



Michigan Saves[®]

The Nation's First Nonprofit Green Bank

Michigan Saves Contractor Requirements

Lead Poisoning Prevention Fund

February 2024

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

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-ownership, or state exclusion form

Category	Description	Documentation Required
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	Required for any contractor that is performing lead abatement - Lead abatement firm Required for any contractor that is performing inspection or risk assessment activities - Lead inspector - Lead risk assessor	Copy of license
Training/Education		
Michigan Saves training	Training session on Michigan Saves Lead Fund requirements and financing	Proof of participation