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Legal Aid Files Lawsuit Against Solar Panel Companies for Deceptive, Predatory Business Practices that Target Seniors and Communities of Color

(NEW YORK, NY) - **The Legal Aid Society** filed a [lawsuit](#) against [five companies](#) engaged in the residential solar panel business - Solar Mosaic LLC, SUNco Capital LLC, ATTYX UTAH LLC, ATTYX LLC, and WebBank - for their use of deceptive business practices that target seniors and homeowners in communities of color with misleading advertising, misrepresentations of cost, and fraud.

The lawsuit alleges that these companies work in tandem to target and pressure homeowners to sign seemingly affordable loan agreements for solar panel installation, claiming it will lower energy costs and add value to their home. After signing, homeowners are met with monthly bills that are significantly more expensive than what was initially represented, leaving low-income homeowners on the hook for hundreds of dollars a month in payments they did not agree to.

The lawsuit was filed on behalf of Claver Campbell, a 75-year-old Black homeowner from Queens who fell victim to the predatory and abusive business practices that the aforementioned companies employ.

“Mrs. Campbell is just one victim of many across New York and the country of a solar panel industry that uses misleading advertisements and misrepresentations about lower electricity bills and instead unknowingly saddle people into unaffordable loans,” said **Jennifer N. Levy, Staff Attorney in the Foreclosure Prevention Unit at The Legal Aid Society**. “Their tactics harken back to subprime mortgage lending of the early aughts which ultimately brought down our economy.”

The lawsuit was brought under the federal Truth in Lending Act (TILA), which mandates that lenders must disclose certain costs of credit associated with the transaction prior to consummation of the transaction, and the New York General Business Law, which prohibits deceptive acts or practices by any business conducted in the State of New York, among other statutes. The lawsuit also alleges race and age discrimination under the federal

Equal Credit Opportunity Act. As a result of these violations, Ms. Campbell is entitled to damages, cancellation or rescission of any contracts and services, and reasonable attorneys' fees and costs.

Background

In 2023, Mrs. Campbell, who has owned her home since 1998, responded to a FaceBook advertisement from SUNco offering free roof and solar panels for eligible senior homeowners. Mrs. Campbell, who already had solar panels installed in her home but was unsatisfied with their performance, was then contacted by SUNco. The salesperson who came to her home informed Mrs. Campbell that she was eligible to receive a new roof, solar panel installation, and maintenance for only \$184 per month.

Based on the representative's false claims that the solar panels would eliminate her monthly Con Edison electricity bills, the promise that SUNco would buy Mrs. Campbell out of her existing solar panel lease, and that federal and state tax benefits were available to further lower her costs, Mrs. Campbell agreed to the deal and provided the representative with an electronic signature on a document she was not given the chance to read nor provided a copy of after e-signing.

Later, Mrs. Campbell discovered that the document she e-signed was a "Home Improvement Loan Agreement" with WebBank with monthly payments beginning in November 2024 at \$535.87 per month — nearly three times more than what the representative from SUNco had promised — over twenty-five years, totaling \$160,757.27.

Mrs. Campbell, who lives on a fixed income of \$881.00 in social security and a small pension of \$595.00, knew the monthly payment would be too expensive to manage and canceled her account within the three-day deadline outlined in the loan agreement. Immediately after canceling, Mrs. Campbell was contacted by a SUNco representative who demanded to know why she had canceled her agreement, stating that "she had made a big mistake."

Shortly thereafter, SUNco sent a representative to Mrs. Campbell's home who allegedly berated Mrs. Campbell for canceling the agreement before outlining again — by hand on a sheet of paper which he then signed — the cost of solar installation, assuring Mrs. Campbell the payments would be \$184 per month. Mrs. Campbell did not sign anything that day but continued to receive emails from Solar Mosaic, which she ignored on the advice of the SUNco representative who claimed that the emails did not contain the actual terms of their deal.

In October of 2023, workers came to Mrs. Campbell's home, removed the existing solar panels from her roof, and installed a new roof with SUNco's solar panel system. She then received an email from an account bearing the SUNco logo stating that her monthly payments would be \$535.90, with her first monthly payment due November 10, 2024.

Mrs. Campbell, shocked and confused at the amount, then went back to the previously ignored emails from Solar Mosaic and found that an image of her electronic signature appeared on the documents attached to the emails, despite her never signing them.

Over the next two months, Mrs. Campbell tried repeatedly to cancel her loan agreement to no avail. Moreover, Solar Mosaic placed a lien — a document that asserts the lien holder is owed money — that appears on the property records for Mrs. Campbell's home, encumbering her title.

In August, NPR [reported](#) that customer complaints against the residential rooftop solar industry have increased dramatically in recent years, with one-star ratings on Solar Reviews spiking more than 1,000% since 2018. Attorneys general from various other states, including the attorneys general from [Minnesota](#), [Kentucky](#) and [Tennessee](#), are “[investigating high-pressure sales tactics and misleading financing arrangements.](#)”

See recent litigation filed on behalf of individual New York City consumers against solar panel companies alleging similar unscrupulous tactics: <https://tinyurl.com/8sc3umvc>.

For New York City homeowners who have been impacted by a solar panel scam, please contact The Legal Aid Society by completing the online intake form here: <https://legalaid.nyc/SolarPanels>.

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The Legal Aid Society exists for one simple yet powerful reason: to ensure that New Yorkers are not denied their right to equal justice because of poverty. For nearly 150 years, we have protected, defended, and advocated for those who have struggled in silence for far too long. Every day, in every borough, The Legal Aid Society changes the lives of our clients and helps improve our communities. <https://www.legalaidnyc.org>