



Contractor Guide

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Introduction

St. Louis County SAVES™ is a \$10.4 million residential energy efficiency loan program supported by partnerships between the following organizations:

St. Louis County: The primary sponsor of the program with oversight on all aspects of delivery to promote energy efficiency and economic development in the community.

The Missouri Botanical Garden’s Earthways Center: Promotes sustainability through environmental education and improving the built environment. The EarthWays Center will lead contractor recruitment, training, energy efficiency verification, quality assurance and marketing efforts.

Abundant Power Solutions: Partners with states and municipalities to design, administer and finance energy-efficiency and renewable-energy programs.

Basic Loan Parameters

The following table outlines the basic loan parameters for the St. Louis County SAVES™ Program:

Residential Energy Efficiency Loans	
Residential Energy Efficiency Loans	Unsecured, personal loan
Eligible properties	Owner-occupied, single-family homes (limit \$15,000 per address)
Individual eligibility requirements	FICO score ≥ 660; Debt-to-income ratio < 45%
Loan amounts	\$2,500 to \$15,000
Loan term	Flexible, 3-10 years
Loan rates	3.5% interest rate; APR will vary based on 3% loan fee and term (see payment estimator on website)
Eligible improvements	Energy-saving improvements pre-qualified by the County's program, such as air sealing, insulation and high efficiency HVAC and water heating equipment (Refer to Eligible Improvements List)

Eligible Improvements

An Eligible Improvements List (separate document) reflects available technologies and measures that are eligible for funding through the St. Louis County SAVES™ Program. In general, Projects must utilize energy efficiency measures to lower monthly costs. Only commercially available technologies, proven and tested to be reliable, are eligible.

A Home Energy Assessment conducted in accordance with BPI standards is highly recommended.

Project Development Process

This Program is designed to enable simple and efficient financing of home energy retrofits in St. Louis County. The following steps are the typical process for a homeowner:

- 1. LOAN APPLICATION:** Apply on-line for a residential energy efficiency loan up to \$15,000 (plus 3% program fee) and up to a 10-year term. Receive decision through email.
- 2. SCOPE OF WORK FORM:** Homeowner selects St. Louis County SAVES™ authorized contractor(s) to develop and submit a Scope of Work Form. Once approved, homeowner is automatically considered for the next step, Notice to Proceed.
 - a. Contractors are listed with contact information and category of service provided (Energy Assessment Provider, Insulation and Air Sealing Contractor, Mechanical Contractor, and/or Envelope Contractor).
 - b. A Home Energy Assessment conducted in accordance with BPI standards is highly recommended.
 - c. Homeowner may choose a prime (lead/general) contractor or act as the prime contractor themselves.
 - d. Contractor(s) will work with homeowner to prepare a Scope of Work Form that lists Home Energy Assessment Provider, the proposed energy efficiency improvements, provides basic home and homeowner data, and includes signatures from the homeowner and prime contractor that both parties have agreed to the scope of work and associated costs.
- 3. NOTICE TO PROCEED:** Once both the Scope of Work Form and Loan Application have been reviewed and approved, a Notice to Proceed will be issued by email to the homeowner. **NO WORK SHALL BEGIN UNTIL THE HOMEOWNER HAS RECEIVED A NOTICE TO PROCEED.**
- 4. CERTIFICATION OF COMPLETION FORM:** Contractor(s) makes the energy efficiency improvements and Homeowner must submit a signed Certification of Completion Form, signed by the homeowner and contractor. This step triggers issuance of final loan contract to homeowner.
- 5. LOAN CONTRACT:** Once the Certification of Completion Form is reviewed and approved, loan documents are issued to the homeowner(s) through email for signing. Payment for equipment and services (direct deposit to authorized contractors) is issued once the program receives the signed contract.
- 6. NEW FOR 2013 – ACCELERATED PAYMENT OPTION**

We are pleased to announce that beginning immediately; St. Louis County SAVES has an alternate, optional, process contractors can take advantage of to accelerate payment on their SAVES projects by up to two or more weeks.

