Department of Local Affairs Information Session for the Marshall Fire Community

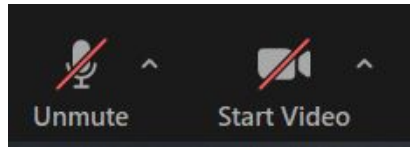
February 23, 2023

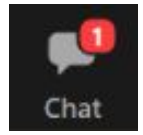
COLORADO
Department of Local Affairs

Zoom Webinar Tips for Virtual Attendees

For all Virtual attendees:

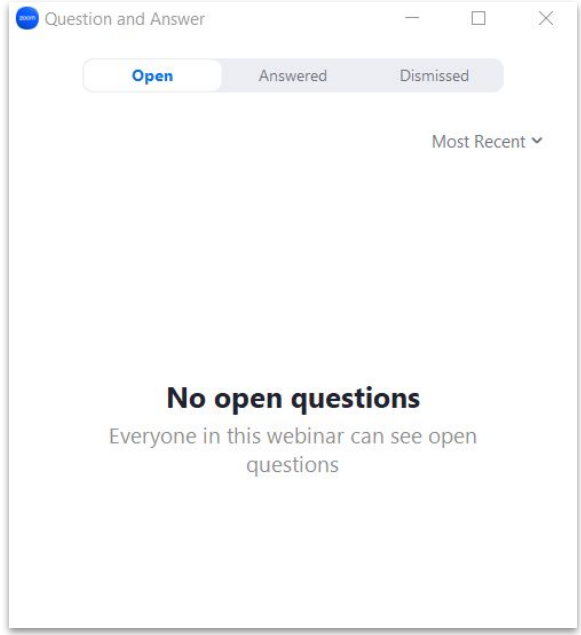
- Microphone is muted
- Video camera is off
- Chat feature can be used to address technical issues with meeting hosts





How to submit content questions via Q&A:

- Click Q&A
- Submit your question anytime
- We will address as many questions as time allows after presentation



Agenda

1. **Rebuilding Resources - Services from Our Partners**
   - Becky Thelen, Personal Finance Coordinator, Boulder County
   - Robby Schwarz, Rebuild Process and Energy Efficiency expert
2. **Housing Recovery Program Overview**
   - Presented by the Department of Local Affairs
3. **Frequently Asked Questions**
4. **Open Q&A**

HUD- Certified Housing Counselors

A counselor trained by government to help assess financial situation, evaluation options with mortgage company or appropriate entity and work through hardship, particularly around housing stability.

Personal Finance Program

BoulderCountyPFP.org · 720.564.2279

- Focus on overall financial picture to solve concern or provide support. Action plan provided to client.
- Locally- based.
  Can meet by phone, video or in-person.
- Online appointment sign up. Wait time for appointment is 2-3 weeks. 6 months of periodic follow up.

BoulderCountyPFP.org

720-564-2279

Project Porchlight through MONEY MANAGEMENT INTERNATIONAL

- Focus on specific client housing finance questions post-disaster.
- National organization.
  Phone appointments.
- No Appointments. Call - in for service or to ask a question. 18 months of monthly follow up.

MoneyManagement.org/disaster-recovery

866-889-9347

Rebuilding Resources and Energy Rebates

Rebuilding Website

- https://rebuildingbetter.org/
- Extensive information about rebuilding
- Rebate registration form
- Rebate claim form

Rebates Available for Marshall Fire Rebuilding

- Colorado Energy Office Electrification Rebates
- Xcel Energy Incentives for Rebuilding

In-Person Building Assistance Available - Open Office Hours

- **9 a.m. - 12 p.m. on the 2nd and 4th Thursday** at Superior Community Center
  Rebuild Process expertise plus Energy Efficiency Rebates
  Robby Schwarz, Robby@buildtankinc.com, 303-927-0025
- **10 a.m. - 12 p.m. on the 3rd Thursday** at Marshall ROC office
  Courtney Jaycox (Rebuild LLC) - assistance for understanding the construction process

