

HGIA SOLAR EXPO WORKSHOP SESSION  
KOHALA-KONA ROOM

# PREPARED FOR THE PROCESS

UNDERSTANDING THE GEM\$ LOAN APPLICATION





# HISTORY OF THE HGIA

2013

ACT 211

DBEDT

ALICE

GEM\$



## BECOME AN APPROVED CONTRACTOR

- ✓ Access a wider pool of customers
  - ✓ On-bill payment migration
- ✓ Permits and business documentation
  - ✓ Proven Track Record
- ✓ Training Session with HGIA
  - ✓ Ask for our flyer



## WHO QUALIFIES?

Low to Moderate Income

Under 140% of Area Median Income

Large Households - Extrapolate 6.47%

Estimated Bill Savings  
**DOES NOT USE TAX CREDITS**

Number of Disconnect Notices





Log in

\* Email

\* Password

[Forgot password?](#)

Log in

or use



By continuing, you agree to our [Terms of Service](#) and [Privacy Policy](#).

[gems.hawaii.gov/gem-sfa-hi/](https://gems.hawaii.gov/gem-sfa-hi/)



If you are the primary ratepayer on your electric utility account, please select and complete the applicable Homeowner, Solar Lease or Tenant application.

If you are an additional ratepayer on the electric utility account, property owner or Landlord, please select and complete the appropriate Additional Ratepayer, Additional Property Owner or Landlord application.

If you are obtaining a Power Purchase Agreement (PPA) or Energy Services Agreement (ESA) from your Contractor, and will be making your PPA or ESA payments on your electric utility bill, please select and complete the GEM\$ Servicing Application.


If your application remains less than 100% completed, clicking the "Finish" button at the end of the application will highlight the word "Required" in red next to pending questions still needing an answer.


For questions or support while using the Banyan platform, please leave a comment on the application question and an HGIA staff member will assist.


For technical assistance, click on "Support" to open a help ticket, contact support@banyaninfrastructure.com.

For questions about the financing program, please visit [www.gems.hawaii.gov](http://www.gems.hawaii.gov) or contact HGIA at [dbedt.greenbank@hawaii.gov](mailto:dbedt.greenbank@hawaii.gov) or (808) 587-3868.



Proceed to Application



Additional Ratepayer Application


Additional Property Owner Application


Lease/Energy Services Program Application  
PLEASE DO NOT COMPLETE A LEASE/ENERGY SERVICES PROGRAM APPLICATION UNLESS HGIA OR YOUR...








Proceed to Application



Additional Ratepayer Application

Additional Property Owner Application

Lease/Energy Services Program Application  
PLEASE DO NOT COMPLETE A LEASE/ENERGY SERVICES PROGRAM APPLICATION UNLESS HGIA OR YOUR CONTRACTOR HAS ADVISED YOU TO DO SO.





# THE HOME PAGE



**ACCOUNT HOLDER, HAVE THIS  
READY**

**Valid Government Issued ID**

**SEPARATE EMAIL ADDRESSES**

**Current Electric Bill**

**Household Electric Usage (we'll get into this)**

**DOB, SSN, Mailing and Install Address**

**Address and Info of nearest relative**

**Death, Divorce, PoA Certs**

**DHHL Lease (if applicable)**

**Car Registration and Safety (if buying EV)**



## < Anjo, Chris - 00164

Homeowner Application

Completed



Date submitted  
Jul 29, 2025



Expand all

Collapse all

View as table

### 1 Electronic Record an...

- Electronic Record and Signa...

### 2 Ratepayer Information

Primary Ratepayer First Name

Primary Ratepayer Middle N...

Primary Ratepayer Last Name

Primary Ratepayer Email

Primary Ratepayer Phone.

Primary Ratepayer Social Se...

Date of Birth

Employer's Name

Are you self-employed?

Occupation/Position

Employer Address

Work Phone Number

Primary Ratepayer Mailing A...

Please upload your valid Go...

Name of Nearest Relative N...



+ Electronic Record and Signature Disclosu... 1 question

+ Ratepayer Information 24 questions

+ Utility Account Information 9 questions

+ Energy Improvement and Contractor Inform... 3 questions

+ Installation Address 9 questions

+ Property Owners 16 questions

+ Household Usage Information 4 questions

+ Application Survey 5 questions

+ Information About the Application 1 question

+ Disclosure & Agreement Regarding Applica... 1 question

+ Utility Authorization 1 question



# GREEN BUTTON DATA



The screenshot shows the user interface of the Hawaiian Electric Maui Electric Hawaii'i Electric Light website. The header includes the company logo, name, and account details. A navigation bar contains links for Account Overview, My Profile, Billing, Manage Service, and Help. The main content area displays the user's name (JANE DOE) and contact information. A section for account balances shows a Total Balance of \$82.37, with a 'View My Bill' link. Below this, there are buttons for 'Update My Profile', 'MyEnergy Use' (highlighted with an orange box), 'Pay Bill with Credit or Debit Card', and 'Manage Automatic Bill Payment'.

