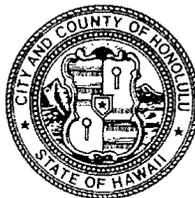


DEPARTMENT OF COMMUNITY SERVICES  
CITY AND COUNTY OF HONOLULU

COMMUNITY ASSISTANCE DIVISION  
51 MERCHANT STREET, 1<sup>st</sup> FLOOR • HONOLULU, HAWAII 96813 • AREA CODE 808 • PHONE: 768-7076 • FAX: 768-7057  
INTERNET: <http://www.co.honolulu.hi.us>

KIRK CALDWELL  
MAYOR



PAMELA A. WITTY-OAKLAND  
DIRECTOR DESIGNATE

GARY K. NAKATA  
DEPUTY DIRECTOR

Date

Thank you for your interest in a City & County of Honolulu **Solar Loan Program**. To assist us in expediting the loan process, please fill out the application completely, sign, and return it to our office with the following supporting documents:

1. **Signed copies of most recent Federal Income Tax Return, all forms & pages for all working household members.**
2. **Copies of current 30-Day Pay Stubs, W-2s, Social Security/Retirement Income, etc.**
3. Check or money order (NO CASH) in the following amounts payable to the "City & County of Honolulu" to cover the following title search and credit report fees:

\$140.90 (\$125 title search + \$15.20 for a single credit report)

\$151.60 (\$125 title search + \$25.40 for a joint report)

4. **Signed original of the Credit Bureau Authorization Form**
5. **Copy of the solar contractor's proposal and the solar energy system cost savings analysis worksheet, contractor's W-9 Form and State of Hawaii contractor's license. Due to Federal requirements, please do not sign or commit to any proposal or contract before applying for this loan.**
6. **Most recent Hawaiian Electric Company (HECO) electric bill and HECO's Locational Value Map results (See attached HECO PV installation interconnection requirement study for Locational Value Map results).**

If you have any questions or require assistance in completing the application, please feel free to contact our Rehabilitation Loan Branch at 768-7076.

Sincerely,

A handwritten signature in black ink, appearing to read "Alan S. S. Tamana".

ALAN S. S. TAMANAHA  
Rehabilitation Loan Branch Chief

Enclosures:

1. Loan Application
2. Loan Program Information Sheet
3. HECO PV Installation Location Value Map & Interconnection Requirement Study Information
4. Credit Bureau Authorization Form

**CITY AND COUNTY OF HONOLULU  
SOLAR LOAN APPLICATION**

Applicant (Head of Household) \_\_\_\_\_ Date of Birth \_\_\_\_\_ SS # \_\_\_\_\_

Co-Applicant (Spouse) \_\_\_\_\_ Date of Birth \_\_\_\_\_ SS # \_\_\_\_\_

Resident Address \_\_\_\_\_ Yrs. \_\_\_\_\_ Phone \_\_\_\_\_

Previous Address if less than 2 yrs. at above \_\_\_\_\_ Yrs. \_\_\_\_\_

Mailing Address if other than Resident Address \_\_\_\_\_ Yrs. \_\_\_\_\_

Names and Ages of All Dependents \_\_\_\_\_  
(See Supplemental Form to list all Non-Dependent Permanent Household Members)

**CURRENT EMPLOYMENT APPLICANT**

**CO-APPLICANT**

Employer \_\_\_\_\_ Years \_\_\_\_\_ Employer \_\_\_\_\_ Years \_\_\_\_\_

Position Held \_\_\_\_\_ Years \_\_\_\_\_ Position Held \_\_\_\_\_ Years \_\_\_\_\_

Address \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_ Gross monthly income \$ \_\_\_\_\_ Phone \_\_\_\_\_ Gross monthly income \$ \_\_\_\_\_

**OTHER GROSS MONTHLY INCOME**

Recipient	Source of Income	Address of Source	Gross Amount
_____	_____	_____	\$ _____
_____	_____	_____	_____
<b>TOTAL</b>			\$ _____

**DEPOSITORY ACCOUNTS (BANKS, SAVINGS & LOANS, CREDIT UNIONS, ETC.)**

Depository/Branch	Name on Acct.	Acct. No.	Acct. Type	Balance
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**LIST OF ALL REAL ESTATE OWNED (ATTACH ADDITIONAL SHEET IF NECESSARY)**

Property Address	Present Value	Mortgage Balance	Monthly Payment	Mortgage Loan No.	Name of Mortgage Company
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**LIABILITIES - LIST ALL LOANS, CHARGE ACCOUNTS, TIME PAYMENT PLANS, ETC. EXCEPT PREVIOUSLY LISTED MORTGAGES – Attach Additional Sheet if necessary**

Payable To	Address	Account Type	Account Number	Monthly Payment	Balance

Please complete the following information on all non-dependent **Permanent** Members of your Household. If there are no non-dependent permanent household members residing with you, please write **None** on the line below.