Housing Recovery Program (HRP)

Program Overview

Housing Recovery Program (HRP) Overview and Introductions

Purpose and Overview	Dave Bowman, Deputy Director, Division of Local Government
Eligibility & Program Basics	Tim Katers, Financial Assistance Manager, Division of Local Government
Mitigation	Natasha Albert, Resilient Recovery Manager, Colorado Resiliency Office
Income qualification	Ebony Russell, Asset Manager, Division of Housing
Basic Award Calculation	Dave Bowman & Tim Katers
Insurance Basics	Bobbi Baca, Director of Property Casualty and Title Consumer Services, Division of Insurance
Application Process	Megan Ferguson, Deputy Executive Director, Impact Development Fund
Additional CDBG-DR funding	Will Cundiff, CDBG-DR Program Manager, Division of Local Government
FAQ's	All
Q&A	All

Housing Recovery Program (HRP)

Purpose of the funds is to

- Enable households to rebuild and remain in their communities
- Focus on lower income households who would otherwise not be able to rebuild
- Reduce the financial impact on our most vulnerable households
- Promote resilient rebuilding by encouraging incorporation of high performance building standards and fire mitigation measures.

Limitations - What the funds cannot do

- Pay for personal belongings or other expenses not directly related to repairing or rebuilding
- Provide upgrades or luxury finishes
- Provide funding that exceeds your rebuilding costs

https://cdola.colorado.gov/housing-recovery-program

Housing Recovery Assistance: Two Forms of Loans

Grants in the form of a Forgivable Loan

- <u>No payments, No interest</u>
- Three year residency requirement (fully forgiven after three years)
- Sliding scale based on income
- You can receive a traditional loan in addition to the forgivable loan.

Grants are geared towards those with fewer resources; Eligibility limited to those at 150% of the Area Median Income.

Primary source of funding is Federal Disaster Recovery Dollars.

Traditional Loans

- <u>Up to $50,000</u> per loan and works like a standard loan including underwriting
- Favorable terms at 1.5% interest for 30 years
- Geared towards those who need additional rebuilding dollars and were unable to access SBA loans.

Traditional Loans are available to all income levels.

Primary source of funding is State Disaster Recovery Dollars.

NO application fees, NO closing costs

Eligibility

You are eligible to apply if:

- Your property suffered damage/destruction due to the Marshall Fire and Straight-Line Wind Event
- You were the property owner at the time of the fire and at the time of application
- The home was and is your **primary residence**
- You have an **existing funding gap** not covered by insurance proceeds, FEMA and/or SBA assistance, and other grants or loans received for rebuilding purposes

Eligible property types:

- Single-family residences, duplexes, townhomes, or condominiums
- Manufactured or mobile homes (including replacement if significantly wind-damaged)

You are NOT eligible if:

- You have an approved and not cancelled SBA loan and your household income is **above 150% AMI**
- The property was a second or vacation home or you were a renter or landlord at the time of the Marshall Fire

Eligible Expenses

- Direct costs of repairs or reconstruction of a damaged or destroyed primary residence (including smoke and ash damage)
- Soft costs and fees - Architectural, engineering, permitting, etc., clearance and demolition costs
- Costs associated with using building and site design measures that reduce or mitigate risk to natural hazards including fire resistant building materials and landscape design
- Costs to replant climate ready trees and vegetation
- Other rebuilding costs not covered by other sources that will increase resilience to future disasters

Expenses already incurred

- Forgivable Loans (grants) can reimburse rebuilding expenses from December 30, 2021.
- The up to $50,000 Traditional Loan can be used for expenses incurred on or after May 17, 2022.

Area Median Income (AMI) by Household Size

Households ≤150% AMI are eligible for a grant/forgivable loan.

- The grant/forgivable loan amount is dictated by the household income level at time of application.
- Household income includes the income of all members of the household.

