



# Solar PV Financing for Non-Profits (via Investors), Small Businesses and Apartment Building Owners

## FEATURES AND BENEFITS:

- Lower than market fixed rates as low as 4.50%\*
- Longer Repayment Terms up to 20 Years
- Up to 100% financing
- Flexible Repayment Schedules
- No Prepayment Penalty
- GEMS able to partner with any Lender
- Project must be located in the City & County of Honolulu, County of Hawaii and County of Maui

\* On approved credit. The actual interest charged shall be based on the borrower's creditworthiness

## ABOUT GEMS

The Hawaii Green Infrastructure Authority's Green Energy Market Securitization (GEMS) Program Commercial PV Loan product is a public – private collaboration. This is a long-term financing tool designed to complement conventional bank/credit union financing and provide low-cost capital to encourage clean energy adoption via the installation of solar photovoltaic systems.

For more information or to apply for a GEMS Commercial PV loan, please contact the Hawaii Green Infrastructure Authority at 808-587-3868 or [gems@dbedt.hawaii.gov](mailto:gems@dbedt.hawaii.gov)