Legacy Process:

After a project is complete, the Contractor submits a Certificate of Completion, signed by the Customer, to SAVES, which triggers issuance of loan closing documents to the Customer via email. Customers, on average, return these signed loan documents to SAVES within 2 weeks and payments to Contractor(s) are made within 2 days after that. Some Customers, unfortunately, delay return of the signed loan docs, resulting in delay of payment to Contractor(s).

NEW, Optional Process:

If a Contractor wishes to accelerate payment for their services, please email Completion@StLouisCountySAVES.com, put "Accelerated Payment Request" in the subject line, and include the final *loan amount* and expected completion date in the body. Do this prior to the completion of the project, but once it is known that the loan amount will not be changing. This action will trigger the issuance of loan closing documents to the Customer via email, *but will also trigger issuance of a copy of the loan documents directly to the contractor who made the request*. Now the Contractor can secure a signature from the Customer for the Certificate of Completion AND loan documents at the same time. Submit these to SAVES and once the Certificate of Completion is reviewed and approved, disbursements will be made to the Contractor(s).

7. QUALITY ASSURANCE REVIEW: The EarthWays Center will conduct an on-site Quality Assurance review of a minimum of 5% of completed projects.

Authorized Contractors

Authorized contractors serve as the "engine" of **St. Louis County SAVES™**. To participate in projects funded by the program, interested contractors must:

- Document proof of proper qualifications and licenses
- Participate in a 2-hour Program orientation through the EarthWays Center
- Submit to ongoing reporting and quality assurance standards.

Contractors that meet the eligible requirements and have been approved by the EarthWays Center will be presented on the program website as a **St. Louis County SAVES™ Authorized Contractor**.

Contractor Categories

Contractors will be listed with category of service(s) provided, according to the below categories. Contractors may apply for one or more designations.

Energy Assessment Provider (auditor): These entities are pre-qualified by the EarthWays Center for participation in the program as energy assessment and test-

out (post-retrofit performance and safety protocol) providers and consumer advocates.

Insulation and Air Sealing Contractors: These entities are pre-qualified by the EarthWays Center as installing contractors for insulation and air sealing improvements.

Mechanical Contractors: These entities are pre-qualified by the EarthWays Center as installing contractors for HVAC and water heater replacements and upgrades.

Envelope Contractors: These entities are pre-qualified by the EarthWays Center as installing contractors for doors, windows and roofing replacements and upgrades.

Solar Contractors: These entities are pre-qualified by the EarthWays Center as installing contractors for solar panels.

Licensing and Professional Requirements

To be pre-qualified as an authorized contractor and maintain good standing with the Program, every contractor must submit a Contractor Application that fulfills the licensing and professional requirements as set forth in this guide, including a program orientation conducted by the EarthWays Center.

Basic Requirements:

- a. Formed and operating as a duly registered business in the State of Missouri.
- b. Insurance Requirements – Provide Certificate of Insurance with St. Louis County, Abundant Power Solutions, and Missouri Botanical Garden’s EarthWays Center listed as certificate holders and additional insured (except for Worker’s Compensation).
 - Worker’s Compensation Insurance, if applicable (\$500,000)
 - General Liability Insurance (\$1,000,000/occurrence; \$2,000,000 aggregate)
 - Commercial Automobile Insurance (\$1,000,000)
- c. Any Applicable Trade License(s), with no pending actions.
- d. Federal Lead-Safe Certification (<http://www.epa.gov/lead/pubs/renovation.htm>), where required.
- e. Program Orientation, as provided by the Missouri Botanical Garden’s EarthWays Center..
- f. If you are offering services in one of the contractor categories via an agreement you have with another company, you must provide a copy of that formal agreement as proof that your business can offer those services.