Boulder County

Household Size	80% AMI	100% AMI	120% AMI	150% AMI
1	$63,000	$87,800	$105,350	$131,700
2	$72,000	$100,350	$120,400	$150,500
3	$81,000	$ 112,900	$135,450	$169,300
4	$89,950	$125,400	$150,500	$188,100
5	$97,150	$135,450	$162,500	$203,150
6	$104,350	$145,500	$174,550	$218,200
7	$111,550	$155,500	$186,600	$233,250
8	$118,750	$165,550	$198,650	$248,300

Note on Household size: As a general rule, include "all persons living in the unit" when determining household size.

Link to AMI Table

Maximum Award Amounts by Income

Up to $150,000 to homeowners with an existing rebuilding or renovation gap.

- The maximum grant/forgivable loan is **$100,000** dependent on the household income level.
  - Households with incomes ≤ 150% of AMI may be able to reduce their SBA loan amount.
- The maximum traditional loan is **$50,000** for all income levels based on ability to repay.

Area Median Income Level	Maximum Grant/Forgivable Loan Amount	Maximum Traditional Loan Amount 1.5% interest rate, up to 30-year fixed
≤ 80% of AMI	Up to $100,000	Up to $50,000
81 - 100% of AMI	Up to $75,000	Up to $50,000
101 - 120% of AMI	Up to $50,000	Up to $50,000
121 - 150% of AMI	Up to $25,000	Up to $50,000
> 150% of AMI	N/A	Up to $50,000

Future Funding: Wildfire and Wind Mitigation

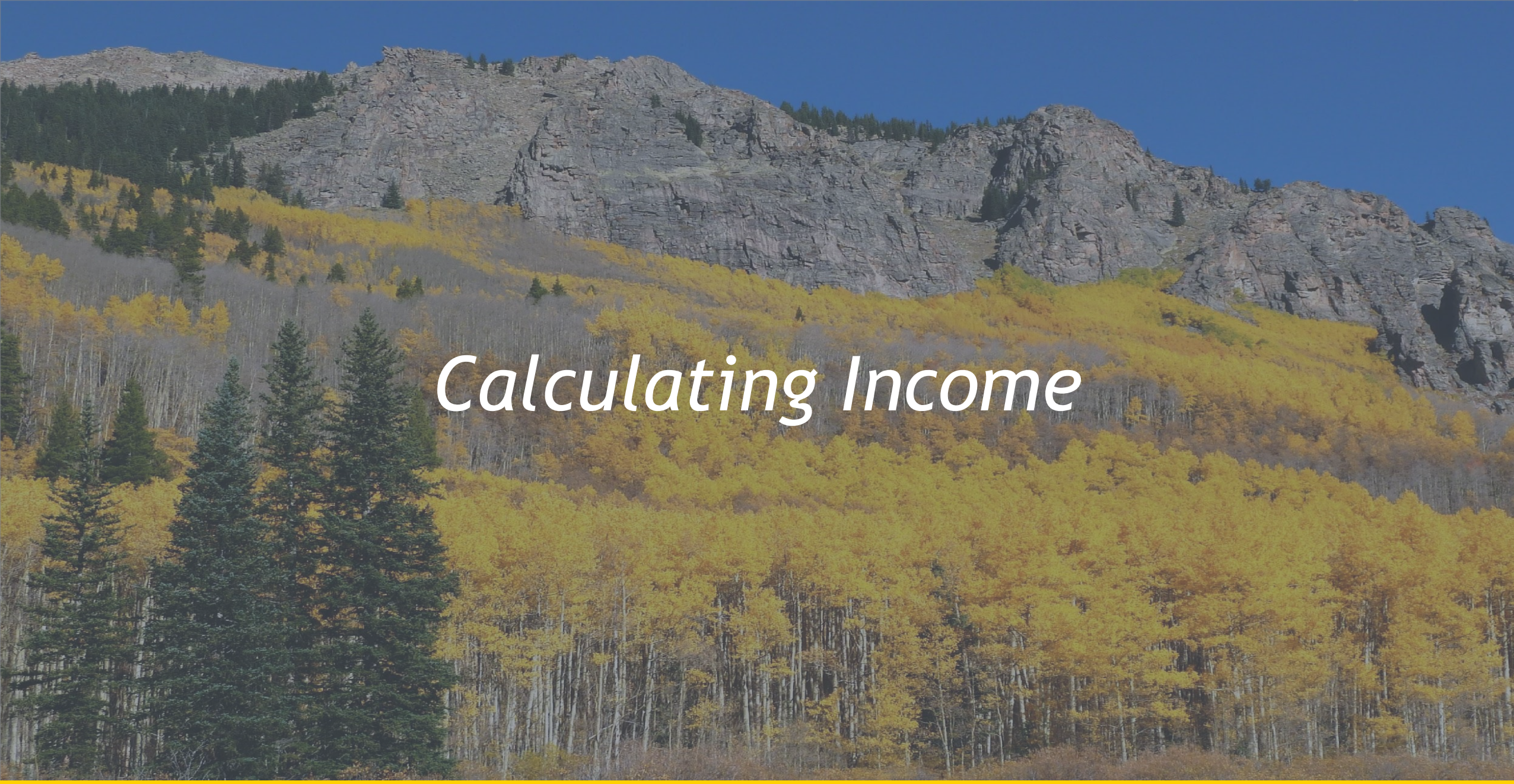
- **Homes need to have a funding gap**
- Stick built homes will be eligible for up to **$30k** in additional funding; manufactured housing will be eligible for up to **$5k**
- Funding for households at 120% AMI or less will be in the form of forgivable loans
- Households over 120% AMI will be eligible to receive funds in the form of traditional loans

