



Michigan Saves Cherryland Pilot: How it Works

January 27, 2010

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Customer Enrollment Process

- **Step 1**
 - Customer directed to website –
www.michigansaves.org/cherrylandpilot
 - Customer completes online application
 - BLISS consultant contacts customer and walks them through the process, including loan pre-approval
 - Website is primary entry point for customers

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Customer Enrollment Process (cont.)

▪ Step 2

- After pre-approved for financing, customer works with BLISS to identify needs
- Customer options:
 - BLISS schedules a whole-home energy audit to identify all efficiency opportunities
 - Work with BLISS to identify problems that need immediate action (select measures from pre-qualified list)

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Customer Enrollment Process (cont.)

▪ Step 3

- BLISS consultant works with customer to finalize work plan
 - Implement one or more measures identified by the audit or included on the pre-qualified list

▪ Step 4

- Finalize loan agreement based on the actual cost to implement work plan

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Customer Enrollment Process (cont.)

▪ Step 5

- BLISS assigns a contractor from its network to implement the work plan

▪ Step 6

- BLISS inspects the job upon completion
- Customer and BLISS sign a certificate of completion
- Customer endorses check from MCU for payment to BLISS and begins making monthly payments

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Role of Contractors

- BLISS is general contractor and only entity authorized to offer Michigan Saves financing during pilot
- Skilled trades and auditors need to be part of the BLISS contractor network to receive jobs
- Customers who want Michigan Saves financing must enter the program through BLISS
- All customers referred to BLISS will be assigned to the contractor who referred them (assuming the contractor is part of the BLISS network)



What can be financed?

- **Option 1:** Measures identified through comprehensive whole-home energy audit
 - Homeowner interview
 - Building envelope inspection (blower door) – “test-in”
 - HVAC/DHW inspection
 - Combustion testing
 - Moisture inspection
 - Home performance modeling
 - Assessment report
 - Post-installation blower door – “test-out”

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What can be financed?

- **Option 2:** Measures selected from a list maintained by Michigan Saves (“Eligible Measures List”)
 - Best suited for customers with failed or failing equipment or customers with obvious needs
 - Only measures and efficiency levels on the Michigan Saves list are eligible for financing
 - Some measures have additional requirements

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Summary of Eligible Measures List

- Eligible Measures List
 - Air sealing/insulation—Require pre/post blower door test
 - Appliances—Other measures must also be implemented
 - Building shell improvements
 - Health and safety measures
 - HVAC measures
 - Non-energy, building performance measures (5% of loan value)
 - Water heating measures
- Fuel switching not eligible for financing during pilot (replacement of existing heat pump systems is permitted)

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Michigan Saves Cherryland Pilot Program Website

<http://www.michigansaves.org/cherrylandpilot/>

MICHIGAN SAVES

BACKGROUND CONTRACTORS PROGRAM PILOTS RESOURCES CONTACT US

CHERRYLAND PILOT MENU

About the Program
How it works
News & Events
FAQs for Customers
Information for Contractors

NEWS

January 27, 2010 - Michigan Saves pilot meeting for contractors
March 17, 2010 - Michigan Saves meeting for Cherryland members
Click here for other events

Sign Up to Learn More!

Michigan Saves Pilot:

CHERRYLAND ELECTRIC COOPERATIVE

Are you interested in saving money on your utility bills and improving your home's comfort? If you are a member of Cherryland Electric Cooperative, you can participate in the first Michigan Saves pilot program to finance the cost of energy efficiency improvements in your home with no upfront cost and convenient monthly payments on your Cherryland electric bill.

As part of this pilot, you can have a comprehensive energy audit conducted to assess how to best lower utility bills and make your home more comfortable. There are equipment rebates and tax credits available and the first 50 customers to take out a loan will receive a free energy audit, so [sign up now](#) to be pre-approved! You can also participate without an audit if you want to finance specific home improvements that are included on a [list of qualifying measures](#).

Explore this website to learn more or join us at our information meeting on March 17, 2010 or other [events](#).

This pilot is provided by Michigan Saves, Cherryland Electric Cooperative, Brown Lumber Installed Sales & Service (BLISS), and Members Credit Union.

Cherryland Electric

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Contractor Qualification and Evaluation

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Contractor Qualifications

- For pilot, contractors and auditors must be a member of the BLISS contractor network
- Minimum BLISS requirements:
 - Initial application available at <http://www.michigansaves.org/cherrylandpilot>
 - References
 - Proof of licensure specific to trade
 - Proof of insurance
 - Proof of workers' comp, if applicable

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Contractor Qualifications

http://www.michigansaves.org/cherrylandpilot/Cherryland_contractor_contact.cfm



The screenshot shows a web browser window displaying the Michigan Saves website. The page title is "Cherryland Pilot: Sign Up!". The main heading is "MICHIGAN SAVES" with a logo. Below the logo is a navigation menu with links: HOME, BACKGROUND, CONTRACTORS, PROGRAM, PILOTS, RESOURCES, CONTACT US. The main content area is titled "Cherryland Pilot: CONTRACTOR REGISTRATION FORM". Underneath, there are "Instructions" and "REQUIRED INFORMATION" sections. The "REQUIRED INFORMATION" section contains three input fields: "Company:", "Contact name:", and "Address:". The browser's status bar at the bottom shows "Done".

Application Process

- Submit complete application
- BLISS checks references
- Once approved, Brown Lumber Human Resource Department obtains documentation and contractor signs Master Agreement
- BLISS selects from network of contractors to complete installations

Contractor Oversight

- Once a contractor is in the BLISS network:
 - Contractor assigned 3 to 5 projects during probationary period
 - BLISS inspects jobs for workmanship, quality, and best practices
 - BLISS contacts the customer about the contractor's methods, cleanliness, work habits, and professionalism
- BLISS inspects all installations as part of the pilot and obtains the customer's certificate of completion
- Michigan Saves and Cherryland reserve the right to perform random inspections

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Energy Auditor Requirements

- Energy auditors subject to the same BLISS requirements as contractors
- Third-party certification also required for individuals performing audits
 - BPI Building Analyst
 - RESNET Level III Auditor
- Auditor trainings available through training affiliates:
 - Northwest Michigan College
 - Building Sciences Academy (Sparta)
 - American Green Careers, a division of American Medical Careers (Flint)
 - RESNET-
<http://www.natresnet.org/programs/training/directory.aspx>

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Program Evaluation

- Number of customers taking out loans and installing energy efficiency equipment
- Compare pre- and post-installation energy savings via modeling, deemed savings, and utility bills

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Next Steps

- Green Show: February 5–6
- Home Show: February 27–28
- Cherryland customer meeting: March 17
- Additional contractor informational meetings and trainings: TBD

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Questions?

- For contractor requirements or questions:
 - Contact Trevor Williams, BLISS, at (231) 995-5760
- For program design and list of qualifying measures:
 - Sally Talberg, Michigan Saves, at (517) 484-4954 or stalberg@pscinc.com

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