

Lead Poisoning Prevention Fund

Implementation Guide

February 2024—Version 1



Michigan Saves[®]

The Nation's First Nonprofit Green Bank

Prepared by

Michigan Saves
www.MichiganSaves.org

Table of Contents

Document History.....	5
Introduction.....	6
The Lead Poisoning Prevention Fund.....	7
Program Processes.....	7
Project Exploration.....	7
Project Initiation.....	7
Project Completion.....	8
Becoming a Michigan Saves Authorized Contractor.....	9
Contractor Application Process.....	9
Contractor Requirements.....	9
Estimates and Warranties.....	11
Subcontracting Policy.....	11
Prohibition on Contractor Reserves.....	12
Relationship with Michigan Saves.....	12
Minimum Number of Projects.....	12
Michigan Saves Program Training.....	12
Changes and Other Updates to Contractor Information.....	13
Fees Assessed to Contractors.....	13
Financing Customers Through Michigan Saves.....	14
Residential Loan Basics.....	14
Customer Eligibility.....	15
Loan Application Process.....	15
Eligible Improvements.....	16
Eligible Measures.....	16
Diagnostic Testing.....	17
Project Completion.....	17
Customer Loan Closing and Payment.....	17
Program Forms.....	18
Letter of Intent.....	19
Loan Application.....	19
Membership Application.....	19

Loan Closing Documents	19
Certificate of Completion	20
Job Record.....	20
Quality Assurance	20
Quality Assurance Objectives	20
Quality Assurance Procedures	21
Document Review.....	21
Customer Satisfaction Survey	21
Types of Deficiencies and Corrective Action Reports	22
Work Deficiencies	22
Programmatic Reminders	22
Contractor Response to Corrective Action Reports	22
Written Response	23
Corrective Action Examples.....	23
Contractor Participation Status.....	24
Customer Inquiries and Complaints	24
Appendix A. Lead Fund Process Flow Chart.....	26
Appendix B. Letter of Intent	27
Appendix C. Underwriting Criteria for Michigan Saves Loans.....	32
Appendix D. Contractor Checklist	33
Appendix E. Lead Inspection COC	37
Appendix F. Lead Abatement COC	39

Document History

Version	Date	Nature of Revisions
1.0	February 2024	Initial implementation guide

Introduction

Michigan Saves is a nonprofit organization dedicated to accessible, equitable, and just investments in energy efficiency and clean energy to support healthy and thriving communities. To accomplish this, Michigan Saves operates as a green bank, making affordable financing and incentives available through grants and partnerships with private-sector lenders and energy providers. We also authorize and monitor a network of contractors while providing technical assistance for customers and contractors alike. Our current portfolio includes programs for residential, commercial, and municipal customers and supports energy efficiency, renewable energy, and lead abatement projects.

This implementation guide outlines the details and requirements of the Lead Poisoning Prevention Fund (Lead Fund), which provides easy, affordable loans to homeowners for lead paint abatement in Michigan. The guide serves as a reference for participating contractors to understand the program requirements and to promote the program to customers.

The Lead Poisoning Prevention Fund

Lead-based paint abatement is a highly regulated activity that is managed by the Michigan Department of Health and Human Services (MDHHS). Financing lead abatement projects is a nonregulatory component within the larger regulatory process. This guide only focuses on the financing component and does not cover all actions or requirements of the regulatory process for lead-based paint abatement. The Lead Fund provides financing through the Michigan Saves residential loan program and incorporates the same rates, terms, and conditions. The Lead Fund may also provide financial incentives to reduce the cost of a lead abatement project or reduce the costs of financing the project.

Participating contractors must comply with all applicable federal, state, and municipal laws; ordinances; and regulations, including, but not limited to, the Lead Abatement Act (Public Act 368 of 1978), the Lead Hazard Control rules, Michigan's Construction Lien Act, and residential building codes.

Program Processes

Appendix A illustrates the expected process flow for an abatement project coming through the Lead Fund. The program processes can be summarized as follows:

Project Exploration

- Customer learns about the Lead Fund from MDHHS, Michigan Saves, a community health organization or nonprofit, or a lead abatement contractor.
- Customer goes to michigansaves.org/leadfund to learn about the program.
- Customer completes a letter of intent (see Appendix B) to signal their interest in the program.
- MDHHS or Michigan Saves coordinates a Lead Inspection and Risk Assessment (LIRA) for the customer. The LIRA will identify the lead risks in the home and recommend abatement activities.
- The certified lead inspector or risk assessor provides a copy of the LIRA to MDHHS, the customer, and Michigan Saves.
- Customer reviews the LIRA and decides whether to take action and abate the lead paint hazards in and around the home.

Project Initiation

- Customer seeks quotes from certified lead abatement contractors for the lead paint abatement work. The abatement contractor should use the LIRA as the basis for developing a lead abatement workscope, prioritizing the abatement activities that provide the greatest benefit.
- Customer selects the certified lead abatement contractor to complete the project.
- The contractor submits the lead abatement workscope to Michigan Saves for approval. Revisions may be required.

- Customer applies for Michigan Saves financing. The customer may receive a denial, an approval, or a pending message from the Michigan Saves loan center.
 - A pending message is not a denial and simply means that the lender needs more information to make a decision.
 - The lender may also counteroffer at a lower loan amount if the customer does not qualify for their original request. If this occurs, the contractor should adjust the workscope to accommodate a lower loan amount or discuss alternative sources for funding the difference.
- The customer's credit approval is valid for 90 days and they will need to execute their loan documents within this time to avoid a new credit pull. New credit is subject to re-evaluation.
- Per statute, the contractor submits a Notification of Lead Abatement Activity to MDHHS and completes the mandatory Occupant Protection Plan.

Project Completion

- Abatement work commences.
- Upon work completion, the certified lead abatement contractor schedules a final clearance inspection.
- A certified clearance technician performs final clearance inspection. If the inspection fails clearance, then the certified lead abatement contractor must return and clean the home again. If the inspection passes, then the clearance report is provided to the contractor and the homeowner.
- The certified lead abatement contractor submits all the project documentation, including the final lead report, to MDHHS.
- The certified lead abatement contractor completes the Michigan Saves job record in the online portal, National Green Energy Network (NGEN). To this job record, the contractor will attach the Michigan Saves Certificate of Completion, which is signed by both the customer and the contractor.
- Once the contractor submits the Michigan Saves job record, they are paid the balance of the loan directly by the lender.
 - The lender automatically deducts the Michigan Saves vendor fee, which is 2.49 percent of the loan value, from the amount due to the contractor
 - If the customer received a project incentive, like a 50-50 cost share, Michigan Saves will pay the incentive directly to the contractor. There will be no vendor fee deduction from the incentive amount.

Becoming a Michigan Saves Authorized Contractor

Contractor Application Process

To perform work under the Lead Fund, contractors must apply to Michigan Saves by submitting the contractor application and required documentation; paying a one-time, nonrefundable application fee; and signing the contractor agreement (embedded in the online contractor application).

Contractors begin the application process by creating a user name and password through the NGEN platform at https://www2.michigansaves.org/users/sign_up, which establishes their account with Michigan Saves. Contractors should retain the user name and password so they may access their account to submit the required project completion forms. Upon creating a user name and password, contractors then complete and submit the contractor application for review. Embedded within the application is a Swipe link, enabling contractors to pay the nonrefundable application fee with a credit card. Alternatively, contractors may mail a check to Michigan Saves. Contractors must attend the online contractor training session or watch a series of training videos and take a short quiz to fulfill the training requirement. The training videos can be accessed at <http://michigansaves.org/contractors/training/>.