Name	Relationship to Head of Household	Age	Source(s) of Annual Income	Income

**Additional Household Members – Attach Additional Sheet if necessary. As evidence of income, please submit a copy of income documentation for each individual listed above**

**INFORMATION FOR GOVERNMENT MONITORING ASSISTANCE:**

The following information is requested by the Federal Government to monitor lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not wish to furnish the information, please check box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for particular type of loan applied for.)

**APPLICANT**

I do not wish to furnish this information.

**Ethnicity:**  Hispanic or Latino     Not Hispanic or Latino

**Race:**     American Indian or Alaska Native     Asian

Black or African American     Native Hawaiian or Pacific Islander

White

**SEX:**  Male                       Female

**CO-APPLICANT**

I do not wish to furnish this information.

**Ethnicity:**  Hispanic or Latino     Not Hispanic or Latino

American Indian or Alaska Native     Asian

Black or African American     Native Hawaiian or Pacific Islander

White

**SEX:**  Male                       Female

I (We), the undersigned, certify that all of the information provided in this application is true and correct to the best of my (our) knowledge and is submitted for the purpose of obtaining a City Solar loan. I (We) authorize the City and County of Honolulu to verify all information contained herein and to request a consumer report from consumer reporting agencies. I(We) agree that this application and related verifications and statements shall remain the property of the City and County of Honolulu.

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ CO-APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

# CITY & COUNTY OF HONOLULU SOLAR LOAN PROGRAM

## Frequently Asked Questions (FAQs)

### WHO CAN APPLY FOR THE CITY'S SOLAR LOAN?

Owner-occupant homeowners whose household income is within the income schedule listed below are eligible. The table shows the gross annual income limits for the various household sizes:

Number of Members in Household	
1	\$53,700
2	61,350
3	69,000
4	76,650
5	82,800
6	88,950
7	95,050
8	101,200
9	107,300
10	113,400

These income limits are subject to periodic revision.

### WHAT ARE THE LOAN TERMS?

The loan term for installation of a solar system is 10 years, but 20 year term will be considered on a case-by-case basis. Solar installation combined with other home repairs, the loan term is up to 20 years.

### WHAT IS THE MONTHLY PAYMENT?

The monthly payments will be based at least for 10-year up to a 20-year maturity term. Lower minimum monthly payments are available for credit qualifying borrowers.

## SAMPLE MONTHLY PAYMENTS AT 10-YEAR & 20-YEAR LOAN TERMS:

Average Cost of a Solar Water Heating System <sup>1</sup>	\$6,650
0% Interest Rate for 10 years	
Monthly Loan Payment	\$55.42
Example Cost of a Photovoltaic (PV) System including the Cost of Other Home Repairs	\$50,000
0% Interest Rate for 20 years	
Monthly Loan Payment	\$208.33

<sup>1</sup>The average cost information is from the Hawaii Energy website. Prices may vary by family size, location, and contractor.

### HOW IS THE LOAN SECURED?

For all solar (PV) installation loans, a mortgage lien will be secured to the property. Loan amount will depend upon available equity on the property.

### WHAT ARE THE REQUIREMENTS?

Besides, the income-eligibility, additional government program requirements are:

- Owner occupied property;
- Lead-Based Paint testing for homes built prior to 1978;
- State Historic Preservation Office approval for homes 50 years old or older.
- Submission of the Net Energy Metering Application for the PV installation approval by Hawaii Electric Company (HECO).

Contact the Loan Branch for additional loan requirements at 768-7076.

### HOW DO I APPLY FOR A LOAN?

To apply, call the City and County of Honolulu Rehabilitation Loan Branch at 768-7076 or visit at [www.co.honolulu.hi.us/dcs/housingloans.htm](http://www.co.honolulu.hi.us/dcs/housingloans.htm) for more information or a loan application.

