



Contractor Checklist for Residential On-Bill Program Installations

Applicant Information. The Applicant is the person or persons on the Hawaiian Electric Companies Utility Account.	
Applicant(s)	
Address:	
Phone & Email:	

Step 1: Applicant [Rate payer] Eligibility

Items required from Homeowner or Renter Applicant(s) and Landlord to HGIA:

- Completed and signed **GEM\$ Main Application AND Landlord Application (if applicable) AND Additional Application (if applicable)** in Banyan portal
 - [GEM\\$ Main Application](#) completed by the primary ratepayer (person listed in the upper lefthand corner of the utility bill).
 - [Landlord Application](#) completed by the Landlord and the tenant will complete the GEM\$ Main Application.
 - [Additional Application](#) completed by any additional ratepayers or additional property owners.
- Completed and signed **Utility Authorization** form, uploaded to Banyan Application
- Uploaded **household energy usage information data** to Banyan:
 - Green Button Data csv (for applicants that have a Smart Meter) **OR**
 - Completed Household Usage Info Form
- Copy of **Driver's License or valid Government Issued I.D.**, uploaded to Banyan Application
- Most recent **utility bill** (must be current on payments and have at least 6 months history), uploaded to Banyan Application
- Copy of **original DHHL lease or other ground lease** (if applicable), uploaded to Banyan Application
- Copy of **Certificate of Motor Vehicle Registration & Hawaii Vehicle Inspection** (applicable if the homeowner/renter intends to purchase an electric vehicle within the next 12 months)
- Additional Documents **may be** required if there are changes in property title and/or trust:: Marriage/Divorce Certificate, Death Certificate, and Power of Attorney Certificate

If applicant is a renter, the following information must also be submitted by the property owner (landlord), for review:

- Completed and signed Landlord GEMS Financing Program Application with 2 years most recent Federal tax returns and personal financial statement.

Items from HGIA to Homeowner or Renter Applicant(s), Landlord and/or Contractor:

- Missing Information Comment in Banyan Portal** (providing applicant 15 days after request to submit requested information; an extension of an additional 15 days may be granted); **OR**
- Adverse Action Letter** to Applicant (applicant does not meet GEM\$ eligibility guidelines); **&**



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- Decline Notification to Contractor** (informing Contractor that Applicant does not meet Step 1 requirements)

Step 2: Project Eligibility

Items required from Homeowner or Landlord and/or Contractor to HGIA:

For Solar PV Installations:

- Executed Sales Contract** or Addendum signed by contractor and Property Owner(s)
- Contractor System Questionnaire in Banyan**, including:
 - System Cost (**may not exceed \$4.50/Watt**)
 - System Size (DC)
 - Inverter Size
 - Estimated Year 1 Production (**may not exceed 5% of annual historical kWh consumption from utility bill, unless purchasing an electric vehicle within 1 year of application. Must submit current vehicle's safety check and registration**)
 - Battery Cost
 - Battery size (kW, nameplate)
 - # of batteries
 - Equipment description (# panels, # inverters, make, model, monitoring equipment, etc.)
 - 10-year Workmanship Warranty
 - 20-year Manufacturer's Warranty
 - NREL PV Watts Calculator** (<https://pvwatts.nrel.gov/>)
 - PV Watts Calculator Certification** completed and executed by the Contractor (include an explanation if the tolerance exceeds +/- 10%)
- Conditional Utility Interconnection Approval** – optional until Notice to Proceed (NTP)
- For NEM+**, provide the following information on the existing solar PV system:
 - Year solar PV system Installed: _____
 - System Size: ____ kW

For Solar Thermal and Solar PV Hot Water Heaters:

- Determine if Homeowner or Landlord will utilize Hawaii Energy rebate to buy-down the cost of the installation or buy down their GEM\$ interest rate.
 - Apply rebate to Installation Cost.
 - Confirm receipt of Hawaii Energy Rebate Work Order # _____
 - Apply rebate to GEM\$ Interest Rate



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- Executed Sales Contract** or Addendum signed by contractor and Property Owner(s) to include:
 - 1-year Workmanship Warranty
 - 10-year Manufacturer’s Warranty on Solar Hot Water panels and collectors
 - 6-year Manufacturer’s Warranty on Hot Water Tank
 - Equipment description (panels, tank size, etc.)