Michigan Saves reviews all applications and verifies all documentation. If any information is missing or inadequate, Michigan Saves contacts the individual for updated information. Once a contractor application is approved and the contractor is authorized to participate in the Lead Fund, Michigan Saves provides the contractor with a unique Michigan Saves identification number. The contractor will then have full access to the Michigan Saves loan center and can begin initiating loans for customers.

Michigan Saves generally reviews contractor applications and documentation within a few days of submission. Missing information and documentation will extend the length of the review process. Once a contractor is authorized, Michigan Saves automatically sends their information to the loan application center, where the contractor will be visible to customers immediately.

Contractor Requirements

Michigan Saves is very mindful of building public trust and protecting the program's reputation and realizes that the loan program could be diminished by the acts of a few unprofessional contractors. To ensure that all authorized contractors are committed to providing high-quality work and a high level of professionalism, Michigan Saves asks that all contractors meet the requirements as set forth in Exhibit 1. Repeated failure to meet these requirements could result in suspension or termination from the program.

EXHIBIT 1. Minimum Contractor Qualification Requirements

Category	Description	Documentation Required
Business Organization, Financial/Ethical Stability		
Licensed business	The company is registered with the Corporations Division at the State of Michigan	License number and business type (LLC, corporation, etc.) on application form
Automobile liability	Required with coverage of \$1,000,000 per accident	Insurance certificate
Commercial general liability	Required with minimum coverage of \$1,000,000 per occurrence, \$2,000,000 aggregate, \$1,000,000 personal injury limit, and \$2,000,000 products/completed operations	Insurance certificate
Employers liability	Required with coverage of \$500,000 per accident, \$500,000 per employee by disease, and \$500,000 aggregate disease	Insurance certificate
Environmental and pollution liability	Lead abatement contractors are required to have pollution liability insurance with minimum coverage of \$1,000,000 per occurrence and \$2,000,000 aggregate. However, this coverage does not need to be obtained or maintained unless the contractor is actively completing a project. This coverage is not required for lead inspectors or risk assessors.	Insurance certificate
Professional liability or errors and omissions	Lead inspectors or risk assessors are required to have professional liability or errors and omissions insurance with minimum coverage of \$1,000,000 per occurrence and \$2,000,000 aggregate.	Insurance certificate
Workers' compensation or self-insurance	Required for all contractors unless they are a sole proprietor or limited partnership, which are exempt under state law, or a corporation or a limited liability company that has filed for an exclusion	Insurance certificate, proof of sole-proprietorship, or state exclusion form
Background checks	Lead inspectors or risk assessors may be required to submit to a background check for staff entering customers' homes. These checks may cover criminal history or presence on sex offender registries.	Contractor-produced search results or Michigan Saves-produced results of background checks
License/Certification		
State of Michigan lead certification	<p>Required for any contractor that is performing lead abatement</p> <ul style="list-style-type: none"> Lead abatement firm <p>Required for any contractor that is performing inspection or risk assessment activities</p> <ul style="list-style-type: none"> Lead inspector Lead risk assessor 	Copy of license

Category	Description	Documentation Required
Training/Education		
Michigan Saves training	Training session on Michigan Saves Lead Fund requirements and financing	Proof of participation

Contractor must comply with all applicable federal, state, and municipal laws, ordinances, and regulations, including, but not limited to, the Lead Abatement Act (Public Act 368 of 1978), the Lead Hazard Control rules, Michigan’s Construction Lien Act, and residential building codes.

MDHHS documents the certification requirements for the different lead disciplines at <https://www.michigan.gov/mileadsafe/professionals/workforce>. MDHHS may also offer training scholarships for individuals to become certified.

Michigan Saves reserves the right to require additional qualifications for contractors and will notify contractors of the new requirements. It is expected that any new requirements would be phased in over a six to eight-month period. See the contractor agreement for additional terms and conditions for authorized contractors to participate in the program.

Michigan Saves does not endorse, qualify, certify, or approve any contractor. While authorized contractors have met certain requirements for participation, customers will enter a direct relationship with the contractor of their choice. The selection of the contractor and acceptance of materials and work performed is the sole responsibility of the customer. Michigan Saves encourages each customer to evaluate potential contractors by reviewing credentials, qualifications, and references.

Michigan Saves monitors all authorized contractors to ensure compliance with program guidelines. This includes paperwork reviews and periodic site inspections of homes to verify improvement installation. Michigan Saves may remove contractors from the Lead Fund for reasons including, but not limited to, repeated failure to follow program guidelines, gross misrepresentation, loss of insurance or license, or criminal convictions. Please see the Quality Assurance section of this guide for more information.

Estimates and Warranties

The contractor must provide customers with written estimates and contracts for work paid for by Michigan Saves or with a Michigan Saves loan. For lead abatement work, contractors shall provide the customer with a written warranty of labor and materials for a minimum of one year from the date of service. Equipment installed shall carry the manufacturer’s warranty.

Subcontracting Policy

Authorized contractors may subcontract work to other entities that are not authorized, provided the subcontracted entity is appropriately qualified and has required licenses. Per state regulation, all activities performed on a lead abatement project must be performed by a state-certified lead worker

under the oversight of a lead supervisor. This extends to any Lead Fund project. Subcontracted work is subject to quality assurance (QA) review, and the authorized contractor initiating the project will be responsible for responding to any corrective actions required resulting from the QA review.

Prohibition on Contractor Reserves

Michigan Saves prohibits any participating lender from offering contractor reserves or rewards that encourage contractors to promote one participating financial institution over another.

Relationship with Michigan Saves

At no time will the contractor represent its business as an agent or representative of Michigan Saves. Since Michigan Saves does not certify, approve, or qualify contractors, contractors may only represent themselves as Michigan Saves authorized contractors. Any contracts between the contractor and its customers or any third parties shall clearly and conspicuously state that no agency relationship exists between the contractor and Michigan Saves. Michigan Saves cannot endorse or make any warranties as to the work and business practices of a contractor.

Contractors have no power or right to bind Michigan Saves or act on its behalf when dealing with customers or third parties. Contractors and Michigan Saves shall not exercise any control or supervision of one another, nor be responsible for each other in the performance of any service. Michigan Saves does, however, reserve the right to conduct random QA field inspections of work performed pursuant to the terms of the contractor agreement and the Quality Assurance section of this guide.

Minimum Number of Projects

Michigan Saves would like authorized contractors to complete at least one residential or commercial loan each calendar year. Periodically, Michigan Saves will review contractor participation in the financing programs and may propose termination for those contractors that do not appear to be promoting the residential or commercial loan programs nor completing projects with Michigan Saves financing. Michigan Saves will notify contractors at least 30 days in advance of the pending termination. Contractors that recommit to Michigan Saves will remain authorized.

Michigan Saves Program Training

To become authorized, contractors must participate in Michigan Saves training. Michigan Saves contractor account managers usually train contractors and staff in person at the contractor's office or over the phone. At least one designated employee for each contractor must attend the training. That individual will serve as the contractor's point person to train other employees. Michigan Saves strongly encourages that all employees with direct customer contact, particularly those promoting financing under the Michigan Saves program, attend the training.