Step 1. Obtain a written itemized work proposal including a cost savings analysis worksheet, contractor's IRS W-9 Form, and general contractor's State license from a Hawaii licensed solar contractor.

Step 2. Check HECO's Locational Value Map to determine the percentage level of PV system saturation in your neighborhood and if a HECO Interconnection Requirement Study is needed which could mean additional installation time and cost of the system to you.

Step 3. Complete the Solar Loan Application.

Step 3. Mail in the following forms: Solar Loan Application and all supporting documentation including your current homeowners insurance.

Step 4. Enclose a check payable to the City & County of Honolulu for the application fees:

\$140.90 (\$125 title search + single app credit report)  
\$151.60 (\$125 title search + joint app credit report)

Step 5.  
Mail to:  
City and County of Honolulu  
Solar Loan  
51 Merchant Street, First Floor  
Honolulu, Hawaii 96813

If you have any questions, please feel free to call 768-7076.

Rev. 3/14



## Clean Energy

[Latest Clean Energy News](#)

[Integrated Resource Planning](#)

[Renewable Energy Basics](#)

[Issues and Challenges](#)

[Clean Energy Generation](#)

[Other Routes to Clean Energy](#)

[Integration Tools and Resources](#)

[Electric Vehicles](#)

### Going Solar

[Getting Started](#)

[Financing Your System](#)

[Site Considerations for Solar](#)

[Additional Technical Details](#)

[Selecting a Solar Contractor](#)

[Connecting to the Utility Grid](#)

[Especially for Contractors](#)

[Videos](#)

[Maintaining Your Solar System](#)

[More Solar Information](#)

[Quarterly Installed PV Data](#)

[How You Can Help](#)

# To Our Valued Customers

Aloha,

Hawaiian Electric is committed to helping our customers get the money-saving and environmental benefits of solar photovoltaic (PV) power while we follow the Public Utilities Commission's rules to provide safe and reliable power for all our customers. If you are considering installing a PV system, here's some important information.

### Check before you install!

We are pleased to tell you that expanded Locational Value Maps (LVMs) are now available on our website. The maps show the range of distributed generation (including solar PV) on circuits as a percent of daytime minimum load in addition to peak load. To see the revised LVM pages, click on the link on the right below.

- Enter a street address to see the estimated DG penetration levels on that circuit as a percent of daytime minimum load as well as peak load.

We recommend that you use the LVM tool as your first, preliminary check of the available capacity on the circuit for your proposed project.

We are trying to avoid a situation where customers sign up and pay for a PV system, only to learn later that the system must go through an interconnection requirements study (IRS) or that their circuit requires additional safety and reliability modifications.

It is important that you understand this initial check does not signify approval to proceed with construction. Circuit availability may change, so projects will have a confirmed place in the queue only when we acknowledge this in writing after a review of your completed net energy metering application.

If you still have questions, please call or email. When you contact us, please provide your name, account number and contract number on your electric bill (if available), street address and size (kW) of the proposed PV system. On Oahu, please contact:

- (808) 543-4760 or email [nem@heco.com](mailto:nem@heco.com)



[Why Check on Your Circuit Capacity?](#)



[Reducing Time and Cost of an Interconnection Study](#)



[Locational Value Maps](#)

We welcome your questions. Together we are reducing our state's dependency on fossil fuels and better managing electricity costs.

Mahalo,  
Net Energy Metering Team  
Hawaiian Electric Company



## Clean Energy

[Latest Clean Energy News](#)

[Integrated Resource Planning](#)

[Renewable Energy Basics](#)

[Issues and Challenges](#)

[Clean Energy Generation](#)

[Other Routes to Clean Energy](#)

[Integration Tools and Resources](#)

[Electric Vehicles](#)

### Going Solar

[Getting Started](#)

[Financing Your System](#)

[Site Considerations for Solar](#)

[Additional Technical Details](#)

[Selecting a Solar Contractor](#)

[Connecting to the Utility Grid](#)

[Especially for Contractors](#)

[Videos](#)

