received \$1.8M in loans from the Minnesota Climate Innovation Finance Administration ([MnCIFA](#)).

**We can help you understand your options and the best path for going solar.**

## WHY GO SOLAR?

Installing a solar system on your property can slash your electricity bills, insulate you from rising energy costs, and help the planet. Many financing options are available including a \$0 up front costs method. Until the end of 2025, the federal government will pay for 30% of the cost of your system, and state and utility incentives are also available. **These incentives are changing for 2026, and now is the time to act.**

## HOW DO WE GET STARTED?

You will need to provide copies of 12 months of electric bills and some info about your roof.

For no cost, we'll provide you a design for your building and a 30-year plan for your savings.

We will answer any questions you have and help you with financing options.

# GET STARTED TODAY!

Contact one of our solar team for help:

Ben Kodres [ben@mnipl.org](mailto:ben@mnipl.org)

Buff Grace at [buff@mnipl.org](mailto:buff@mnipl.org)

Peter Grace [peter@mnipl.org](mailto:peter@mnipl.org)

*Note: You will need 12 copies of your electric bills, not usage reports.*

# FREQUENTLY ASKED QUESTIONS

## **What is a solar energy system?**

A solar energy system (aka PV solar array, solar panels, solar modules) captures the sun's radiation and converts it to electricity for your use.

## **How does solar reduce my electricity bill?**

You don't have to pay Xcel for the electricity that your solar system produces; you avoid those costs. As Xcel raises its rates, you avoid even more costs.

## **What happens when I produce more electricity than I use?**

When the solar system produces more electricity than you use, the surplus feeds on to the grid, your meter runs in reverse, and Xcel pays you the retail rate for it. This is called net metering and is required by Minnesota law.

## **What other financial savings does solar provide?**

The Federal Government will pay 30% of the cost of your solar system through a tax credit. This tax credit is available to nonprofit organizations even though they do not pay taxes. Your property may also be eligible for additional utility incentives and city incentives.

## **How can a non-profit that doesn't pay taxes get a tax credit?**

Section 6417(d)(1)(A)(i) of the Internal Revenue Code specifically provides for nonprofit organizations including houses of worship to receive the solar credit through a mechanism called Direct Pay. The solar tax credit is referred to as section 48E. MNIPL has helped several faith communities receive this direct pay credit and can help you.

## **Can I still get the 30% tax credit from the federal government?**

Yes! However, it is important to act quickly in order to get this benefit. In July 2025 congress eliminated this credit for systems built after 12/31/2025, but they allowed any systems that begin construction in 2025 to qualify. By paying 10% of the total costs, you can qualify as having begun construction and 'safe harbor' the direct pay tax credit.

## **Can I really get a solar energy system for free?**

Yes, it is possible to get a solar energy system for free through an option called a Power Purchase Agreement (PPA). It is important to work with an ethical financier and installer like MNIPL. PPAs allow an investor to fund the solar system on your property. The investor receives the tax credits and incentives and you receive a 10% discount off your electricity rate. After a certain number of years (negotiable), you may buy the system for a greatly reduced price or you may receive it for free. This option is great for organizations who value the positive environmental impacts of solar but do want to deal with the upfront costs of installation.

## **Will the solar energy system damage my roof?**

No. Solar racking is designed to maintain all roof warranties. On flat roofs the solar system is weighted with ballast and racking does not pierce the roof material. On pitched roofs, racking mounts are flashed as with other things like vents and chimneys that pierce the roof.

## **Is my roof strong enough to hold the system?**

Before installation a structural engineer will validate that your roof is strong enough for the loads of the solar system. The majority of roofs built after 1970 will be more than capable of supporting a solar system.

## **Can the panels be damaged by hail?**

Solar panels are typically not damaged by the size hail in Minnesota storms and are warrantied against most hail damage.

## **Do I need to insure the system? How much will it cost?**

Yes, once you receive a proposal, you will know the size of the system and can get a quote from your insurance agent. Typically premiums increase about \$200 to \$400 per year.

## **Can panels go on parking lot canopies or in an open space on my property?**

Yes, we can help with this method of installation. Racking required for canopies and ground mounts will increase the costs.

## **Are solar panels recyclable?**

Yes, most materials in solar panels are recyclable. The solar industry association in Minnesota is working with the state pollution control agency to establish standards for recycling programs.