The program training covers the following topics:

- Role of Michigan Saves authorized contractors in the program
- Program guidelines
- Customer eligibility and enrollment process
- Use of forms
- Marketing and communications guidelines
- QA process

Changes and Other Updates to Contractor Information

Authorized contractors must notify Michigan Saves of any changes in the information provided in the original application, including, but not limited to, changes in business status, contact information, licenses, insurance, or certification. Contractors can update their information by logging into their account through NGEN. A contractor should then complete only those portions of the application where there is new information.

Authorized contractors must immediately notify Michigan Saves if they no longer have any license, insurance, certification, or registration required by the program. Failure to do so could result in a contractor's suspension or termination from the program.

Fees Assessed to Contractors

Authorized contractors shall pay to Michigan Saves a fee of 2.49 percent of the loan amount for work completed under the program. The proceeds from collected fees are used by Michigan Saves to sustain the program's operations. The fee is automatically deducted from the final payment by the authorized lender prior to disbursing the payment to the contractor. Michigan Saves suggests that contractors include this fee in the cost of their services. If the contractor chooses to separate the fee from the labor or equipment costs, it should be disclosed to the customer up front. If a contractor invoices the customer for the fee after the loan proceeds are paid to the contractor, Michigan Saves will ask the contractor to rescind the invoice, since the contractor should not be billing for undisclosed costs after the project is complete.

When an authorized contractor is completing a project that includes Michigan Saves financing and an incentive, the fee is only applied to the financed portion. If a lead inspector or risk assessor is completing a LIRA that is funded by Michigan Saves, no fee is assessed.

Authorized contractors shall be responsible for any rate buy-down fees resulting from rate buy-down promotions offered to and selected by customers under the program. The rate buy-down fee for a project is equal to the interest that would have otherwise been charged to a customer by the lender if the rate buy-down were not selected. The rate buy-down fee is automatically deducted from the final payment by the authorized lender prior to disbursing the payment to the contractor.

Financing Customers Through Michigan Saves

Residential Loan Basics

The Michigan Saves residential loans under this program are unsecured loans for amounts of \$1,000 to \$50,000, with a fixed interest rate not to exceed the prime rate plus 3 percent and terms of up to 180 months. The residential loan is originated and serviced by a Michigan Saves authorized lender. Some lenders may offer loans at rates below the prime rate plus 3 percent, with maximum loan amounts less than \$50,000 and loan terms less than 180 months. Details are provided in Exhibit 2. See Appendix C for additional information on underwriting criteria, including required documentation.

EXHIBIT 2. Financing Product Details

Eligible properties	Single-family (one- to four-unit) homes, primary residence, secondary home, or property not used as income
Eligible borrowers	<ul style="list-style-type: none"> • Property owner • Family member of owner that occupies the home
Loan type	Unsecured personal loan
Eligible improvements	Lead paint abatement, completed by a Michigan Saves authorized contractor that is certified by MDHHS
Loan amounts	\$1,000 to \$50,000 (some lenders cap loan amounts at \$40,000)
Loan term	For loan amounts up to \$4,999—12 months per \$1,000. For loan amounts \$5,000 to \$30,000—lengths up to 120 months. Borrowers can select shorter terms. Some lenders may offer up to 240 months. For loan terms greater than 120 months—12 months per \$1,000 (up to the maximum term set by the lender).
Loan rates	Not to exceed the prime rate plus 3 percent per year or such other rate as Michigan Saves may determine on a semiannual basis. Lenders may offer rates below the prime rate plus 3 percent. The interest rate is fixed with no prepayment penalty.
Key underwriting criteria	<ul style="list-style-type: none"> • Minimum 600 credit score (lenders use either FICO or VantageScore 3.0 or 4.0). if there are multiple borrowers, the higher score, regardless of income, must be used for qualification. • No bankruptcies in the last 12 months. Applies to all chapters of bankruptcy. The 12-month period begins from date of discharge. • No foreclosures or repossessions in the last 12 months (nothing open, must be settled) • Unpaid collections greater than \$1,000 (excludes medical collections) are evaluated on a case-by-case basis by the lender • No outstanding tax liens or money judgments • Debt-to-income ratio of 50 percent or less

Authorized lenders make all final underwriting decisions. Loans may be approved, declined, or subject to further review if the underwriter determines that the credit score or other factors are inconsistent with the actual credit profile.

While the residential loan is available statewide, not all lenders are available in all parts of the state, and underwriting criteria vary slightly by lender. Michigan Saves offers lenders the choice of lending to applicants with credit scores less than 640. Participating lenders, and their minimum accepted credit score, are listed on the Michigan Saves website (see <http://michigansaves.org/contractors/?tab=lenders>). For further details regarding the available lenders, loan amounts, terms, and rates available, log in to NGEN, navigate to “Links,” and click on the residential offering matrix.

Customer Eligibility

To be eligible for a Michigan Saves loan, the customer must:

- Own the home—single-family (one- to four-unit) homes, primary residence, secondary home, or property
- Be a family member of the owner that resides at the home
- Rental properties are eligible provided that the property owner is the applicant
- Meet lender’s underwriting criteria (see Appendix C for details)

The customer may apply for the loan with a co-applicant.

Loan Application Process

The Lead Fund is both customer and contractor driven. In some cases, customers will seek Michigan Saves authorized contractors via our online searchable database. In other cases, contractors will promote their affiliation with Michigan Saves through marketing materials. Regardless of the flow of contact between a customer and an authorized contractor, the loan application process remains the same.

The following steps outline the loan application process:

Step 1: Customer works with a Michigan Saves authorized contractor to identify qualifying abatement activities and craft a workplan based on the customer’s needs. Michigan Saves approves the workscope. A list of authorized contractors is available at <https://michigansaves.org/find-a-contractor/>.

Step 2: Contractor provides information on the Michigan Saves loan program to the customer. Customer initiates the loan application process by accessing the loan application center via online portal., Customers must provide their contractor’s unique six-digit contractor identification number at the initiation of the application. Periodically, Michigan Saves may offer special

promotions that require a four-digit program code. Contractors who are eligible for special promotions will be provided this code, which must be entered by the customer during the application process. Then, the customer completes the loan application over the phone or online in a ten-minute process. Most applicants receive an immediate decision on their loan application. If approved, the customer submits documentation, such as the credit union's membership application, proof of identity and residency, and proof of income (when applicable), to their lender.

Step 3: The contractor performs the lead abatement measures according to the workplan, the contract with the customer, and regulatory requirements. As necessary, the workplan can be modified to address any health and safety issues identified during the project.

Step 4: After work is complete and the final clearance is achieved, the contractor obtains the customer's signature on a Certificate of Completion provided by Michigan Saves. The contractor must then create a job record and submit the signed certificate to the lender through NGEN. This triggers payment to the contractor, minus the 2.49 percent contractor fee and the rate buy-down fee (if any), which are automatically removed by the lender. Payment normally arrives within three to ten days.

Step 5: The customer repays the loan via direct billing by the lender unless a utility serves as the billing agent under an agreement with the authorized lender.

To help contractors navigate all the steps in the Lead Fund process, from project exploration through completion, Michigan Saves has created a contractor checklist (see Appendix D).

Eligible Improvements

Michigan Saves financing may only be used for lead abatement activities performed by Michigan Saves authorized contractors that are certified by MDHHS. Work performed by the homeowner or any other individual or company not authorized by Michigan Saves (and not acting as a subcontractor for an authorized contractor) is not eligible for financing. Lead inspections are complimentary in this program; homeowners are not responsible for paying for the initial lead inspection of their home if it is coordinated through Michigan Saves.