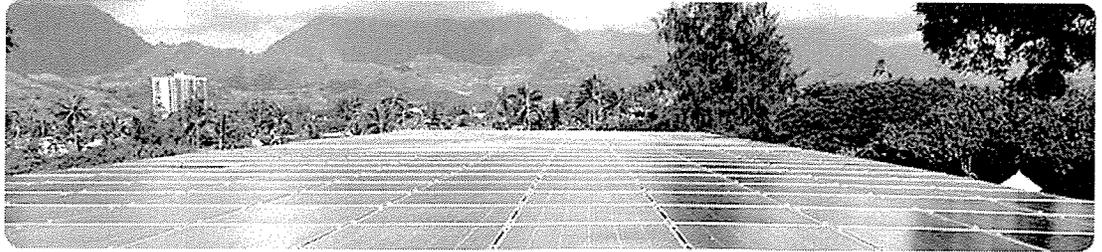
[Maintaining Your Solar System](#)

[More Solar Information](#)

[Quarterly Installed PV Data](#)

[How You Can Help](#)

# Reducing Time and Cost of an Interconnection Study



**We are now changing the threshold to allow more PV projects to proceed without an interconnection requirements study (IRS).**

- Going forward, **single-phase projects 10 kW or smaller on circuits with up to 100 percent** (increased from 75 percent) of daytime minimum load (DML) will NOT require an IRS. (Daytime minimum load refers to electricity demand from 9 a.m. to 5 p.m.)
- In some cases, **protective equipment upgrades may still be needed to interconnect safely on circuits with PV between 75 percent and 100 percent of daytime minimum load.** We will determine if any circuit or project upgrades are needed through a quick supplemental review, at no cost to you. If the utility installs the circuit upgrades, most customers will pay only a prorated share of the cost, based on your proposed PV system size. We will let you know the projected cost of the upgrades. You will not be charged if you decide not to go forward.

When customers wish to add PV systems larger than 10 kW up to 100 kW on circuits still under 100 percent of daytime minimum load, no IRS will be needed. Again, if circuit upgrades are needed, we will install them whenever possible and most customers will pay only a prorated share of the cost.

For circuits already equal to or greater than 100 percent of daytime minimum load, where an IRS might still be needed, our engineers will proactively use experience with the supplemental reviews (at our expense) and past interconnection studies to determine if upgrades are needed, avoiding additional interconnection studies, if at all possible. If upgrades are deemed necessary, customers will only pay a prorated share.

This chart sums up the current interconnection policies:

Aggregate PV Nameplate (kW) vs. Daytime Min Load (DML) on circuit	Single Phase system, 10 kW or smaller	Single Phase system, from 10 kW to 100 kW	Three-Phase, from 10 kW to 100 kW
100% of DML or greater	IRS may be required, possible upgrades	IRS may be required, possible upgrades	IRS may be required, possible upgrades
75-99% of DML	No IRS, possible upgrades	No IRS, possible upgrades	No IRS, possible upgrades
Up to 74% of DML	No IRS, no upgrades	No IRS, possible upgrades	No IRS, possible upgrades

In addition, to further reduce number and cost of studies needed, the company is doing a limited number of studies on several circuits over 100% of daytime minimum load and will apply the experience gained to as many projects as possible on similar circuits. In the past, customers who needed an interconnection requirements study would have been required to pay the entire cost and wait for that study to be finished.

Our new practice is intended to considerably reduce the study and upgrade costs for many customers in the future.

As we continue to monitor circuits and do representative studies, we anticipate that it will be possible in the future for even more small systems to proceed without an interconnection requirements study.

[\(Back\)](#)

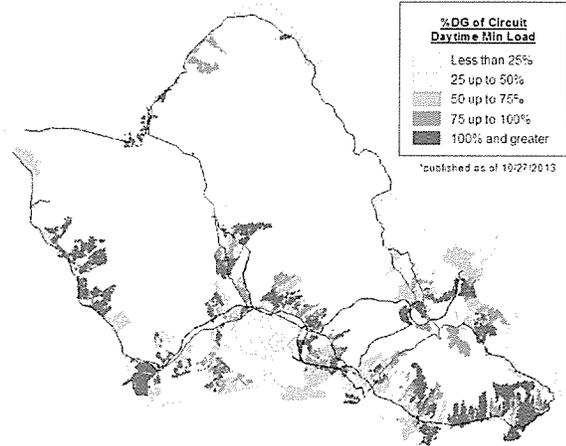


## Welcome to the Locational Value Map (LVM) for Oahu

Hawaiian Electric Company provides this Locational Value Map / Address Search Tool for informational purposes. It is designed to show customers and solar companies an estimate of the level of distributed generation (DG) penetration on distribution circuits as a percentage for both minimum daytime and peak circuit loads at a given time.