CONTACT US LOGOUT

**Hawaiian Electric**  
**Maui Electric**  
**Hawai'i Electric Light**

Account Number: 123456789012  
Service Address: 1234 TEST STREET  
HONOLULU HI 96817

Account Overview My Profile Billing Manage Service Help

Welcome JANE DOE

Primary Email: jane.doe@yahoo.com  
Primary Phone: 8089999999  
Mailing Address: 1234 TEST STREET  
HONOLULU HI 96817

Update My Profile

Total Balance: \$ 82.37

Current Bill Amount: \$ 82.37  
Due on Mar 16, 2015  
Past Due Balance: \$ 0.00

Last Payment Date: Feb 17, 2015  
Last Payment Amount: \$ 75.77

View My Bill

Payment Options >  
Payment History >

MyEnergy Use Pay Bill with Credit or Debit Card Manage Automatic Bill Payment

[eservice.hawaiianelectric.com](http://eservice.hawaiianelectric.com)

- NOT your electric bill
- Exports as a .csv file
- Must have a Smart Meter
- If not available, see next slide

# HOUSEHOLD USAGE FORM

Only fill out if you can't access  
Green Button Data.

Applicant Name:

For each cell in the table, please enter the number of individuals in your house most closely matching the age (column) and usage category (row). Enter "0" for categories in which you have no applicable household members.

	Age: 0-12	Age: 12+	Retirees
At Work/School During Day			
At Work/School During Night			
At Home (not working) During Day			
Retired			
At Work/School From Home During Day			

**Total household members:** 0

Note: the sum in "total household members" should add up to the correct number of your household members



# UTILITY AUTHORIZATION

- Download, Print, and WET SIGN
- Scan/Photo and upload to application
- All ratepayers must apply
- Wet sign is a HECO Requirement

The screenshot displays a web application titled "Homeowner Application". The interface includes a search bar, a notification bell, and a settings gear icon in the top right corner. Below the title bar, there are icons for chat, print, user profile, and edit, along with "Expand all" and "Collapse all" buttons. The main content area lists several sections with expand/collapse icons and question counts:

- ⊕ Household Usage Information 4 questions
- ⊕ Application Survey 5 questions
- ⊕ Information About the Application 1 question
- ⊕ Disclosure & Agreement Regarding Applica... 1 question
- ⊖ Utility Authorization 1 question

The "Utility Authorization" section is expanded, showing a numbered list item "1" with a document icon. The text reads: "Please print the attached Utility Authorization form. The main account holder of the Hawaii Electric account must complete and physically WET SIGN the form. Please upload the completed form." Below this text is a link to "Utility Authorization Form.pdf". At the bottom of the section, there are tabs for "Current response" and "Response history", with "Current response" being the active tab. It shows the upload date "Uploaded on 10:44 AM on Jul 29, 2025" and a file name "Screenshot 2025-07-29 075917.png".

# WHO NEEDS AN ADDITIONAL APPLICATION?

- ▶ Anyone currently a property owner
- ▶ Anyone currently authorized as a user on the property's HECO bill
- ▶ Email Death or Power of Attorney Certificates to [DBEDT.Greenbank@Hawaii.Gov](mailto:DBEDT.Greenbank@Hawaii.Gov)


Additional Applications are **SHORT**

<b>Government ID</b>
<b>Date of Birth</b>
<b>SSN</b>
<b>Address</b>
<b>Income</b>



# CORRECTING AN APPLICATION

You have new alert notifications ▶ Inbox x

 **Banyan System** <automated@support.banyaninfrastructure.com> 11:11 AM (43 minutes ago) ☆ 😊 ↩ ⋮  
to me ▾

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**Banyan**

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Hello, nchang2017!

You have 1 unread notification.

Structure	Source	Notification
Organization - Hawaii Green Infrastructure Authority	<a href="#">nchang2017 - Additional Ratepayer Application - 00302 - Please upload your valid Government ID</a>	Comment Added

To learn more details and take action on this notification, open your notifications in the Banyan Infrastructure

Email **DBEDT.Greenbank@hawaii.gov**  
Or call **808-587-3868**

John Doe  
johndoe@email.com  
Doe, John - Homeowner Application 000000

Must resubmit



AP

MK

Jul 25, 2025

Jul 25, 2025

-

Homeowner Application

## CONTRACTORS, HAVE THIS READY

**\*\*We will have a Contractor Questionnaire  
sample at our booth\*\***

**Copy of Sales Contract**

**PV Watts Calculator Estimate**

**PV Watts Calculator Certificate**

**HECO Interconnection Conditional Approval**

**System Size**

**Year 1 Production**

**Number and Type of Batteries**

**Usable or Nameplate Capacity of Batteries**



# System Capacity and Size Requirements

- ▶ Total Cost of the PV Panel System must not exceed \$4.50/Watt
- ▶ Year 1 Production must not be more than 5% higher than their 12 month historical use average.
  - ▶ Unless they intend to purchase an EV
- ▶ Year 1 Production must not be more than 10% away from NREL PV Watts Estimate

