



Michigan Saves Home Energy Loan Program

Eligible Measures List

The improvements listed below, subject to specified requirements where noted, are eligible for financing, for qualified borrowers, under the Home Energy Loan Program. This list is subject to change. Measures that are not included on this list, such as air sealing, insulation, and related health and safety measures and more, may qualify for financing, if they are recommended through a home energy assessment conducted by a certified professional. See the Michigan Saves list of authorized contractors to find a certified energy auditor near you, if you are interested in receiving a home energy assessment.

Pre-Qualified Efficiency Measures for Michigan Saves Program	Minimum Level of Efficiency
Building Shell Improvements	
Exterior Doors (<i>upgrade existing units only – NFRC label</i>)	Energy Star®
Reflective Roof (<i>metal or asphalt</i>)	Energy Star®
Skylights (<i>upgrade existing units only</i>)	Energy Star®
Storm Windows & Doors	Energy Star®
Windows (<i>upgrade existing units only – NFRC label</i>)	Energy Star®
HVAC Measures	
<i>All HVAC installations must be sized appropriately for the home using computer-generated Manual J or other industry-approved energy modeling software. Michigan Saves cannot finance <u>any efficiency measure</u> that causes a homeowner to switch from natural gas to another fuel for space heating.</i>	
Air Source Heat Pump	
--- Split System	SEER ≥ 14.5, EER ≥ 12.0
--- Package System	SEER ≥ 14.0, EER ≥ 11.0
Boiler	
--- Natural Gas, Oil, Propane	AFUE ≥ 85%
--- Wood Gasification	AFUE/TE ≥ 75%
<ul style="list-style-type: none"> - UL Rated - EPA Phase 2 qualified, i.e. white tag - Must be purchased & installed by Authorized Contractor with Michigan Boiler Installers license 	
Central Air Conditioning	
--- Split System	SEER ≥ 14.5, EER ≥ 12.0
--- Package System	SEER ≥ 14.0, EER ≥ 11.0
Furnace	
--- Natural Gas & Propane	AFUE ≥ 90%
--- Oil	AFUE ≥ 85%
Groundsource Heat Pump (<i>closed loop</i>)	
---Water-to-Air	EER ≥ 17.1, COP ≥ 3.6
---Water-to-Water	EER ≥ 16.1, COP ≥ 3.1
Groundsource Heat Pump (<i>open loop</i>)	
---Water-to-Air	EER ≥ 21.1, COP ≥ 4.1
---Water-to-Water	EER ≥ 20.1, COP ≥ 3.5
Groundsource Heat Pump (DGX – direct geexchange)	EER ≥ 16.0, COP ≥ 3.6

Pre-Qualified Efficiency Measures for Michigan Saves Program	Minimum Level of Efficiency
Water Heating Measures	
Water Heater	
--- Electric Tank (<i>upgrade existing units only</i>)	EF ≥ .93
--- Gas Condensing Tank	EF ≥ .80 for units <75,000 BTU TE > 96% for units >75,000 BTU
--- Gas Storage Tank	EF ≥ .67
--- Gas Tankless	EF ≥ .82
--- Heat Pump Tank	EF ≥ 2.0
--- Solar Thermal	SF ≥ .50, SRCC certified
Appliances	
<i>Appliances can only be included if other eligible measures are selected or a whole-home audit is performed. Homeowner must affirm that used appliances were recycled in accordance with state/local laws and not reused.</i>	
Ceiling Fan	Energy Star®
Dehumidifier	Energy Star®
Freezer (chest/upright)	Energy Star®
Dishwasher	Energy Star®
Refrigerator	Energy Star®
Room Air Conditioner	Energy Star®
Washing Machine	Energy Star®
Electricity Generation Measures	
<i>Solar photovoltaic systems must be single-installation systems between 1kW and 20kW in size, and must be interconnected to an electric service provider. Contractors MUST provide a copy of the interconnection agreement or utility letter of authorization with the certificate of completion.</i>	
Solar Photovoltaic Modules	California Energy Commission Approved Product
Solar Photovoltaic Inverters	California Energy Commission Approved Product or approved by local utility
Solar Photovoltaic Meters	California Energy Commission Approved Product
Non-Energy, Building Performance Measures	
<i>Michigan Saves will finance the remediation of pre-existing environmental hazards or the repair of physical/structural defects that create health and safety issues (up to \$3,000 or 15 percent of the total project cost, whichever is lower), so long as the remediation or repairs are coupled with an appropriate efficiency measure and the cause(s) of the environmental hazard or physical defect are addressed. Any amount above the cap is the responsibility of the customer. Michigan Saves will not finance remediation work alone.</i>	
Examples:	
Asbestos abatement or electrical service upgrade necessary when installing a new heating/cooling unit.	
Upgrade of knob and tube wiring in order to install insulation	
Radon and lead abatement work.	
The cost of removing an oil tank when done in connection with a heating system replacement.	
Repairs to the home due to water damage, molds, or mildew, ice dams, or other symptoms or poor building performance, as long as the cause(s) of building performance-related damage are addressed.	