Eligible Measures

The Lead Fund will finance lead abatement activities and measures, as described and permitted under the Lead Abatement Act and the Lead Hazard Control rules promulgated by MDHHS. Additionally, the Lead Fund allows for the completion of LIRAs, which are the prerequisite to any lead abatement activity. All work must be performed in accordance with all applicable federal, state, and local codes and standards, and contractors must obtain all required permits from local authorities.

The Lead Fund does not allow activities that are not related to lead abatement, including, but not limited to, air sealing or weatherization activities, mechanical system improvements, renewable energy, and water conservation measures. While there are synergies between lead abatement activities and energy efficiency, like the replacement of windows, the Lead Fund does not require that installed measures meet any energy efficiency standards, like ENERGY STAR.

Diagnostic Testing

Lead inspections require a certified lead inspector or risk assessor to identify lead-based paint hazards by testing all painted surfaces using an x-ray fluorescence (XRF) device and by collecting dust, soil, and sometimes water samples. Handheld XRF devices are very expensive. If a contractor would like to become a certified lead inspector or risk assessor, but cannot afford to purchase an XRF, please contact Michigan Saves to discuss options.

Project Completion

Customer Loan Closing and Payment

After the work is satisfactorily completed and achieves final lead clearance, the customer and contractor will sign a certificate of completion (COC). The contractor attaches the signed COC to the job record, which they must create within NGEN. Once the job record is completed and the signed COC is attached, the contractor will electronically submit to Michigan Saves the entire job record through NGEN. Upon submission, a copy of the project record is received by both the lender and Michigan Saves.

Upon receipt of the project record, the lender initiates the loan closing process and funds the loan, minus the 2.49 percent contractor fee and the rate buy-down fee (if any). In most cases, contractors receive payment within three to ten days of submitting the project record. Payment to contractors can be delayed if the customer does not promptly close the loan. Michigan Saves strongly encourages contractors to maintain close communications with their customers to ensure that the loan is closed promptly.

Currently, all Michigan Saves authorized lenders are credit unions. By law, credit unions can only offer loans to their members. If a customer is not a member of the credit union that is originating and servicing their loan, they will have to join that credit union by opening an account and making a small deposit. This is handled routinely as part of the loan closing process.

Most lenders close loans electronically through programs like DocuSign. In these situations, the lender emails the customer a secure link to their loan documents. Customers click the link to view and electronically sign their loan closing documents. This is the fastest and most common method to close Michigan Saves loans. For customers who do not have an email address or who do not trust electronic

loan closing, the lenders can overnight loan documents to the customer. The cost of sending documents via next-day service is borne by the customer. Customers who close the loan via mail may need the services of a notary public. Specific details regarding loan closing will be determined when the lender calls the customer a few days after the initial loan approval.

The lender will begin billing the customer after the loan is closed in accordance with their established billing practices. Automatic withdrawal may be offered by the lender or its servicing agent. Customers are permitted to pay off the loan early, without penalty, if they choose.

Program Forms

The following forms are required for each project financed by Michigan Saves. Exhibit 3 describes each form, its purpose, and to whom it should be submitted.

EXHIBIT 3. Program Forms

Form	Purpose/Use	Responsible Party	Submitted To	Format
Letter of intent	To confirm the homeowner’s understanding of the program and authorize scheduling of complimentary home lead inspection	Customer	Michigan Saves	Online or digital, found on program website
Membership application	To enroll the customer as a member of a participating credit union	Customer	Lender	Digital or hardcopy as determined by lender
Loan application	To determine whether customer is approved for Michigan Saves financing	Customer	Loan application center	Online or by phone
Certificate of completion	Certifies that work is complete and program eligible Customer release of certain program information Triggers loan closing and payment to contractor	Customer and contractor (signatures required)	Michigan Saves	Upload copy to Michigan Saves through NGEN
Job record	Summarizes the financed improvements and replaced equipment	Contractor	Michigan Saves	Online form in NGEN
Loan closing documents	To close loan with lender	Customer	Lender	Digital or hardcopy as determined by lender

Letter of Intent

The Lead Fund Letter of Intent is completed by the customer online. It can be completed on the program website or via a fillable PDF that can be downloaded from the program website. The letter of intent asks for contact information of the homeowner and the address of the home. Michigan Saves will follow up with homeowners who complete this form to confirm their interest and begin scheduling the complimentary lead inspection.

Loan Application

The loan application is completed by the customer online or over the phone. There is no hard-copy application form to be submitted. Customers apply for financing through the Michigan Saves loan application center using the credentials of an authorized contractor or through an authorized contractor who participates with MSUFCU's indirect lending system. Customers are not able to apply for Michigan Saves financing directly with the authorized lenders. In some cases, to complete the loan approval process, the customer may need supplemental documents, such as proof of income.

Membership Application

By law, credit unions cannot lend to nonmembers. Since all the Michigan Saves authorized lenders are credit unions, customers must complete the membership application of their selected credit union prior to or concurrent with the signing of the loan documents. Depending on the lender, the membership application could be a paper form that the customer completes and returns via U.S. Postal Service or in person at a branch location, or a digital form that is submitted electronically. Customers must provide proof of identity and residency, i.e., they must provide a copy of their driver's license and make a small deposit into a savings or checking account. The amount of the deposit varies by lender, but usually ranges from \$5 to \$20. Some lenders will pay this deposit for the customer.

Loan Closing Documents

Because Michigan Saves works with regulated lenders, the loan closing documents are standardized across authorized lenders. Lenders can have the customer sign the loan closing documents prior to project completion or after project completion. Most lenders provide the loan closing packages to the customers digitally, enabling the customers to close the loan without having to physically sign a document.

Regardless of the method used by the lender to transmit loan documents to the customer, payment will not be made to the contractor until the lender receives the COC from Michigan Saves and the customer will not be billed by the lender until the contractor payment has been issued.

Certificate of Completion

There will be a separate COC for lead inspection work (Appendix E) and for lead abatement work (Appendix F). The lead inspection COC must have a physical signature and be manually uploaded to the job record in NGEN. Contractor submission of the lead inspection COC notifies Michigan Saves that the inspection is completed and payment should be disbursed to the contractor.

For lead abatement work, contractors can use a paper version of the COC, download a copy from NGEN, or request electronic signatures through NGEN. The contractor must submit the lead abatement COC to Michigan Saves through the job record in NGEN. When the contractor submits the job record to Michigan Saves for approval, a copy of the COC and the job record are automatically transmitted to the lender to initiate the loan closing and payment process.

Job Record

The job record collects basic information on the home and work completed. This information must be entered by the contractor through the online form in NGEN. There is no paper version of this form.

Quality Assurance

Contractors promoting Michigan Saves financing must provide high-quality work and comply with Michigan Saves and MDHHS requirements as outlined in the Lead Abatement Act, Lead Hazard Control rules, and this guide. In addition to the statutorily required lead abatement clearance process, Michigan Saves will perform certain QA functions to confirm that, on a consistent basis, the measures financed through Michigan Saves qualify under program guidelines and were installed in accordance with applicable program requirements and industry standards. MDHHS may also perform QA and compliance checks on the project, per their certification guidelines.