Energy Assessment Provider (auditor):

- a. Provider must be BPI (Building Performance Institute) Building Analyst Professional, RESNET (Residential Energy Services Network) Certified Auditor/Rater, or equivalent, AND BPI Envelope Professional.
- b. Must participate in the Home Performance with ENERGY STAR Program locally managed by the EarthWays Center, including being listed on Missouri’s Department of Natural Resources list of approved auditors for the purpose of homeowner tax deduction for costs of the assessment.
- c. Certify awareness and understanding of available rebate programs

Insulation and Air Sealing Contractors:

- a. Project team must include BPI Envelope Professional and Building Analyst Professional.
- b. Certify awareness and understanding of available rebate programs

Mechanical Contractors:

- a. Project team must include NATE certified technician or contractor licensed by St. Louis County.
- b. Certify that Manual J load calculations will be performed for all HVAC replacements.
- c. Certify awareness and understanding of Laclede Gas Company rebates for gas-fired space and water heating equipment.

Envelope Contractors:

- a. No further certifications are required.

Solar Contractors:

- a. Show that at least one employee has NABCEP Certification for Solar Panel Installations.

Best Practices

The determination of quality performance within the **St. Louis County SAVES™** Program will aim to be consistent with Building Performance Institute guidelines and general industry best practices.

Historic Properties

All Project Scope of Work Forms submitted to the program will be reviewed for SHPO compliance by the program. A Notice to Proceed will not be issued until compliance is confirmed.

Properties (e.g., sites, buildings, structures, objects) of historic, archeological, or architectural significance designated by Federal, state, or local governments or property eligible for listing on the National Register of Historic Places, may be subject to additional compliance review to ensure conformance with the National Historic Preservation Act and/or review by the State Historic Preservation Office (SHPO). In general, any home 45 years old or greater that is seeking exterior improvements (i.e., windows, doors, roof) will need the additional review and approval by SHPO prior to beginning any work through the program. This approval will be secured by the program, but may require a delay.

Quality Assurance

Every project will be monitored for the full term of a loan, with the following minimum metrics continually collected and periodically evaluated to assess contractor and project performance:

- Project approval rates
- Homeowner feedback on quality
- Homeowner feedback on relations

Additionally, the EarthWays Center will conduct on-site Quality Assurance inspections for a minimum of 5% of total projects each year. Projects that will receive on-site QA inspections will be selected both randomly and through adverse selection, with a goal of reviewing at least one project for each participating contractor.

Loans in this program are available to all credit-qualified St. Louis County residents, including staff and family of program authorized contractors. To ensure no appearances of conflict of interest, all completed projects done for family members or employees of the installing contractor(s) will likely be flagged for on-site QA inspection.

Termination/Probation

Contractor performance will be reviewed periodically for continued participation in the Program.

The Program Administrator or the Program Governance Committee can terminate the opportunity for contractor participation at any time based on derogatory findings, prolonged lack of activity, or other considerations.

Exceptions

St. Louis County SAVES™ can approve reasonable exceptions to written policies on a loan-by-loan basis.

Contractor Application

For a contractor to be considered a St. Louis County SAVES™ Authorized Contractor, an application, yearly marketing fee, and supporting documentation will be required to be submitted to the EarthWays Center for review and approval. The Contractor Application can be downloaded from www.StLouisCountySAVES.com. Marketing fees are assessed to be used for generating interest and demand for the Program and will be assessed yearly as follows, according to Contractor Category (more than one category is allowed and will result in the sum total of fees for each category being assessed):

Energy Assessment Provider (auditor):	\$100
Insulation and Air Sealing Contractors:	\$200
Mechanical Contractors:	\$300
Envelope Contractors:	\$300
Solar Contractor:	\$200

Fees will be assessed in total for the following distinct periods (no prorating) to coincide with the current \$10.4mm funding and timeline required to loan out all funds. It is currently anticipated that no fee will be assessed for Year 4, the final few months of this funding opportunity:

Year 1	May 15, 2011 – December 31, 2011
Year 2	January 1, 2012 – December 31, 2012
Year 3	January 1, 2013 – December 31, 2013
Year 4	January 1, 2014 – May 15, 2014

Contact Information

If you have questions regarding the program guidelines or contractor application process, please email contractor@StLouisCountySAVES.com. If you need to speak to someone, please call the general Program phone number at 314-332-2156. Additional resources are available online at www.StLouisCountySAVES.com.