



Homestead Energy Pilot Program

Why Lease when you can own?

The Council for Native Hawaiian Advancement (CNHA) is offering a new Homestead Energy Pilot Program in partnership with Poncho's Solar Service. We have an affordable loan option for photovoltaic purchases with low up front costs. Call today to learn more.

Save Money ~ Reduce Your Utility Bill~ Call Now!

Benefits of a Photovoltaic System!

- Drastically reduce household utility costs
- Save hundreds, even thousands annually
- Generous tax credits offset costs
- Produce clean energy on your roof top
- Help reduce Hawaii's dependency on oil

OWN A PV SYSTEM TODAY

Terms of Financing*

Program	Photo Voltaic
Loan Amount:	Up to \$25,000
Repayment:	120 Months
Down Payment:	5%
Origination Fee:	2%
Processing Fee	\$50.00
Fixed Monthly	\$285.03
Interest Rate:	7.75%

**This chart is for illustrative purposes only and is not intended as an offer to lend. All loans made by CNHA are subject to qualification. Monthly payment based on maximum loan amount of \$25,000 @7.75%. Terms are subject to change and may vary based on credit risk.*

Pilot Program Interest Rates!

FICO	Interest Rate
620 or higher	7.75%



Photovoltaic Loans up to \$25,000.00!

(Subject to Availability of Funds)

Apply Today!

Minimal down Payment

Low Interest Rates

Low Monthly Payments

Funding for this program is provided in part by Oweesta, The CDFI Fund and the Hawaiian Way Fund.



The CDFI Fund



For more information, please contact: Council for Native Hawaiian Advancement
2149 Lauwiliwili Street, Kapolei, HI 96707;
Tel: 808.596.8155 / 800.709.2642; Fax: 808.596.8156 / 800.710.2642
info@hawaiiancouncil.org / www.hawaiiancouncil.org



COUNCIL FOR NATIVE HAWAIIAN ADVANCEMENT

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www.hawaiiancouncil.org

Aloha Homestead Lessee!

The Council for Native Hawaiian Advancement (CNHA) is a nonprofit providing community development services to Hawaiian families and Hawaiian organizations. We would like to introduce you to our ***Homestead Energy Program (HEP)***. This innovative program was designed in 2009, to assist families in financing and installing solar water heaters and photovoltaic solar systems in homestead communities throughout the State.

In partnership with the U.S. Department of Treasury's CDFI Fund, Department of Hawaiian Home Lands, First Nations Oweesta Corporation, Hawaii Energy, Hawaiian Way Fund, and your local homestead association, CNHA is offering grants and loans to purchase and install solar water heaters and photo voltaic systems.

Loan Funding is made available to homestead families at a low interest rate, and providing a repayment term of up to 10 years. This makes the payment for the system affordable, and enables homestead families to begin receiving the energy savings right away.

The ***Homestead Energy Program*** is designed to assist homestead families at all income levels to install solar water heating and photovoltaic systems. If you are interested in participating in the program and accessing up to \$6,500.00 for a solar water heater and \$25,000.00 for a photovoltaic solar system, please complete the enclosed application.

Mahalo for your interest in the Homestead Energy Program. If you have any questions, please contact one of our loan fund officers on Oahu by phone at 808.596.8155 or via e-mail at info@hawaiiancouncil.org.

Sincerely,

Michelle Kauhane
CNHA President & CEO



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HOMESTEAD ENERGY PROGRAM DOCUMENT CHECKLIST

Client Name

Date Submitted

Required Items

- Program Application
- Copy of DHHL Lease
- Photo I.D. (Drivers License, State ID, Military ID etc.)
- Verification of Income
 - Federal Tax Returns for the previous two years;
 - Pay Stubs to cover the most recent 30 days;
 - W-2's for the previous two years;
 - Evidence of other Income if applicable (Social Security, Child Support, Alimony, Retirement, Pension, Lease Agreements, etc.);
 - Self-Employed: Provide Individual and Business Federal Tax Returns with all Schedules for the previous two years.
- Bank Statements (Most current month, with ALL Pages including Account Number, Name of Institution, Name of Account Holder)
- Verification of Employment (Completed by CNHA)
- Credit Report (Completed by CNHA)
- Other: _____

The following items must be completed:

Prior to Installation

- Contractor Estimate
- Signed CNHA Documents
- CNHA's Notice to Proceed

Prior to Release of Funds

- Contractor Final Invoice



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HOMESTEAD ENERGY PROGRAM APPLICATION

Please print legibly using a blue or black pen. Information such as your date of birth and social security number are used to pull credit and identify accounts as those belonging to you the Borrower and not someone with a similar name. CNHA takes Borrower privacy seriously and makes every effort to safeguard your personal information.