Quality Assurance Objectives

The QA objectives are to:

- Clearly define and educate contractors on the program requirements and institute processes and systems to avoid problems where possible and to proactively identify potential issues
- Verify that financed measures are qualifying improvements under program guidelines
- Verify that the contractor followed Michigan Saves program guidelines in performing the work and related paperwork requirements
- Ensure that statutory and regulatory requirements were met
- Verify that there were no fraudulent or misleading actions on the part of the abatement contractor, lead inspector, or risk assessor

- Confirm customer satisfaction with contractor’s performance and quality of work
- Provide a process for evaluation of contractor performance and work quality and the resolution of identified problems

Quality Assurance Procedures

The QA procedures for overall program compliance and installation of measures are summarized in Exhibit 4. These procedures combine contractor training and feedback through traditional oversight while also providing a high level of assurance for homeowners that measures were installed correctly, a check for fraudulent activity, and continual improvement from contractors.

EXHIBIT 4. Summary of QA Procedures

QA Measure	Purpose
Document review	Review COC for signatures and job record for compliance with program guidelines
Customer satisfaction survey	Confirm contractor work quality and customer satisfaction with overall program—screen for site inspection

Document Review

After the COC and the job record are uploaded to Michigan Saves through NGEN, Michigan Saves reviews the documents for accuracy and completeness. If the documents are not complete, Michigan Saves sends an email to the contractor asking for the missing information. If the missing information is not provided within two weeks, Michigan Saves will call or send a second email request and give the contractor another two weeks to provide the missing information. If the contractor does not respond, then Michigan Saves may issue a corrective action report (CAR) to the contractor.

Customer Satisfaction Survey

Michigan Saves sends a customer satisfaction email survey to each customer following the completion of the project. Customers rate their experience with Michigan Saves, the authorized contractor, and lender. All customers are given the opportunity to provide feedback, and all feedback that is received is anonymized, recorded, and made available in the “rating” column of the contractor search result. Customers are given the option to remain anonymous. Contractors will be notified when new customer reviews are posted. Any reviews that receive a contractor rating of three stars or fewer will be held in moderation for two weeks. In moderation, Michigan Saves staff will reach out to the contractor so that concerns can be directly addressed with their customer. Alternatively, Michigan Saves will accept a written response to be posted with the customer’s review after the moderation period ends. Concerns with any customer comments or ratings should be submitted to Michigan Saves staff.

Types of Deficiencies and Corrective Action Reports

All deficiencies identified during QA reviews and inspections will be categorized as work deficiencies or programmatic reminders based on the guideline provided below. All deficiencies will require a corrective action, as indicated on the CAR.

Any repeated deficiencies will be cause for evaluation of contractor program status or dismissal from the program. If objective evidence is not supplied indicating that corrective actions have been addressed, including pictures or other such evidence, Michigan Saves may require an additional field inspection to verify the completion of the corrective action.

Work Deficiencies

Work deficiencies detected during inspections must be addressed by the contractor within 14 days of contractor receipt of the CAR. Examples of work deficiencies include:

- Failure to follow all applicable laws, regulations, codes, and ordinances
- Poor work quality
- Other issues as noted during the clearance process

Programmatic Reminders

Programmatic reminders are issued by Michigan Saves during documentation review. Reminders must be addressed by the contractor within 30 days of contractor receipt of the notification.

Examples of programmatic reminders include:

- Failure to submit COC or job record in a timely manner
- Failure to respond to work-deficiency CARs
- Financing of nonqualifying measures
- Misrepresentation
- Other issues as noted during the clearance process

Contractor Response to Corrective Action Reports

All deficiencies, whether work or programmatic, will be documented on a CAR and transmitted to the contractor. Contractors may be asked to submit a written response to Michigan Saves indicating how they have implemented the corrective action required and what steps will be taken to prevent future deficiencies. Failure of the contractor to respond by the time designated on the CAR may result in a change in contractor status. Nonresponsive or late response to a CAR may result in the contractor's suspension or termination.

Response times may vary, and contractors should consult the CAR for the response time specific to a given project. General contractor response times to correct a deficiency of installation are shown

below. Contractors may be required to implement longer-term measures to prevent further deficiencies in the future, such as staff training.

- **Work-deficiency corrective actions:** If possible, deficiency must be remedied by the contractor within 14 days. If a remedy is not possible, then the contractor may be asked by Michigan Saves to submit a written action plan to prevent future deficiencies.
- **Programmatic reminders:** If possible, deficiency must be remedied by the contractor within 30 days.

Michigan Saves is responsible for verifying and approving any corrective actions submitted by the contractor. If CARs are incomplete or do not adequately address the deficiency, the contractor will be notified of the deficiency by Michigan Saves and required to resubmit the CAR response.

Written Response

CARs include space for contractors to submit a written response to the deficiencies noted by the inspector. Upon request, contractors who receive a CAR should return it with a written response explaining what steps they will take to correct the noted deficiency (short-term corrective actions), as well as what steps they will take to ensure that such deficiencies are not repeated (long-term corrective actions). Long-term corrective actions may include changes to a contractor’s business procedures and staff, or training for current staff. Objective evidence of corrective actions, such as pictures, training records, and updated procedural manuals, must be supplied for all work-deficiency CARs and as needed for any minor CARs.

Corrective Action Examples

Example CARs and corrective actions are summarized in Exhibit 5.

EXHIBIT 5. Sample Corrective Actions

Deficiency	CAR Type	Response Time	Root Cause	Short-term Corrective Action	Long-term Corrective Action	Objective Evidence
Failure to submit COC and job record in a timely manner	Programmatic	30 days	Not familiar with program requirements	Additional staff training	None	Proof of training
Installing ineligible measure	Programmatic	30 days	Not familiar with program requirements	Additional staff training	None	Proof of training

Deficiency	CAR Type	Response Time	Root Cause	Short-term Corrective Action	Long-term Corrective Action	Objective Evidence
Poor work quality	Work	14 days	Inadequate training or experience of workers	Additional staff training on proper installation or abatement techniques	Additional mentoring and oversight of workers	None

Contractor Participation Status

Contractors who are active participants in Michigan Saves financing programs, without any major issues, will remain in good standing. Michigan Saves staff will evaluate contractor performance annually (at a minimum) to ensure that contractors continually meet our standards for work quality and comply with program requirements. Michigan Saves reserves the right to terminate contractors who do not meet our quality standards or who repeatedly fail to comply with program requirements.

Michigan Saves will use best judgment, based on the number and severity of issues, when determining whether a contractor’s participation in Michigan Saves should be terminated.

Depending on the severity, number, and type, the following noncompliance issues could lead to a contractor’s termination.

- Failure to actively promote or participate in Michigan Saves financing programs
- Failure to follow program guidelines and requirements, including form completion or installation requirements
- Health and safety issues in home resulting from work
- Loss of license or insurance or other requirements
- Misrepresentation
- Convictions or disciplinary action by state or other official body

At all times, Michigan Saves, at its own discretion and without reason, retains the right to terminate a contractor from participating in the program.

Customer Inquiries and Complaints

Customer inquiries or complaints regarding services or equipment installed should be directed to the contractor. Michigan Saves encourages each customer to research the contractor’s work through word of mouth; contractor ratings; customer networks, such as Angie’s List; and the Better Business Bureau.

