

Energy Wise Participating Solar Contractors

808 PLUMBING

5240C Aliomanu Road, Anahola, HI 96703
808.635.0501

ARROYO'S PLUMBING

3110 Huali Street, Lihue, HI 96766
808.634.5635

DIVAN PLUMBING

5721 Kaehulua Road, Kapaa, HI 96746
808.822.6925

HIDEO TANAKA PLUMBING

336 Eggerking Road, Kapaa, HI 96746
808.822.4261

PEYTON'S PLUMBING

PO Box 787, Hanapepe, HI 96716
808.335.3859

PIPEMASTERS

4643-D Puuwai Road, Kalaheo, HI 96741
808.332.8088

PONCHO'S SOLAR SERVICE

1333 Opua Street, Honolulu, HI 96818
808.422.4266

M. SUGAI PLUMBING

5345 Makaloa St., Kapaa HI 96746
808.482.1413 or 808.822.9497

SUN KING

PO Box 330879, Kahului, HI 96733
808.245-6570 or 877.786.5464

TOME'S PLUMBING

PO Box 308, Eleele, HI 96705
808.335.3550

TRIPLE T PLUMBING

4093 Puaole Street, Lihue, HI 96766
808.652.5876

UNIFORM PLUMBING, FIRE & SOLAR

2342 Hulemalu Road, Lihue, HI 96766
808.639.7589

Solar Loan Checklist

Use this checklist to help you through the loan process. Remember, KIUC is always here to help. You could be heating your water with the sun in no time!

- I have an electric water heater, heat pump water heater or nonfunctional solar water heater.
- Get contractor bid
- Complete Credit Application
- Loan approval
- Contractor completes Incentive Application
- Receive Authorization Letter
- Have system installed
- Schedule System Verification
- Enjoy benefits of solar water heating!

 **Kaua'i Island
Utility Cooperative**
Your Touchstone Energy® Cooperative 

KIUC is an equal opportunity provider and employer.

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Utility Cooperative**
Your Touchstone Energy® Cooperative 

A Member's Guide to the Interest Free Solar Water Heating Loan Program



Energy Wise Programs

Phone: 808.246.8280
808.246.8287
808.246.8275

Fax: 808.246.8268

Kaua'i Island Utility Cooperative

Solar Water Heater

Loan Program

KIUC has partnered with Kaua'i Community Federal Credit Union (KCFCU) and the Kaua'i County Housing Agency to bring our customers an interest free loan for those who want to install solar water heating.

The funds for the solar systems are being provided by the individual lenders. KIUC is paying the interest for qualified borrowers. The loan will be paid back over a five year period.

1. What Kind Of Water Heater Do I Have?

To qualify for an interest free solar water heater loan you must be a residential customer of record and have an existing electric water heater. New construction no longer qualifies. The loan can also be used to replace malfunctioning solar water heaters.

2. Contractor Bid / Credit Application

Contact one of the Energy Wise Participating Contractors (listed on the back of the brochure) to get a bid for your solar system. You need to know how much you want to borrow. Once you know how much the system will cost, complete a Credit Application. Applications can be picked up at either KIUC or KCFCU. You can also call KIUC and we will mail you one. Once you have completed the Credit Application return it to **KCFCU**.

3. Loan Approval

Loan approval will be based on a combination of factors including income, credit and employment history. You will be notified by the lending partner who accepts the application whether or not you qualify.

4. System Installation

You will be contacted in writing when your loan is approved. Contact your contractor and show the approval letter from your lender to the contractor. They will complete a KIUC Incentive Application, which you must sign. They will forward the application to KIUC.

Once KIUC receives the completed application KIUC will mail you an Authorization Letter which will inform you to contact your contractor and arrange for system installation.

5. Schedule a Post Installation Verification

Your contractor will notify KIUC after the system installation has been completed. KIUC will call you to schedule a post installation verification to verify that the system meets KIUC standards.

You will need to be present at the verification to sign a Verification of Installation Form. This form will be used to notify your lender that the installation has been completed.

6. Loan Payments / Billing

You will be billed monthly by the lending institution that issued your loan. Loan payments must be made directly to the lending institution. Payments for the loan will not appear on your KIUC electric bill and loan payments for solar systems cannot be mailed to KIUC or paid in our office.

FREQUENTLY ASKED QUESTIONS

Q: Am I required to get multiple bids from contractors?

A: No. However, pricing for solar water heating is very competitive and prices can vary wildly between contractors. It is a good idea to shop around to get the best price and to learn as much about solar water heating as you can.

Q: Can I choose a contractor who is not on the list?

A: No. Systems installed by non-participating contractors or systems installed without following the Energy Wise loan process cannot be qualified for a loan. All participating contractors on the list have agreed to abide by program standards and will work with the loan process.

Q: Do I have to make a down payment on the solar system?

A: No you are not required to pay the contractor a down payment for the system. KIUC is offering 100% financing at no interest to qualifying customers. The contractor will be paid the full amount for the system after KIUC has verified it has met program specifications.

Q: What about the Rebate Program?

A: The solar rebate program is still available if you would like to have a rebate instead of a loan. You have a choice of either a rebate or a interest free loan.

Q: Where can I call if I have questions about the loan process?

A: Call KIUC energy services at 808.246.8280, 808.246.8287 or 808.246.8275, M-F 7:30 a.m. to 4:30 p.m. Phone numbers for questions specific to the credit application can be found on the application itself.

Q: How long do I have to pay back the loan?

A: Five years. It can be paid back sooner if you wish with no pre-payment penalties. All the interest from the loan will be paid back by KIUC.