



Solar Power for All

New on-bill repayment program makes solar energy installations affordable for everyone.

Lower Your Electric Bill

Solar water heaters and rooftop photovoltaic panels are now more accessible and affordable for everyone in Hawai'i, including renters, small businesses and nonprofit organizations. The Hawai'i Green Infrastructure Authority developed a program called **Green Energy Money Saver (GEM\$) On-Bill Program** to simplify the way to pay for green energy installations. It helps customers of the Hawaiian Electric Companies lower their utility bill, now and into the future.



Here's How the On-Bill Program Works

Solar energy installations reduce your electric energy consumption and this lowers your utility bill. The savings can then be applied to pay for your green energy installations through your monthly utility bill. It's simple and convenient.

Eligibility Requirements

There are only two requirements to qualify for the on-bill program: 1) You must be a current customer of the Hawaiian Electric Companies on 'Oahu, Maui, Lāna'i, Moloka'i, and Hawai'i Island with no disconnection notice over the past 12 months and 2) your projected utility bill must be at least 10% lower than your current bill after the installation, which includes your remaining energy bill and the GEM\$ program charge to pay for the solar installation. Tax credits are not included in this calculation and would yield even more savings for you to make your budget stretch even further for other needs. You may also be eligible for up to 100% financing!

Unlike for traditional loans, the GEM\$ on-bill program does not rely on income verifications or credit scores. In addition, the interest rate for the on-bill program is lower than market rates with a pay-back period of up to 20 years, making this a much more cash-flow friendly financing option.

Apply Today!

Find out how you can start saving and help Hawai'i be greener and cleaner. Contact the Hawai'i Green Infrastructure Authority at (808) 587-3868 or email us at dbedt.gems@hawaii.gov.



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