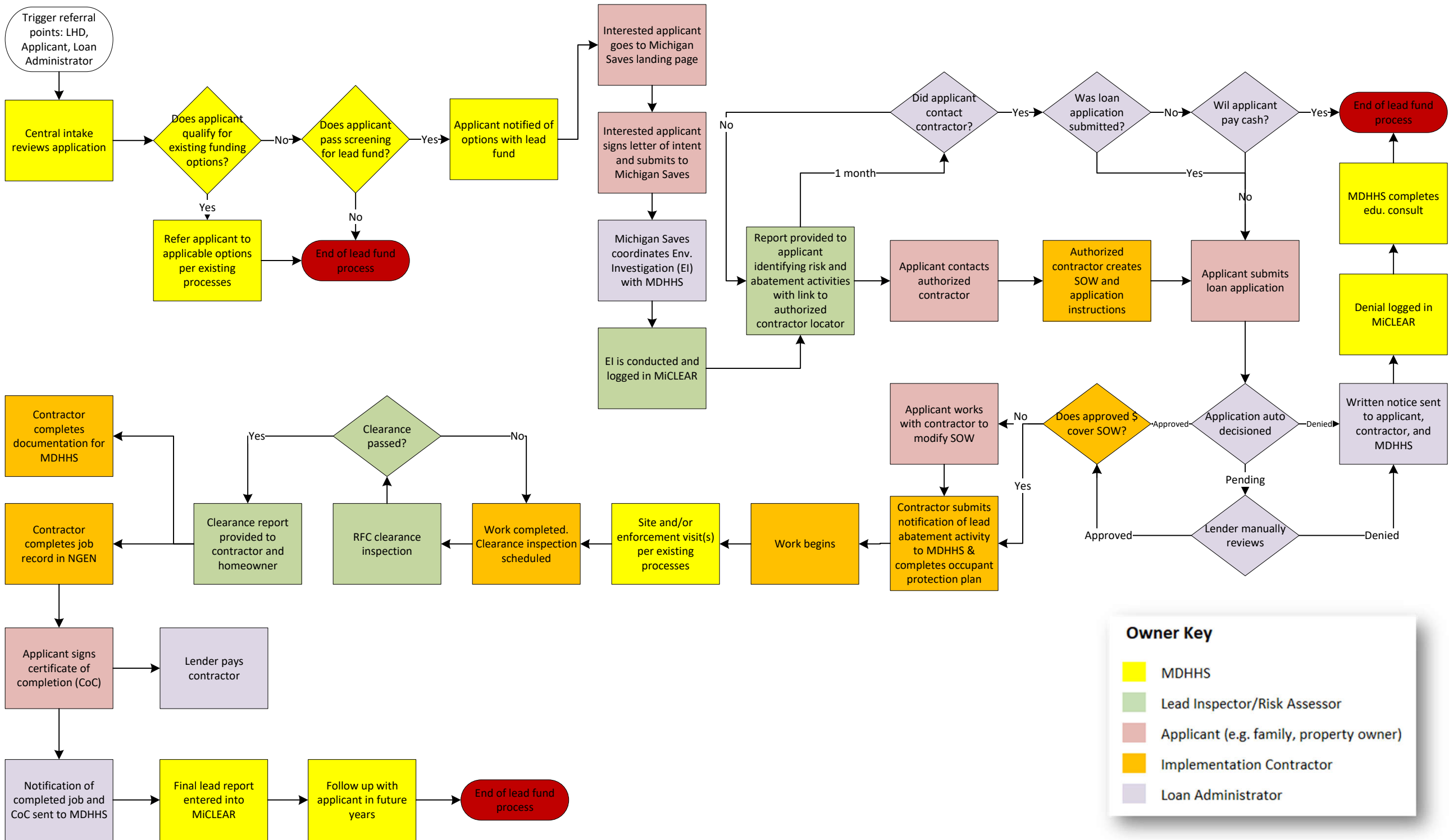
If a customer files a complaint with Michigan Saves regarding a contractor's performance, work quality, or professionalism, Michigan Saves will note the complaint in the contractor's permanent file and take appropriate action. Repeated customer complaints can result in a contractor's suspension or termination from Michigan Saves. Customer complaints will be flagged and reviewed by Michigan Saves and may be prioritized for a site inspection. Site inspections do not constitute an effort to resolve any disagreement between the customer and the contractor.

Customers should direct any billing questions to their lender.

Marketing

Upon authorization, contractors will receive a welcome kit that provides marketing resources to help promote Michigan Saves to customers. If contractors wish to develop their own marketing materials and use the Michigan Saves logo, they must follow the Michigan Saves brand guidelines. Michigan Saves will provide the brand standards guidebook to contractors upon request. It is also available for download at <https://www.michigansaves.org/wp-content/uploads/2020/11/2020-MI-Saves-Brand-Standards.pdf>. If a contractor does develop marketing materials that include the Michigan Saves logo, Michigan Saves reserves the right to request changes to, or termination of, any materials that do not meet our guidelines. The contractor bears all responsibility for making changes and associated costs. Contractors can request a review of draft materials, but this is not required. Send drafts to registration@michigansaves.org. Expect response within three business days.

Appendix A. Lead Fund Process Flow Chart



Owner Key

- MDHHS
- Lead Inspector/Risk Assessor
- Applicant (e.g. family, property owner)
- Implementation Contractor
- Loan Administrator

Appendix B. Letter of Intent



Michigan Saves®

The Nation's First Nonprofit Green Bank

Lead Poisoning Prevention Fund

Letter of Intent

Yes! I would like to participate in the Michigan Saves Lead Poisoning Prevention Fund (Lead Fund), created by the Michigan Department of Health and Human Services (MDHHS) and Michigan Saves. This nonbinding letter of intent sets the expectations for property owner participation in the Lead Fund. Participants are not obligated to complete a lead remediation or abatement project until they sign a legally binding agreement/contract with a certified lead abatement contractor. Likewise, a participant is not obligated to use Michigan Saves financing, which is available through the Lead Fund, unless and until they sign loan documents with an authorized Michigan Saves lender.

To continue with the Lead Fund process, please review the following expectations and complete the form below.

Project Exploration

- I am the owner of the home and am authorized to make financial decisions for my family.
- I am authorized to make financial decisions for the property.
- If the home is a rental or income property, I understand that local ordinances may require me to assess and remediate/abate lead hazards on the property as a condition of obtaining a rental permit. I am exploring this process because I plan to meet the requirements of local ordinances.
- I will allow a certified lead inspector or risk assessor, assigned by MDHHS or Michigan Saves, to access my home to conduct a comprehensive lead inspection, which includes an environmental lead investigation, risk assessment, and/or elevated blood lead investigation, to identify any and all lead paint and/or lead water hazards and assess the risk of the hazards.
 - I will review and comply with the procedures of the lead inspection, which I will receive in advance of the scheduled inspection date.
 - My spouse/partner or I will be present for the lead inspection.
 - I understand that the results of the lead inspection will be shared with me, Michigan Saves, and MDHHS.
 - I understand that the lead inspection will be completed at no cost to me.

Project Initiation

- My spouse/partner or I will work with a certified lead abatement contractor, who is authorized to participate in the Lead Fund, to create a workscope that falls within program parameters.
- I understand that MDHHS or Michigan Saves have the right to review the proposed workscope and require changes.
- If I finance a lead abatement project through the Lead Fund, I will complete a loan application through Michigan Saves, during which my credit history will be obtained to determine if I qualify for financing.
- I understand that an authorized Michigan Saves lender will communicate the amount of the loan that I would receive for my project and be responsible for repaying.
- If I am approved for financing and I move forward with a project, I will sign the lead abatement contractor's agreement, which will include a mutually agreed-upon workscope.
- If I accept Michigan Saves financing through the Lead Fund, I will sign the loan documents prior to the contractor beginning work on my home, but I will not start making payments on my loan until the work has been completed.
- I will abide by the terms of the MDHHS Occupant Protection Plan to be created by the certified lead abatement contractor prior to beginning any work. This plan is designed to prevent my family from being exposed to lead dust during the remediation/abatement process.