APPLICANT INFORMATION

Name:	SSN:	Date of Birth:
Home Phone:	Cell Phone:	E-Mail:
Current address:		
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/relatives	Years at address:	Housing Payment: \$
Mailing Address (If different):		
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		
Employer:	Self-Employed <input type="checkbox"/> Y <input type="checkbox"/> N	Type of Business:
Employer address:		
Work phone:	Work E-mail:	Supervisor:
Position:	Start Date:	Monthly Income: \$
Other Income:	Source:	How long received:
Nearest living relative:	Relationship:	Phone:

CO-APPLICANT INFORMATION

Name:	SSN:	Date of Birth:
Home Phone:	Cell Phone:	E-Mail:
Current address:		
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/relatives	Years at address:	Housing Payment: \$
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		
Employer:	Self-Employed <input type="checkbox"/> Y <input type="checkbox"/> N	Type of Business:
Employer address:		
Work phone:	Work E-mail:	Supervisor:
Position:	Start Date:	Monthly Income: \$
Other Income:	Source:	How long received:

HOUSEHOLD MEMBERS

Name	Relationship to Applicant	Age	Presently Employed?	If yes, where?
1.	Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No	
2.			<input type="checkbox"/> Yes <input type="checkbox"/> No	
3.			<input type="checkbox"/> Yes <input type="checkbox"/> No	
4.			<input type="checkbox"/> Yes <input type="checkbox"/> No	
5.			<input type="checkbox"/> Yes <input type="checkbox"/> No	
6.			<input type="checkbox"/> Yes <input type="checkbox"/> No	

LIABILITIES (MORTGAGE, CREDIT CARDS, PERSONAL LOANS, AUTO LOANS, ETC.)

Name of Institution	Type of Account	Account Number	Account Balance	Monthly payment

ASSETS (CHECKING & SAVINGS ACCOUNTS, RETIREMENT, ETC.)

Checking 1:	\$	Retirement (401k, IRA, 403b, etc...)	\$
Checking 2:	\$	Other:	\$
Savings 1:	\$	Other:	\$
Savings 2:	\$	Other:	\$

What type of system are you installing? Gas Electric Solar Photo Voltaic Other

How did you hear about this program? Homestead Association Solar Contractor Advertisement Other

Homestead Name: _____ Referred By: _____

INCOME CERTIFICATION/SIGNATURES

- All information provided on this application is true and correct to the best of my knowledge.
- All sources of household income have been fully disclosed.
- I authorize CNHA to obtain a credit report in conjunction with this application if applying for credit.
- I understand that CNHA will rely on the information in this application and/or credit report to make its decision.
- I understand that my application will be denied if I have provided any false information, or if this application is incomplete
- I will notify CNHA immediately if there are changes to the information provided in this application.

Applicant's Signature:	Date:
Co-Applicant's Signature:	Date:



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Homestead Energy Program Borrower's Certification & Authorization

Certification

The undersigned certifies the following:

1. I/We have submitted documentation to the **Council for Native Hawaiian Advancement (CNHA)** to qualify for the Homestead Energy Program.
2. In requesting the loan, I/We completed an application form containing various information on me and my income information, as well as assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application packet in regards to me and/or other documents, nor did I/We omit any pertinent information.
3. I/We understand and agree that the **Council for Native Hawaiian Advancement** will review and analyze the information provided from the application to determine my ability to qualify for the Homestead Energy Program.
4. I/We fully understand that the information provided is specifically for applying for a loan/grant. The information is being used by CNHA in order to identify borrowing potential

Authorization to Release Information

To Whom It May Concern:

1. I/We have completed a Homestead Energy Program application from the **Council for Native Hawaiian Advancement**
2. I/We understand and agree that the **Council for Native Hawaiian Advancement** may pull a credit report as part of their due diligence when evaluating my application.
3. A copy of this authorization may be accepted as an original.

Applicant Name

Date

Social Security Number

Signature

Co-Applicant Name

Date

Social Security Number

Signature