



GEMS

Hawaii Green Infrastructure Authority

HACC 2019 Kick Off
10/19/2019

Cindy Nawilis

Reality Check



Utility bill: Before & after solar installation

Pre-Solar
energy bill:
\$248



Purchase
solar hot
water
heater

Cost of Solar Hot Water (SHW)
Heater: \$7,000*
Hawaii Energy Rebate (\$750)
used to buy down interest rate
to 4.0%, fixed

* Estimate – actual cost may vary.



Post-retrofit utility
expenses: **\$146**
Monthly GEM\$ Program
Charge for SHW: **\$42**

Post-retrofit energy
bill: **\$188**

**\$60 projected monthly
savings** (24.2%)

Projected Utility Bill Savings: **\$14,400**
(over 20-year system lifetime)

Plus Estimated \$4,350 in Tax Credits
Total Estimated Benefits: \$18,750

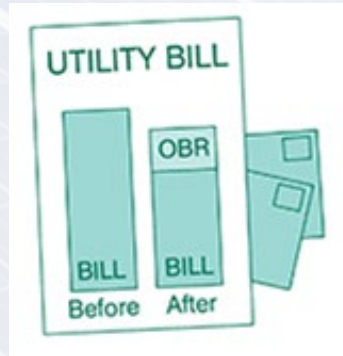


The Green Energy Money

\$aver (GEM\$) Loan



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The Problem

- Processing work is done manually
- Same information being inputted a number of times for different applications.
- No easy way for internal team to collaborate and communicate with applicants and contractors

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Please sign: GEM-Residential-HomeOwner-Packet_rev 08-2019

Rev. 08/2019

HAWAII GREEN INFRASTRUCTURE AUTHORITY (HGIA) **GEMS**
Green Energy Money Saver On-Bill Program (GEMS or Program)
Residential Homeowner Application

GEMS On-Bill Program This GEMS Application (Application), for residential homeowners, must be submitted and approved prior to purchasing or installing your equipment. Approval of this Application does not guarantee funding. GEMS funding requires completed installation of the approved Energy Improvement and fulfillment of all terms and conditions contained in this Application and the GEMS Program documents. Please complete all fields. Incomplete Applications will delay processing. Only approved Energy Improvements, which have not yet been installed are eligible for GEMS. Please submit this completed Application to HGIA along with a copy of your most recent electric utility bill, driver's license or other valid government identification and lease (if applicable).

All parties listed on title to the property will need to execute program documents. Properties held in trust may be eligible for financing if all named trustees agree to the terms and conditions of the GEMS On-Bill Program. A full trust review will be performed if the property is in trust. The review is subject to a \$107.54 fee per trust. Properties with multiple trusts will be subject to additional fees. Paying the trust review fee does not guarantee financing approval.

Should you have questions while completing this Application, please call HGIA at 808-587-3968.

1. PRE-APPLICATION SURVEY

How did you hear about the GEMS On-Bill Program? (check all that apply)

☐ Contractor ☐ Community Organization ☐ News/Radio/TV ☐ Online (Internet) ☐ Utility
☐ Public Event ☐ Hawaii Energy ☐ Friends & Family ☐ Other: _____

Which of these do you have in your home? (check all that apply)

☐ Washer, Age of Washer: _____ ☐ Dryer, Age of Dryer: _____
☐ Kitchen Refrigerator, Age of Kitchen Refrigerator: _____ ☐ 2nd Refrigerator, Age of 2nd Refrigerator: _____
☐ Chest Freezer, Age of Chest Freezer: _____ ☐ Solar Hot Water heater, Age of Solar Hot Water Heater: _____
☐ Solar PV System, Age of Solar PV System: _____ ☐ LED or CFL Light Bulbs ☐ WIFI

Which energy savings product(s) would you most likely be interested in installing within the next three (3) years? (check all that apply)

☐ Washer ☐ Dryer ☐ Kitchen Refrigerator ☐ Solar Hot Water Heater ☐ Solar PV System
☐ LED or CFL Light Bulbs ☐ Other: _____

Where are you most likely to go to get assistance or training regarding managing energy costs and finances? (check all that apply)

☐ Church ☐ Community Event ☐ School/Class ☐ Online ☐ Accountant/Tax Preparer
☐ Financial Advisor ☐ Other: _____

Is there anyone you know that could benefit from lowering their energy costs? ☐ No ☐ Yes If yes, please indicate below.

Name: _____ Phone: _____ Email: _____

2. RATEPAYER INFORMATION The person named on the electric utility account should be the Applicant.

Name on Utility Account (first, middle, last) Please print name(s) exactly as it appears on your utility bill.

Utility Account Number:

3. ENERGY IMPROVEMENT

Which GEMS Approved Energy Improvement would you like to install? (check all that apply)

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The Ask - Fintech for Government Loans

- Improve our data collection process
- Build database & online portal to stream line the process for both internal team and applicants
- Be cost conscious and prioritize low-to-no code solutions
- Technology has made the experience of getting loans easy & simple. Think Lending Club & SoFi.

Why can't the same apply for government loans?



Thank You

- Come talk to us at room 224!
- For more info, visit gems.hawaii.gov or contact us at dbedt.gems@hawaii.gov

