

2019

Hawai'i Annual Code Challenge (HACC)

To foster community resilience while building on the foundation set forth in the Aloha+ Challenge's sustainability goals.

Challenge Title	Leveraging and integrating existing solutions (such as Salesforce, etc.) to provide our applicants with a more intuitive, customer friendly and timely experience with government loan programs
Department / Organization	DBEDT/Hawaii Green Infrastructure Authority
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Impact on Government	Impact on Community
<p>Improve efficiencies in clean energy (and other) loan processing, improve data management and increase metrics reporting integrity.</p> <p>Integrate more user-driven practices into government agency operations.</p> <p>With minor tweaks, this portal could be scaled for use by other government loan programs.</p>	<p><i>Improve loan processing experience by:</i></p> <ul style="list-style-type: none">• Automating inefficient manual underwriting processes;• Providing different customer touchpoints (i.e., chat, email, phone, etc.)• Improving loan processing turn-around timeframes;• Automating loan document preparation;• Ensuring security of confidential customer information• Increasing lending capacity for the various government loan programs <p><i>Greater parity in access to financing that will facilitate the transition to clean energy and energy efficiency for low and moderate-income households, renters, small businesses, multi-family rental projects, and nonprofits.</i></p>

Challenge Information

Background of Problem	<p>Over the past three years, HGIA's loan portfolio has grown from \$1.1 million at fiscal year ended 6/30/16 to \$88.0 million at fiscal year ended 6/30/19. With a limited budget as well as a very small staff, loan processing is an onerous component of operations that is currently being done manually. Throughout various loan cycles, from application to underwriting to documentation, data is recorded and maintained differently, thus creating redundant work processes and difficulty for staff to find information quickly and collaborate effectively.</p> <p>Additionally, HGIA is required to report over 150 metrics to the Hawaii Public Utilities Commission on a quarterly basis. Manually managing and</p>
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	calculating the data behind these metrics are increasingly becoming more challenging.
<p>Thoughts on what is needed (include department platform)</p>	<p>Platform (if any): A centralized database complemented by a secured online loan portal for an improved customer experience with loan applicants and solar contractors.</p> <p>Thoughts:</p> <p>The portal should be able to:</p> <ul style="list-style-type: none"> - Have an underlying data warehouse to which users (with different permission settings) can have access and see real-time changes to data; - Enable each applicant to have a secure, unique “folder” to capture all inquiries, documents and communications related to their request; - Maintain e-signing function for applications and extend e-signing function to other agreements; and - Underlying this portal should be a robust and secure file repository solution, such as Dropbox. This is because loan applicants and solar contractors are required to upload supporting information which are sometimes highly confidential for loan processing and underwriting. <p>Some workflow improvements we would like to see as a result of this platform:</p> <ul style="list-style-type: none"> - New loan applications being accepted via a secured website with data being automatically stored. Currently, data from all applications need to be re-entered on excel spreadsheets for reporting and tracking purposes. - Having the system generate an automatic request (via email) for information to the Utility when new applications are submitted; - Having the platform automatically access public data from other government agencies, which are required to complete the loan processing work (i.e., Area Median Income from Hawaii Housing Finance and Development Corporation, real property ownership from the County, Business in Good Standing, Valid Contractor License and Vendor Compliance from Department of Commerce and Consumer Affairs, current utility rates from the Hawaiian Electric Company, Maui Electric Company, and Hawaii Electric Light Company, etc.); - Enabling the Contractors to have limited access to the Applicant’s sub-portal to upload project information and respond to questions, consolidating all data and communications in one location; - Programming the platform to automatically calculate utility bill savings based on loan application data; and - Instantly generate loan documents and letters with records entered into database.

<p>Project Value (Department - Government - Community - Industry)</p>	<p>Automating the loan origination, underwriting and documentation process could decrease the processing time by at least 50%. With the time saved, staff could dedicate more resources to public outreach in order to attract more applications from targeted demographic that will benefit the most from the GEMS financing program.</p>
<p>Department Data Available</p>	<p>To support this project, HGIA is able to provide processes, workflows, data fields, metric calculations, documents, etc. Additionally, an HGIA SME will be assigned to this project, if selected for the Challenge.</p>
<p>To be completed by the HACCC Planning Committee</p>	
<p>Community/Industry Data Available</p>	
<p>Potential Community/Industry Co-Sponsors</p>	