



## Michigan Saves Contractor Qualifications

All contractors must meet the minimum qualifications described in the table below and provide the appropriate documentation to be considered by Michigan Saves.

Category	Residential Financing	Commercial Financing
<b>Business Organization &amp; Insurance</b>		
State of Michigan Business License	Corporations and LLC's must be registered and in good standing with the State of Michigan Corporations Division. Sole proprietors and limited liability partnerships do not have to register their business with the State of Michigan.	
General Liability Insurance Coverage	Minimum of \$1 million per occurrence and \$1 million aggregate	Minimum of \$1 million per occurrence and \$2 million aggregate
Workers' Compensation or Self-Insurance Coverage	Minimum of \$100,000 each accident and \$500,000 policy limit	
Financial Due Diligence	N/A	Michigan Saves' lending partner will examine the contractor's financial background and establish a credit profile (Documentation may be required)
<b>License &amp; Certifications</b>		
<i>Contractors must have an active license in their applicable trade, as required by law, with no pending actions against the license by the State of Michigan. For contractors providing services where there is no applicable license, Michigan Saves will waive the license requirements. Additionally, Michigan Saves may require third-party certifications or advanced training for certain services, as noted below.</i>		
Air Sealing improvements (rim joist and top plate sealing with expanding foam)	Residential Builders or Residential Maintenance and Alterations license	
	Third-party certification (BPI, LIUNA, RESNET, WAP) that enables contractor to perform diagnostic testing	No third-party certification is necessary for diagnostic testing in commercial buildings
Boilers	Boiler Installers license	
	Mechanical Contractors license, with the minimum following classifications: Hydronic heating and cooling and process piping HVAC equipment	
	Master Plumber license or Plumbing Contractor license	

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Electric Vehicle Charging Stations, Generators, Micro Combined Heat and Power, Whole Building Battery Storage	Master Electrician license or Electrical Contractors license	
Geothermal Systems	Mechanical Contractors license, with the minimum following classifications: Hydronic heating and cooling and process piping HVAC equipment Limited refrigeration and AC service	Mechanical Contractors license, with the minimum following classifications: Hydronic heating and cooling and process piping HVAC equipment Limited refrigeration and AC service, or Unlimited refrigeration and AC service
Heating, Ventilation, Air Conditioning, and Refrigeration (HVAC-R) (air conditioning, furnace, heat pumps, refrigeration)	Mechanical Contractors license, with the minimum following classifications: HVAC equipment Limited heating service Limited refrigeration and AC service	Mechanical Contractors license, with the following classifications (classifications 5 - 8 depend on the size of the equipment): Hydronic heating and cooling and process piping HVAC equipment Refrigeration Limited heating service, or Unlimited heating service Limited refrigeration and AC service, or Unlimited refrigeration and AC service
Insulation	Residential Builders or Residential Maintenance and Alterations license. For the Residential Maintenance and Alterations license, the contractor should have the Insulation classification.	
	If spray foam insulation is used, then diagnostic testing is required and contractor must have third-party certification (BPI, LIUNA, RESNET, WAP)	
Project Development	No specific licenses are required	
Roofing and Siding	Residential Builders or Residential Maintenance and Alterations license.	
Solar Photovoltaic and Wind Turbines	Master Electrician or Electrical Contractor license	
	Residential Builders license	
Solar Thermal Systems	Master Plumber or Plumbing Contractor license	
	Mechanical Contractors license with the minimum following classifications: Hydronic heating and cooling and process piping HVAC equipment	

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Water Heaters	Master Plumber or Plumbing Contractor license	
	Mechanical Contractors license with the minimum following classifications: Hydronic heating and cooling and process piping HVAC equipment	
Windows and Doors	Residential Builders or Residential Maintenance and Alterations license. For the Residential Maintenance and Alterations license, the contractor should have the Storm and Sash classification	
	Federal lead safe certification through the lead renovation, repair, and painting program at the U.S. Environmental Protection Agency.	
Trade License (as applicable)	Active license in applicable trade, as required by law, with no pending actions against the license by the State of Michigan. Contractor must provide license number(s)	
<b>Training/Education</b>		
Michigan Saves Contractor Training	Must attend residential contractor training session	Must attend commercial contractor training session
<b>Disciplinary Actions</b>		
	Business (including predecessors) and owners must not have been subject to disciplinary proceedings or license revocation by the State of Michigan. In addition, company or its owners/principals may not have any outstanding legal claims, including bankruptcy	
<b>Signature Agreement</b>		
Michigan Saves Contractor Agreement	Must read and agree to the terms and conditions of the Michigan Saves residential Contractor Agreement	Must read and agree to the terms and conditions of the Michigan Saves commercial Contractor Agreement