Program Flow Chart—Residential Applications

GEMS Approved Contractor   **Homeowner or Tenant ("Applicant")**

Applicant submits GEM$ application online to HGIA.

Underwriting

HGIA receives application as PDF and enters application data into Residential Under-Writing Worksheet ("UWW") (Excel file)

Is the application complete? —— No ——> HGIA sends missing info letter to Applicant and follows up until application is complete.

Yes

HGIA extracts signed Utility Authorization form from the application and sends to HECO. HECO provides disconnection and other information, which is entered into the UWW.

External sources used:
-HECO utility history
-HUD Income Guidelines
-Real property search by county

Applicant Eligibility criteria:
1. Must be a Hawaiian Electric, Maui Electric or Hawaiian Electric Light Company customer on Rate Schedule R Project Eligibility
2. No disconnect notice issued by the Utility within the past 12 months
3. Minimum of 6 months of history with the Utility
4. Households must be Low and Moderate-Income (LMI) (Defined as <140% Area Median Income per the U.S. Department of Housing & Urban Development and Hawaii Housing Finance & Development Corporation's guidelines)

Does the applicant meet Step 1 Eligibility criteria? —— No ——> HGIA sends missing info letter to Applicant and follows up until application is complete.

Yes

HGIA sends Applicant Step 1 Eligble Letter. Upon receipt of energy project information from Applicant and/or Contractor, HGIA will enter project data in UWW

External sources used:
-HECO Effective Rates Schedule
-Hawaii Energy SWH savings calculator

Project Eligibility criteria:
1. Energy Improvement (EI) must be on the GEMS Approved EI List
2. Contractor must be a GEMS Approved Contractor
3. Post-installation, the EI must provide a minimum 10% utility bill savings

Does the project meet Step 2 eligibility criteria? —— No ——> HGIA sends missing info letter to Applicant and follows up until application is complete.

Yes

Loan Documentation

HGIA sends Final Approval Letter to Applicant with Program (Loan) Documents.

Program Documents:
1. Residential Participant Agreement
2. Request for Insurance Proof

Applicant reviews, signs and returns Program Documents to HGIA

HGIA provides Contractor a Notice to Proceed (NTP) to commence installation.

Funding and Completion

Upon complete installation of Energy Improvement, Contractor submits required closing documents to HGIA for funding approval.

Required Documents:
1. Certificate of Insurance
2. Closed Building Permits
3. Fully Executed Completion Certificate

After auditing file, HGIA funds loan and pays the Contractor.

During loan processing, data is entered into a (different) excel spreadsheet. Approximately 150 metrics are calculated and reported from loan data..