



# Michigan Saves<sup>®</sup>

The Nation's First Nonprofit Green Bank

## 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. An application for participation is not a guarantee of authorization, even if a contractor meets the minimum qualifications. Michigan Saves reserves the right to deny a contractor's application at any time, if staff believes that a contractor's business practices are not a good fit for Michigan Saves' programs.

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. If the company is incorporated under the laws of a state other than Michigan, then it must be registered and in good standing with the State of Michigan Corporations Division for at least 12 months. 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)
Business Practices	<p>Michigan Saves will evaluate a company's business practices by reviewing various online resources, including but not limited to, the Better Business Bureau and online reviews. Staff may also perform a basic internet search of the company and its owners/principals to determine if there are any outstanding or past legal claims, including but not limited to bankruptcy proceedings, material liens, criminal convictions, and civil judgments against the company and its owners/principal, or a history of consumer complaints, or unsavory allegations about the company, the owners/principals, or the company's work product.</p> <p>Michigan Saves staff will also evaluate the company's fit for our programs. Michigan Saves reserves the right to deny a company's application, even if it meets the minimum qualifications for participation, if staff believes that the company's business or sales practices are not a good fit for Michigan Saves and present a reputational risk.</p>	

Category	Residential Financing	Commercial Financing
<b>License &amp; Certifications</b>		
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.		
Air Compressors	N/A	No specific licenses are required
Air Sealing/ Weatherization	Residential Builders or Residential Maintenance and Alterations license AND	No third-party certification is necessary for diagnostic testing in commercial buildings
	Third-party certification (BPI, LIUNA, RESNET, WAP) that enables contractor to perform diagnostic testing	
Boilers and Steam Systems	Boiler Installers license OR	Boiler Installers license with the appropriate classification
	Mechanical Contractors license, with the minimum following classifications: Hydronic heating and cooling and process piping (1) HVAC equipment (2)	
Building Control Systems	N/A	No specific licenses are required
Duct Sealing	No specific licenses are required	N/A
Electric Vehicle Charging Stations, Generators, Micro Combined Heat and Power, Whole Building Battery Storage, Electrical Upgrades	Master Electrician license or Electrical Contractors license	
Electrification	Successfully complete Michigan Saves Electrification training	N/A
Energy Audits	Third-party certification including but not limited to BPI, HERS and Passive Home certifications	Third-party certification including but not limited to AEE, ASHRAE and BPI certifications
Food Service Equipment	N/A	No specific licenses are required

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Geothermal Systems	Mechanical Contractors license, with the minimum following classifications: Hydronic heating and cooling and process piping (1) HVAC equipment (2) Limited refrigeration and AC service (7)	Mechanical Contractors license, with the minimum following classifications: Hydronic heating and cooling and process piping (1) HVAC equipment (2) Limited refrigeration and AC service (7), or Unlimited refrigeration and AC service (8)
Heating, Ventilation, Air Conditioning, and Refrigeration Equipment and Systems (HVAC-R) (air conditioning, furnace, heat pumps/mini-splits)	Mechanical Contractors license, with the minimum following classifications: HVAC equipment (2) Limited heating service (5) Limited refrigeration and AC service (7)	Mechanical Contractors license, with the following classifications (classifications 5 - 8 depend on the size of the equipment): Hydronic heating and cooling and process piping (1) HVAC equipment (2) Refrigeration (4) Limited heating service (5), or Unlimited heating service (6) Limited refrigeration and AC service (7), or Unlimited refrigeration and AC service (8)
Insulation	Residential Builders or Residential Maintenance and Alterations license. For the Residential Maintenance and Alterations license, the contractor should have the Insulation classification.	
Lighting Equipment Distributors	N/A	No specific licenses are required
Lighting Retrofit/Replacement	N/A	Master Electrician license or Electrical Contractors license
Project Development	No specific licenses are required	
Pumps/Motors	N/A	Pumps: Master Plumber or Plumbing Contractor license Motors: Master Electrician license or Electrical Contractors license
Refrigeration Equipment and Systems	N/A	Mechanical Contractors license with the minimum following classifications: Refrigeration (4)
Roofing and Siding	Residential Builders or Residential Maintenance and Alterations license	

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Solar Photovoltaic	Master Electrician or Electrical Contractor license listing the name of the company applying to Michigan Saves AND	
	Residential Builders license listing the name of the company applying to Michigan Saves AND	
	Documentation of an Interconnection Agreement facilitated by the company for a property located in Michigan	
Solar Thermal Systems	Master Plumber or Plumbing Contractor license OR	
	Mechanical Contractors license with the minimum following classifications: Hydronic heating and cooling and process piping (1) HVAC equipment (2)	
Water Heaters	Master Plumber or Plumbing Contractor license OR	
	Mechanical Contractors license with the minimum following classifications: HVAC equipment (2)	
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. AND	
	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).	
Training/Education		
Michigan Saves Contractor Training	Must attend residential contractor training sessions	Must attend commercial contractor training sessions
Disciplinary Actions		
	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.	
Signature Agreement		
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