

Home Performance with ENERGY STAR Sponsor Update Call: **COVID-19 Impacts and Response**



March 25, 2020

COVID-19 Response: Resources for Home Performance Contractors

Federal Resources:

U.S. Small Business Administration (SBA)

- **SBA Disaster Relief Loans**
 - Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19).
 - <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>
- For more information on the SBA's Economic Injury Disaster Loans, visit: <https://www.sba.gov/coronavirus>

Small business relief (passed Senate today)

- **Small businesses:** \$367 billion in guaranteed, forgivable loans to keep making payroll while workers have to stay home.
 - Available to firms with 500 or fewer employees
 - **Up to \$10 million** per company available as forgivable small business loans
 - Eight weeks of assistance for qualifying employers; must retain employees on payroll through **June 30, 2020**
 - Allowable uses of the loan include payroll support, salaries, mortgage payments, rent, utilities, and any other debt obligations incurred before the covered period.
- **Unemployment benefits:**
 - \$600 per week added to normal state benefits for up to four months with an extra 13 weeks of benefits – adding to 39 weeks of regular unemployment insurance

Resources: Small Business Assistance, Unemployment

- [IRS Coronavirus Tax Relief resource page](#): focused on steps to help taxpayers, businesses and others affected by the coronavirus.
- [U.S. Small Business Administration COVID-19 Disaster Assistance](#): information on low-interest federal disaster loans (up to \$2 million) for small businesses suffering substantial economic injury as a result of COVID-19.
- [National Association of State Workforce Agencies](#) resource page: regularly updated compilation of resources and information on workforce issues and unemployment insurance from state agencies.
- Department of Labor [FAQs on Unemployment Insurance](#) and [Unemployment Benefits Finder](#) to find details on states' unemployment insurance programs.

Additional Measures: Energy Related

- **The COVID-19 stimulus bill includes \$1.4 billion in additional funding for the Low Income Home Energy Assistance Program (LIHEAP).**
- **Includes provisions that prevent power and water utilities receiving money provided in the bill from disconnecting households during the crisis.**
- **DOE: \$99.5M to Office of Science**
- **Excluded from the Bill**
 - No clean energy tax credits (e.g., solar, res EE)
 - No clean energy provisions (e.g., green jobs, HP rebates)

Partner and Industry Resources*

** Informational resources listed herein are provided for use by HPwES Sponsors and do not constitute endorsement by the U.S. Department of Energy*

Building Performance Association

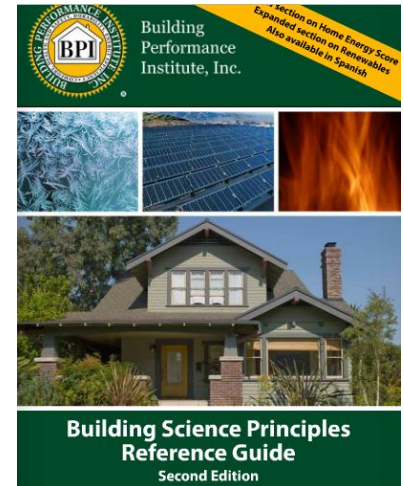


NATIONAL HOME PERFORMANCE
VIRTUAL CONFERENCE | 2020

- **2020 National Home Performance Virtual Conference: Live and Recorded Sessions, Networking Opportunities**
 - The virtual conference will include both live and recorded sessions, interactive Q&As with presenters and “office hour” interactions, town hall-style meetings, virtual happy hour and informal “chat” sessions, and discussion forums.
- **All attendees will have access to on-demand recordings as well as the ability to earn CEUs - with no maximum limit for BPI CEUs**
- **For more information, including FAQs, visit:**
<https://www.building-performance.org/conferences/national-home-performance-virtual-conference>

Building Performance Institute (BPI)

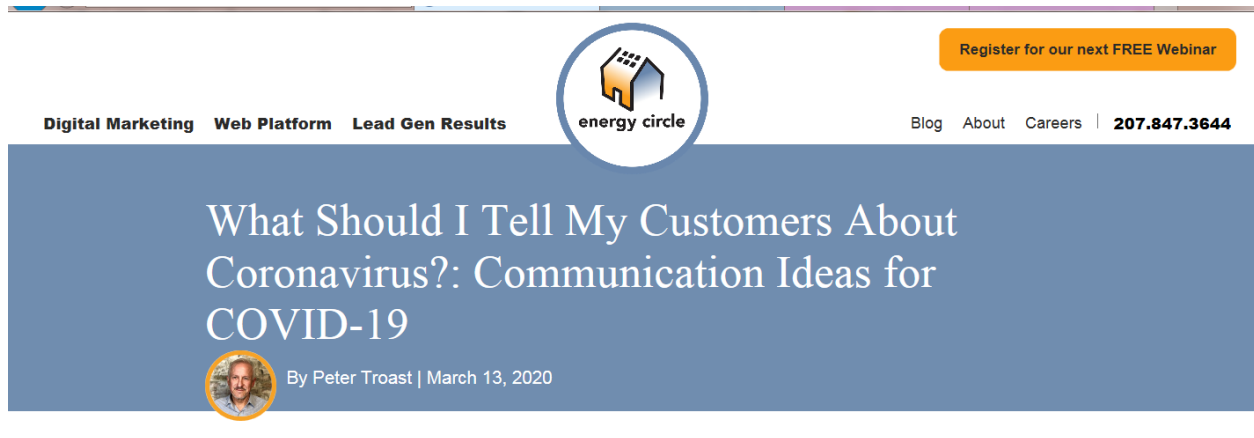
- Developing an inventory of Online Training relating to Workforce Development
- Focusing on delivering a full online training for BPI's Healthy Home Evaluator (HHE Certification)
- Completing the Healthy Housing Principles Reference Guide and Certificate Exam
- Helping the workforce to prepare to rebound post-COVID-19.
- For more information, visit:
 - <http://www.bpi.org/certified-professionals/healthy-home-evaluator>