Project Completion

- I understand that the project will not be completed until MDHHS provides a final clearance of the project, indicating that the lead hazards in the workscope were successfully remediated/abated. The final clearance process may be arranged by the abatement contractor, MDHHS, or Michigan Saves.
- I understand that my family must abide by the Occupant Protection Plan until MDHHS provides final clearance.
- I acknowledge that the completed project will only remediate/abate the lead hazards identified in the workscope. I understand that additional lead paint hazards may remain in my home, and I will regularly monitor those areas to ensure that they remain in good condition.
- I will sign the Michigan Saves Certificate of Completion when the work has been completed satisfactorily.
- I understand that Michigan Saves may contact me to evaluate the program, including asking me to complete a customer satisfaction survey and/or conducting an onsite inspection at my home to assess the abatement work.
- I understand that Michigan Saves will not release any of my personal identifying information for marketing or other purposes without my express written consent and will not sell my information to third parties. For all uses other than program management or reporting, Michigan Saves will only release information in an anonymous and aggregated form with all personal identifying information removed.

Customer Information

Name: _____

Address: _____

What type of property is this? _____

Preferred Phone: _____ Secondary Phone: _____

Email: _____

Signature: _____ Date: _____

Appendix C. Underwriting Criteria for Michigan Saves Loans

Michigan Saves loans must satisfy minimum underwriting standards established by Michigan Saves. These standards, along with the other loan product details, are outlined in the following Exhibit. Each lender sets their own underwriting criteria and makes their own decision about which loans to approve.

EXHIBIT C1. Minimum Underwriting Standards

Loan Product Details	Structure/Minimum Standards
Loan type	Unsecured (solar may have Uniform Commercial Code [UCC] filing with permission from Michigan Saves)
Eligible improvements	Lead abatement home improvements recommended by a Michigan Saves authorized contractor
Loan amounts	\$1,000 to \$50,000. A loan maximum greater than \$50,000 may be set by the lender
Loan term	For loan amounts up to \$4,999—12 months per \$1,000. For loan amounts \$5,000 to \$50,000—lengths up to 180 months. Borrowers can select shorter terms. Some lenders may offer up to 240 months.
Loan rates	<ul style="list-style-type: none"> Not to exceed the Federal Reserve prime rate for borrowers with credit scores greater than or equal to 640 For borrowers with credit scores less than or equal to 639—not to exceed the Federal Reserve prime rate plus 300 basis points Lenders may offer lower interest rates. All loans are fixed-rate with no prepayment penalty.
Eligible properties	Single-family (one- to four-unit) homes, primary residence, secondary home, or rental properties
Eligible borrowers	<ul style="list-style-type: none"> Property owner Family member of owner that occupies the home

Loan Product Details	Structure/Minimum Standards
<p>Credit Scores—accepted credit scoring models include those who use a base scoring range between 300 and 850, such as FICO and Vantage score (versions 3.0 and later).</p>	
<p>Minimum credit score</p>	<p>Minimum 640 (if there are multiple borrowers, the higher score, regardless of income, must be used for qualification). Lenders have the option of approving loans with credit scores less than 640 and may select their own maximum loan amount and term.</p>
<p>Bankruptcy</p>	<p>No bankruptcies in the last 12 months. Applies to all chapters of bankruptcy. The 12-month period begins from date of discharge.</p>
<p>Foreclosure and repossession</p>	<p>None in the last 12 months (nothing opened, must be settled)</p>
<p>Unpaid collection accounts</p>	<p>Final decision deferred to the lender for open accounts exceeding \$1,000, excluding medical collections.</p>
<p>Judgments and tax liens</p>	<p>Must be paid or in repayment.</p>
<p>Lenders make all final underwriting decisions. Loans may be approved, declined, or subject to further review if underwriter determines that the credit score or other factors are inconsistent with actual credit profile.</p>	
<p>Income Verification Requirements</p>	
<p>Income verification may be requested when the highest borrowers' credit score is:</p> <ul style="list-style-type: none"> • Less than or equal to 639 • Between 640 and 679 and the amount requested is greater than \$30,000 • Between 680 and 719 and the amount requested is greater than \$40,000 • Greater than or equal to 720 and the amount requested is greater than \$75,000 <p>In all cases, the lender may waive income verification or request verification if it is determined that credit scores or other factors are inconsistent with the actual credit profile.</p>	
<p>Salaried employment income</p>	<p>One pay stub with year-to-date earnings dated within 30 days of the application</p>
<p>Retirement income</p>	<ul style="list-style-type: none"> • Award/benefit letter for Supplemental Security Income (SSI) or pension showing income amount, payment frequency, and start and end dates OR • A copy of a bank statement showing direct deposit of retirement income
<p>Self-employment income</p>	<p>Two most recent federal income tax returns (first two pages of 1040) plus Schedule C, if applicable</p>
<p>Other income (if applicable)</p>	<p>When income other than primary income is being used to qualify for the loan, such as rental, alimony, or investment income, verification is required.</p>

Loan Product Details	Structure/Minimum Standards
Debt-to-income Ratio	
Total monthly obligations	<ul style="list-style-type: none"> Any loan with a remaining term of less than six months may be excluded from the calculation. When a tradeline is deferred, use 1 percent per month (except student loans). Lenders may contact applicants to obtain the actual monthly payment for deferred mortgage or real estate tradelines at their discretion.
Total monthly obligations to total monthly income	<ul style="list-style-type: none"> All qualifying credit scores—50 percent or less. When debt-to-income exceeds 50 percent and credit score is 680 and greater, final decision is deferred to the lender.
Escalating debt	<ul style="list-style-type: none"> All qualifying credit scores—no more than five tradelines opened in the last 12 months. When three or more tradelines opened in the last six months, final decision is deferred to the lender.

Appendix D. Contractor Checklist

Contractor Checklist

Use this checklist as a guide to help your Lead Poisoning Prevention Fund (Lead Fund) lead abatement project run smoothly.

Field Staff Guidance and Compliance Tips

Did you...	Yes
Review the lead hazards found in the lead inspection and risk assessment report (LIRA).	<input type="checkbox"/>
Explain the severity of each of the identified hazards with the homeowner, then agree on the scope of work and cost with the homeowner.	<input type="checkbox"/>
Ensure each item in the scope of work addresses a lead hazard that is identified in the LIRA. Items that do not meet this requirement cannot be paid for by a Lead Fund loan unless they are necessary to meet local code requirements.	<input type="checkbox"/>
Provide the homeowner with loan application instructions.	<input type="checkbox"/>
Enter into a contract with the homeowner once they are approved for their loan.	<input type="checkbox"/>
Submit a notification of lead activity to MDHHS through their standard process.	<input type="checkbox"/>
Develop the occupant protection plan and share it with the residents of the home through the standard process.	<input type="checkbox"/>
Follow all other requirements for conducting lead abatement work in Michigan. This includes ensuring that all personnel on site are certified lead workers and that one lead supervisor is on present when any lead abatement work is done.	<input type="checkbox"/>
Call MDHHS to schedule a clearance inspection when all work is complete.	<input type="checkbox"/>
Complete the job record in NGEN once you achieve clearance.	<input type="checkbox"/>
Complete the MDHHS final lead report.	<input type="checkbox"/>
You and the homeowner sign the Certificate of Completion. Upload this document to NGEN.	<input type="checkbox"/>

The contractor checklist is intended to provide guidance to certified firms while performing lead abatement work for the Lead Poisoning Prevention Fund. Full requirements for conducting lead abatement work can be found by viewing the Michigan Lead Hazard Control Rules on Michigan.gov/MiLeadSafe/Learn/PoliciesLaws and the U.S. Department of Housing and Urban Development's (HUD) *Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing* on HUD.gov/Program_Offices/Healthy_Homes/LBP/HUDGuidelines.

