



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

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 <https://gems.hawaii.gov/>

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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

- If you are the primary ratepayer on your utility account, please select the appropriate application:
 - **GEM\$ Main Application**
Completed by the person listed on the utility bill
 - **Landlord Application**
Tenant must also complete the GEM\$ Main Application

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.

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.

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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.



Complete Revisions

If your application needs corrections, 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 resubmitting, HGIA will review your application again. HGIA will either request another resubmission or mark the application as complete. In either case, you will receive an email from "Banyan System" notifying you of the updated application status.

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Loan Underwriting

HGIA will underwrite your loan after your application is complete. You'll get all updates and communications through comments on your Banyan Portal application. You'll also receive emails. Expect about 1 week for HGIA to receive necessary utility documents. Afterward, other ratepayers on your electric account or property owners may need to submit their application(s) before your application is **Step 1: Eligible for the GEM\$ Program.**

07



Determine Minimum Estimated Bill Savings

Upon receipt of solar system and storage information from your selected Contractor, HGIA will underwrite the proposed system to determine if the Project meets the required minimum estimated bill savings threshold to be **Step 2: GEM\$ Loan Approved.**

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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.

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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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