## SIGNING THE PROGRAM DOCS

- Preferred way is through Adobe e-sign
  - Includes On-bill Migration
  - Loan Terms
  - System Monitoring Access Authorization
  - Request for Certificate of Insurance
- Postal Mail
- In-person at our office on Richard + Hotel St.
- Contractor brings to the client house
  - We need the original copy

Ensure everyone is ready to sign, and follow up regularly



# INSURANCE

- ▶ COI with HGIA added as **Loss Payee** or **Mortgagee**. Applicant signs a request form.
- ▶ Some insurance agents require all insured to contact them
- ▶ Best if the client contacts their insurance agent
- ▶ It's even okay to contact your insurance before you sign!



# GETTING FINAL FUNDING

Send to:  
[DBEDT.Greenbank@hawaii.gov](mailto:DBEDT.Greenbank@hawaii.gov)

**Closed Building Permit**

**Final Utility Interconnection Approval**

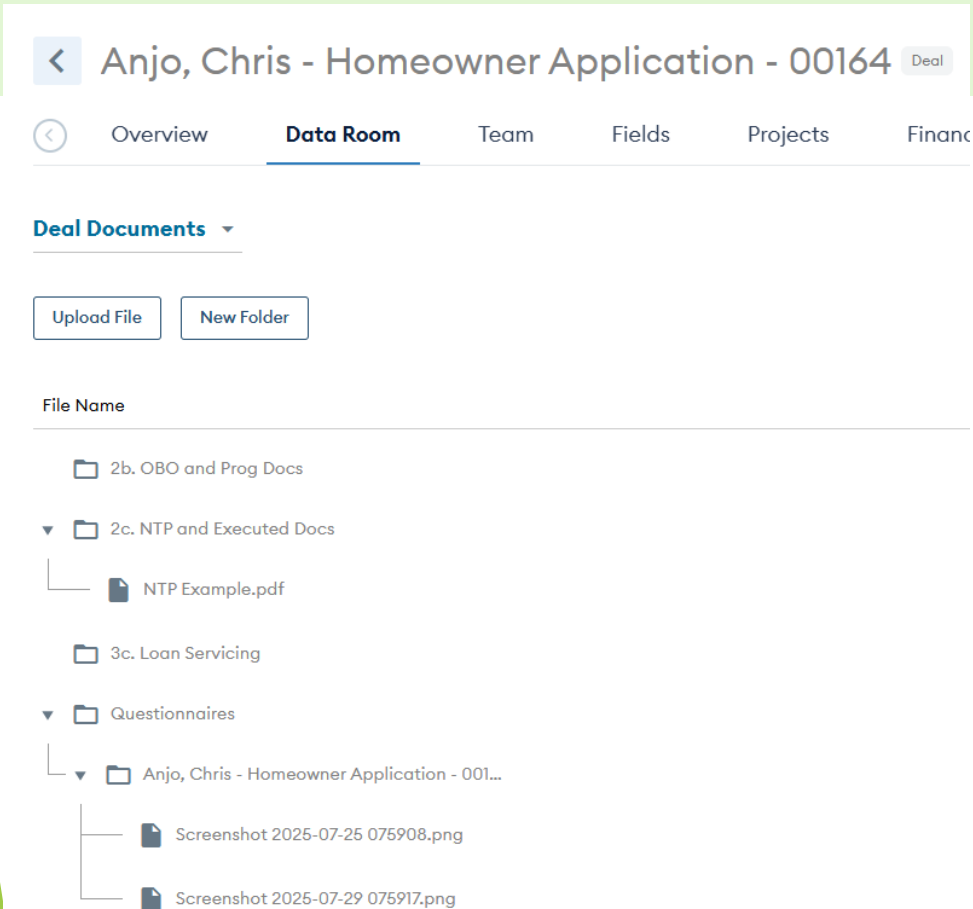
**Certificate of Completion**

**Final Sales Contract**

**System Monitoring Access**



# COMING SOON: ONE STOP DOCS



- ✓ Easy, drag-and-drop document management
- ✓ For every step of the project
- ✓ All in one place!

# FINAL TIPS & TAKEAWAYS



- ▶ SEPARATE EMAIL ADDRESSES FOR EVERYONE
- ▶ All ratepayers and owners fill out an application
  - ▶ Make sure it is the RIGHT application
- ▶ Be proactive about signing program docs
- ▶ Client contacts their insurance for COI
- ▶ You do not need Federal Tax Credits to save!



**THANK YOU**  
Q&A TIME

Nick Chang

HGIA

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[GEMS.Hawaii.gov](http://GEMS.Hawaii.gov)