Contact Information

Mike Gravlin
Michigan Department of Health and Human
Services (MDHHS) Technical Support
517-335-8350

Nishaat Killeen
Michigan Saves
517-371-7431

Appendix E. Lead Inspection COC



Residential Certificate of Completion

Home Lead Inspection for the Lead Poisoning Prevention Fund

Homeowner Certification

Notice to Homeowner: Please sign this certificate after you have received the results of your complimentary environmental investigation, home lead inspection and risk assessment, and/or water testing (lead inspection) in the form of an electronic or printed copy of your Lead Inspection and Risk Assessment (LIRA) report from the lead inspection firm assigned to you.

Completion of Work

I certify that the lead inspection, paid for by Michigan Saves or the Michigan Department of Health and Human Services (MDHHS), is complete and that I have received the results of these findings in the form of a Lead Inspection and Risk Assessment (LIRA) report.

I understand that neither Michigan Saves, Inc., and its directors, officers, employees, affiliates, agents, designees, and subcontractors employed in the management of Michigan Saves Lead Poisoning Prevention Fund, guarantee the performance, quality, or workmanship of the certified lead inspector or risk assessor.

Release of Information

Michigan Saves has received and will receive information related to the work performed on my property and will use that information to serve customers more efficiently and effectively. Michigan Saves may collect information related to the work performed on my property and may share that information with MDHHS for reporting and quality assurance purposes. All parties, who may receive such information, will treat the information as confidential unless otherwise required by law. Notwithstanding anything to the contrary:

1. I authorize the lead inspector to share information with Michigan Saves, including the LIRA, other results of the inspection, and other information relating to or arising from participation in the Michigan Saves Lead Poisoning Prevention Fund.
2. I understand that an agent of Michigan Saves may contact me to evaluate the program, including asking me to complete a customer satisfaction survey. The satisfaction survey is voluntary.
3. Michigan Saves will not release any of my personal identifying information for marketing or other purposes without my express written consent and will not sell my information to third parties. For all uses other than program management or reporting, Michigan Saves will only release information in an anonymous and aggregated form with all personal identifying information removed.

Customer Signature

Print Name

Date

Contractor Certification

I, the undersigned contractor, certify that: (1) The customer signed this certificate after receiving their LIRA report, and all signatures on this certificate are genuine; (2) In consideration of the disbursement of payment, I hereby waive and release the right to claim a lien for labor, services, or materials furnished to the customer with regard to the inspection ; (3) The inspection and water resting were conducted in accordance with MDHHS guidelines and applicable laws, regulations, and ordinances including, but not limited to, The Lead Abatement Act (Public Act 368 of 1978), and the Lead Hazard Control rules promulgated by MDHHS; and (4) I have complied with the requirements of The Lead Abatement Act, and the Lead Hazard Control rules.

Contractor Representative Signature

Print Name

Title

Company Name

Contractor ID #

Date Work Completed

Contractors – Please complete the project record within the Michigan Saves project management portal and attach this certificate of completion. Submit the project record to Michigan Saves to initiate the payment process.

Appendix F. Lead Abatement COC



Residential Certificate of Completion Lead Poisoning Prevention Fund

Customer Certification

Notice to Customer: Please sign this certificate after you have received the results of clearance testing that confirm the abatement of the lead hazard.

Completion of Work

I certify that each lead abatement activity or installed measure, financed through a Michigan Saves Authorized Lender, has been satisfactorily completed in accordance with the contract and cost estimate provided me by the certified lead abatement contractor listed below.

I understand that the acceptance of the materials used, the work performed, and the selection of the contractor, is my responsibility. I understand that neither Michigan Saves, Inc., and its directors, officers, employees, affiliates, agents, designees, and subcontractors employed in the management of Michigan Saves Lead Poisoning Prevention Fund, nor the Authorized Lender, guarantee the performance, quality, or workmanship of the certified lead abatement contractor or the materials used in my home. I further understand that my home has been cleared by a certified clearance professional, as defined by MDHHS, and that I have received a copy of the clearance report.

Release of Information

Michigan Saves has received and will receive information related to the work performed on my property and will use that information to serve customers more efficiently and effectively. Michigan Saves may collect information related to the work performed on my property and may share that information with the State of Michigan Department of Health and Human Services (MDHHS), for reporting and quality assurance purposes. All parties, who may receive such information, will treat the information as confidential unless otherwise required by law. Notwithstanding anything to the contrary:

1. I authorize my contractor and my lender to share information with Michigan Saves, including contract information, data on work performed and equipment installed, information regarding my loan, and other information relating to or arising from participation in the Michigan Saves Lead Poisoning Prevention Fund.
2. I understand that an agent of Michigan Saves may contact me to evaluate the program, including asking me to complete a customer satisfaction survey. The satisfaction survey is voluntary.
3. Michigan Saves will not release any of my personal identifying information for marketing or other purposes without my express written consent and will not sell my information to third parties. For all uses other than program management or reporting, Michigan Saves will only release information in an anonymous and aggregated form with all personal identifying information removed.

Customer Signature

Print Name

Date

Contractor Certification

I, the undersigned contractor, certify that: (1) The customer signed this certificate after final clearance of the lead abatement improvements, and all signatures on this certificate are genuine; (2) In consideration of the disbursement of payment, I hereby waive and release the right to claim a lien for labor, services, or materials furnished to the customer with regard to the property improvements or lead abatement activities; (3) The property improvements were installed and the lead abatement activities were conducted in accordance with Michigan Saves program guidelines and applicable laws, regulations, and ordinances including, but not limited to, the Michigan Building Code, The Lead Abatement Act (Public Act 368 of 1978), and the Lead Hazard Control rules promulgated by MDHHS; (4) I have complied with the requirements of Michigan's Construction Lien Act, The Lead Abatement Act, and the Lead Hazard Control rules; and (5) All lead contaminated materials removed through this program have been disposed of in accordance with local, state, and federal laws, codes, and ordinances. I take full responsibility for being aware of any applicable laws, codes, or ordinances associated with proper disposal of lead contaminated materials.

Contractor Representative Signature

Print Name

Title

Company Name

Contractor ID #

Date Work Completed

Contractors – Please complete the project record within the Michigan Saves project management portal and attach this certificate of completion. Submit the project record to Michigan Saves to initiate the loan closing process.



Michigan Saves®

The Nation's First Nonprofit Green Bank

230 N. Washington Square, Ste. 300, Lansing, MI 48933

517-484-6474 | info@michigansaves.org

www.MichiganSaves.org