



# Is photovoltaic a GEM fund

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GEM\$ provides financing for solar PV systems and other energy efficiency measures to help Hawaii ratepayers save on their electric utility bill. Find out if our GEM\$ on-bill financing program is right for you by clicking on ...

HGIA is proud to announce that it has been selected for a \$62,450,000 award from the Environmental Protection Agency (EPA) under the Greenhouse Gas Reduction Fund's Solar for All ...

Solar energy installations reduce your electric energy consumption and this lowers your utility bill. The savings can then be applied to pay for your green energy installations through your monthly utility bill.

Notice: HGIA received a Solar For All termination letter from the EPA, and we are awaiting further guidance. We still encourage you to apply for our GEM\$ program for LMI households.

Initially, GEMS will provide financing for distributed solar and other technologies that support PV interconnection, such as energy storage, advanced inverters and monitoring devices.

The latest infusion of money is a welcome reboot for the decade-old GEMS program, which stalled soon after Act 97 was enacted.

Through the GEM\$ on-bill program, residential and commercial HECO customers can finance solar PV systems and other eligible energy improvements with no upper borrowing limit.

Following the close of the FY24 fiscal year, the PUC may consider extending this program after reviewing impacts and data for projects utilizing the OBR mechanism but not financed with GEMS funds.

As explained by HGIA staff, the loans to purchase photovoltaic systems would be provided through a project sponsor - a business entity that seeks to reduce its taxes - which would then be able to offset taxes owed ...



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How does the GEM\$ Program work? The GEM\$ Program is exclusively offered by HGIA, and uses a combination of public and private dollars to provide customers energy improvement upgrades.

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