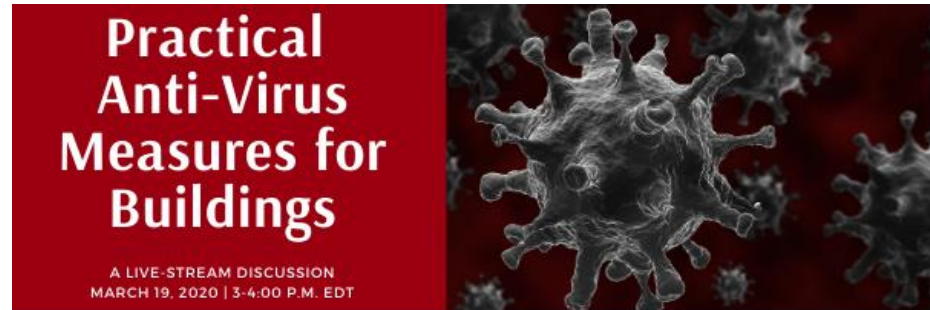
Announcing...



Energy Circle: Coronavirus Resources



- **Key Points and Strategies for Programs and Contractors**
 - Get Out in Front of It (have a policy; communicate it clearly)
 - Prepare Your Customer Service Representatives
 - Be Ready to Answer Customers' Tough Questions
 - Develop communications strategy that is prominent and universal
- **For more information, visit the Energy Circle Blog:**
 - <https://www.energycircle.com/blog/what-should-i-tell-my-customers-about-coronavirus-communication-deas-covid-19-0>



Informational Resources

- Free Recorded webinar: [Available online at www.healthyindoors.com](http://www.healthyindoors.com)
 - Discussion on the management of the physical indoor environment, and the practical building-related strategies that can be implemented to reduce occupants' exposure to viruses generally and the COVID-19 virus specifically viral exposure risk.
- [Resources for COVID-19:](#)
 - A compilation of resources for management of the indoor environment during the COVID-19 epidemic.
 - For more information, visit: www.maineindoorair.org.

Maine Indoor Air Quality Council

- **Special Coronavirus Webinar Series**

Practical Anti-Virus Measures for Buildings is part of a three-program discussion series put together by Healthy Indoors, The Building Performance Workshop, and the Maine Indoor Air Quality Council. Watch one or all three. To access, visit: <https://healthyindoors.com/2020/03/the-domino-effect-of-quarantine-and-responses-to-covid-19/>

- **Series Schedule:**

- **How the Virus is Affecting Us**

- An exploration of the COVID-19 crisis from several perspectives, from what we know today from a medical standpoint to what reasonable actions you can take to limit the impact of this pandemic at your workplace and in your home.

- **Managing the Public Health Crisis**

- A look at the public health response to the epidemic and the recommendations for personal safety and hygiene - and our indoor environments.

- **Practical Anti-Virus Measures for Buildings**

- Practical building-related strategies that can be implemented to reduce occupants' exposure to viruses generally and the COVID-19 virus specifically.

National Energy Improvement Fund (NEIF)

- **100% financing from \$2,500 to \$25,000** for most HVAC and home repairs
- **3, 5 and 10 Year terms** available for all loan amounts
- **Guaranteed, fixed payment for full term**
- **Flexibility to pay off early at any time, without penalty**
- **Website: www.neifund.org.**

“In these uncertain times homeowners still need to make needed repairs to their HVAC and other home systems. NEIF’s programs are designed to provide consumers with the utmost confidence, security and flexibility with absolutely no fees or costs to contractors”



We're here to help you with essential home repairs and upgrades.

- Fair, simple, trustworthy 100% financing
- Low fixed payment, guaranteed for life of loan
- **Your contractor makes your first 3 payments**



APPLY NOW

Simple. Transparent. Fair. Expert.



EnergyPlus Loan

NATIONAL ENERGY IMPROVEMENT FUND

Trustworthy Financing for Energy & Resiliency Home Improvements

7.99% 3, 5 & 10 Year Financing. **No Cost to Contractor.**

Backed by the National Energy Improvement Fund, the nation's only B-Corp certified improvement lender, meeting the highest standards of social & environmental impact, | fairness, compliance and accountability to contractors and their customers.

	Tier 1			Tier 2
Fixed Rate to Customer	7.99%	8.99%	9.99%	12.99%
Contractor/Dealer Fee	NO COST TO CONTRACTOR			
Credit Qualification based on lower of applicant and co-applicant credit score. DTI <=50%. No BK in last 5 years	720 Plus	700-719	680-699	640-679
Loan Amount	\$2,500 to \$25,000	\$2,500 to \$20,000	\$2,500 to \$15,000	\$2,500 to \$10,000
Terms	<p>3, 5 and 10 Year</p> <p>Simple interest, fixed rate installment loan with a locked in rate for full term. The customer may pay the loan off or pay additional principal at any time without penalty. * Optional 0% for 12 months program, with contractor fee, also available. Contact NEIF for details.*</p>			
Income Verification	<p>Stated, No verification of primary income*</p> <p>Secondary income, if any, is subject to verification. *Income verification may be required for Tier 2.</p>			
Qualifying Properties	<p>Primary residence or vacation home</p> <p>1 to 4 unit on permanent foundation. There is no lien placed on the property or the improvement</p>			
Qualifying Improvements	<p>All makes and models of most installed products and services that improve a home's energy efficiency, resiliency or comfort.</p> <p>Work must be performed by a NEIF-Approved Contractor.</p>			



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