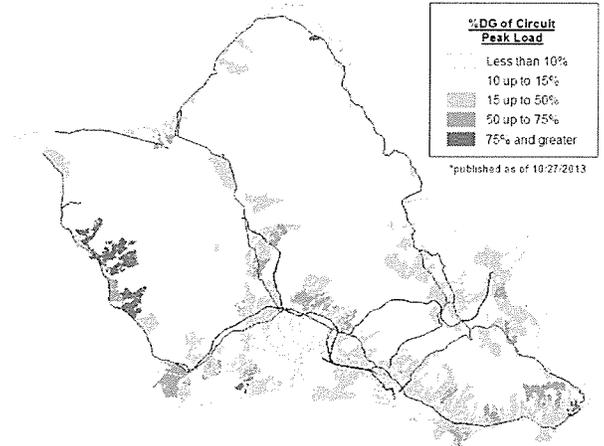
Data shown in the maps and from the address search tool are updated nightly on weekdays. For more information about possible studies and upgrades, call or email our respective programs (SIA, NEM, FIT).

Click map to enlarge



This map shows circuits with installed PV up to and greater than 100% of daytime minimum load (DML)\*. For systems up to 10 kW, an interconnection study will not be needed if total PV on the circuit is less than 100% of DML.

\* For purposes of the map, daytime is defined as 9 a.m. to 5 p.m.



This map shows distributed generation (mostly solar photovoltaic or PV) on a circuit compared to 15% of peak electricity demand, or "load" on each circuit also shows levels beyond 15%.

## Address Search Tool

Begin your address search\*\* by entering the Street Name and one of the following: (1) Street Number or (2) Zip Code in the fields below.

Street Number starts with:

Street Name starts with:

Zip Code:

\*\* Please note that the Search Results will only display up to the first 100 records from the criteria that you have entered.



THE INFORMATION NETWORK

www.ACRAnet.com

MORTGAGE REPORTING • EMPLOYMENT SCREENING

521 W. Maxwell Ave • Spokane, Wa • 99201-2417  
Customer Service Direct: 509 324-1249 • 1 800 304-1249  
Fax 509 324-1240 • 1 800 845-7435

"National Coverage with Local Service"

TENANT SCREENING • COMMERCIAL REPORTING

### INFORMATION DISCLOSURE AUTHORIZATION AND RELEASE

The undersigned parties (hereinafter referred to as "Applicant(s)") hereby authorize ACRAnet, Inc a Nevada Corporation (hereinafter referred to as "ACRAnet") to obtain a credit report and other personal information (all documents hereinafter referred to as "Consumer Report") in connection with Applicant(s) application for a mortgage loan.

Applicant(s) signature(s) below further authorize(s):

- I. the mortgage company to release a copy of Applicant(s) credit application to ACRAnet;
- II. ACRAnet to obtain information regarding Applicant(s) employment, savings accounts and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit union accounts, etc.) ;
- III. ACRAnet to use a photocopy, facsimile or other true reproduction of this authorization, if necessary, to obtain any information required in the course of its activities in connection herewith, any such true copy of this Information Disclosure Authorization and Release being deemed an original; and
- IV. ACRAnet to furnish a copy of Applicant(s) Consumer Report to the mortgage company that requested this authorization.

Applicant(s) hold the mortgage company and ACRAnet harmless and indemnified in furnishing the copy of the Consumer Report in accordance herewith.

_____ Applicant's Name (Please Print)	_____ Applicant's Signature	_____ Date
_____ Applicant's Name (Please Print)	_____ Applicant's Signature	_____ Date
_____ Applicant's Name (Please Print)	_____ Applicant's Signature	_____ Date
_____ Applicant's Name (Please Print)	_____ Applicant's Signature	_____ Date

**PRIVACY ACT NOTICE:** The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether Applicant(s) qualifies as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without Applicant(s) consent except to the person or company verifying the information including, but not limited to, Applicant(s) employer, bank, lender and by any other credit reference as needed to verify other credit information and as permitted by law. Applicant(s) does not have to give ACRAnet this information, but if Applicant(s) does not, Applicant(s) mortgage loan application may be delayed or rejected. This information ACRAnet will obtain is authorized by the TITLE 38, U.S.C chapter 37 (if VA); and 12 U.S.C., Section 1701 et seq. (if HUD/FHA).