Items from HGIA to Applicant(s) and/or Contractor:

- Deny Letter** to Applicant and Contractor if HGIA is not able to finance the project.
 - Revised Sales Contract** – with the breakdown of contractor discounts and/or down payment amounts, as applicable. The system size and estimated Year 1 production must remain the same as the original contract.

IMPORTANT NOTE: Post-approval changes (size, interconnection, production, etc.) will require re-evaluation and re-issuance of project approval or denial by HGIA

Step 3: On-Bill Obligation Approval

Items from HGIA to Applicant(s) and/or Contractor:

- Final Approval Email** to Applicant which provides terms and conditions of the approval, as well as the following program documents to be signed, notarized (if applicable) and returned within -14 days. The Contractor shall receive a “cc” of the Approval Letter.
 - Participant Agreement** – to be signed, initialed and dated where indicated by person or persons on HECO account and property owner(s).
 - Purchase Money Mortgage, Security Agreement and Fixture Filing¹** – to be signed in the presence of a Notary and notarized. We have a Notary Public in our office, applicants may schedule an appointment to have it notarized, at no charge, upon availability.
 - Request for Certificate of Insurance** – complete and signed by policy holder.
 - Trust self-attestation (if applicable)** emailed to dbedt.greenbank@hawaii.gov once program documents are received
 - Solar System Monitoring Authorization²** – to be signed by System Owner.
 - Solar Hot Water Maintenance Reserves Addendum³** – to be signed by the Applicant(s) and Property Owner(s).

Step 4: Notice to Proceed (**Required to begin installation**)

Upon receipt of executed Program Documents and Certificate of Insurance naming HGIA as Lender Loss Payee or Mortgagee, HGIA will provide Contractor with:

- Notice to Proceed** e-mail and **System Monitoring Access Authorization** to Contractor. The NTP provides (18 months to complete the installation of the project from the date the project was conditionally approved by the Utility

¹ Only required for properties located in Land Court.

² Only required for Solar PV System installations (not solar hot water).

³ Maintenance Reserves may be an option for Customers installing solar thermal systems.



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Step 5: Progress Payment (as applicable).

For Contractors that selected the 50% - 50% Payment Option: Items required from Applicant(s) and/or Contractor to HGIA:

- Applicant's **Certificate of Insurance** naming HGIA as Lender Loss Payee or Mortgagee.
- Approved Building Permit.**
- HECO Conditional Interconnection Approval

Upon receipt of the approved building permit and certificate of insured naming HGIA as Lender Loss Payee or Mortgagee, HGIA shall remit 50% of the amount financed (less 2.5% of project amount for contractor fees). Project must be completed within 6 months of the Progress Payment date. Interest will begin to accrue at a daily rate of 5.5% until final funded.

Step 6: Project Completion & Final Funding

Items required from Applicant(s) and/or Contractor to HGIA:

- Applicant's **Certificate of Insurance** naming HGIA as Lender Loss Payee or Mortgagee (if not earlier provided).
- Closed Building Permit** (For City & County of Honolulu and Hawaii County)
- Closed Electrical Permit** (For Maui County)
- Executed **Final Utility Interconnection Approval**
- Executed **Completion Certificate** (available on the Gems.hawaii.gov website, Approved Contractor page) signed by contractor and applicant(s)
- Final Sales Contract**
(Note: If any changes to the Final Sales Contract, the project's eligibility will be reassessed)
- System Monitoring Access**⁴ (for HGIA to monitor system production on an ongoing basis)
- Executed Hawaii Energy Rebate Application**⁵

Upon receipt of all items above, HGIA will remit final ACH payment to Contractor.

If Contractor elected to receive final funding upon completion, the contractor fee of 1% of project amount will be deducted from the payout amount.

⁴ Only required for Solar PV installations.
⁵ Only required for solar hot water installations.
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