






YOUR STEP-BY-STEP GUIDE TO THE GEM\$ ON-BILL PROGRAM

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Get Started

Go to our GEM\$ Quick Start page to check if you qualify and create a Banyan account: <https://gems.hawaii.gov/gems-on-bill/gems-quick-start/>
Follow the steps below to get started on your application:

01



Select Application

- Select the appropriate application:
 - **GEM\$ Main Application**
Completed by the person listed in top left hand corner of the utility bill
 - **Landlord Application**
Tenant must also complete the GEM\$ Main Application
 - An **“Additional Application”** will be needed from any additional ratepayers or property owners

02



Complete Application

Carefully populate the application to ensure your answers are complete. You will not be able to change your answers after clicking “Finish” and submitting.¹ If you make any errors, please add a comment to a particular question by clicking on the three dots on the upper right of the question and selecting “Add a comment”. HGIA staff will review your comment and update your application if necessary.

¹ If you try to click “Finish” with **any required questions left blank**, the system will highlight the word “Required” in red next to those questions and **won’t let you submit** until they’re answered.

03



In Review

After submitting your application, your application will no longer appear in the “To-do” page of your log-in screen but show up as “In Review” under the “Done” page of your login screen. To review your submission, click on the appropriate application in the “Done” tab.

04





Complete Revisions

If your application needs corrections or any Additional Applications, you'll get an email from "Banyan System" with a "Resubmission Request" status. To fix it, log in, click "Expand Revisions" at the top, and address all flagged questions following the specific instructions provided in the comments. Once updated, hit "Finish" to resubmit.

05



Second Review

After you resubmit, HGIA will review your application again. They will either request another revision or mark it complete. In both cases, you'll receive an email from "Banyan System" with the updated status. Once your application is complete and HGIA confirms you meet the participant eligibility requirements, it will move to **Step 1: Eligible for the GEM\$ Program.**

06



Loan Underwriting

Once your contractor submits your solar system and storage information, HGIA will underwrite the system to confirm the Project meets HGIA project requirements, including the required minimum estimated bill savings threshold to be **Step 2: GEM\$ Loan Approved.**

07



Sign Program Documents

HGIA will send a Final Approval Email to you and your contractor once the project reaches Step 2 Approval. Shortly after, you'll receive an Adobe eSign email to complete your program documents, including the Request for Certificate of Insurance. We encourage you to notify your insurance agent so they can add HGIA as a lender loss payee or mortgagee and expedite the process.

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Notice to Proceed

Upon loan approval, execution of program documents, and receipt of a valid Certificate of Insurance naming HGIA as Lender Loss Payee, HGIA will send a notice to proceed to your Contractor to install the Energy Improvement.

09



HGIA Pays Contractor

Upon receipt of all required approvals (including the Borrower), HGIA will pay the Contractor once the system is installed and interconnected with the electric utility.

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Monthly Program Charge

Your program charge will conveniently appear on your monthly HECO, MECO, or HELCO bill as part of a single payment to your utility.

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