Area Median Income Level	Maximum Grant/Forgivable Loan Amount for Mitigation	Maximum Traditional Loan Amount for Mitigation 1.5% interest rate, up to 30-year fixed
≤ 80% of AMI	Up to $30,000	N/A
81 - 100% of AMI	Up to $30,000	N/A
101 - 120% of AMI	Up to $30,000	N/A
121 - 150% of AMI	N/A	Up to $30,000
> 150% of AMI	N/A	Up to $30,000

Example of eligible mitigation measures:

- Class A roofing
- In-home sprinkler systems
- Fireproof siding
- Window frames (metal clad)
- Non-combustible fencing materials or treatments within 5 feet of structure
- Ember and flame-resistant venting
- Tie downs (manufactured housing)
- Skirting (manufactured housing)

This is not an exhaustive list.



Calculating Income

Income Calculation

Income will be based on household income <u>at the time of the application</u>.

- Required Documentation
  - Proof of Citizenship
  - Proof of Homeownership
  - Proof of Income
  - Proof of Assets

- All Documentation must be dated within 120 days of application date

Income Calculation … continued

Income will be based on household income at the time of the application.

Sources included in Household Income:

- The gross amount of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services
- Income received from social security, annuities, retirement funds, pensions, disability or death benefits, and other receipts
- Payments in lieu of earnings, such as unemployment, disability compensation, worker's compensation,severance pay, and public assistance
- Net income from operation of a business or profession
- Interest, dividends, and other net income from real or personal property
- **.06% of the total cash value in financial accounts in excess of $5,000**

  (This DOES NOT include the equity in your home or value of vehicles)

Income Calculation … continued

Income will be based on household income at the time of the application.

Sources excluded from Household Income:

- Lump-sum additions to family assets, such as inheritances, capital gains, and settlement for personal or property losses
- Temporary, nonrecurring, or sporadic income (including gifts)
- The full amount of student financial assistance paid directly to the student or to the educational institution
- Income from employment of children (including foster children) under the age of 18 years
- Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family, who are unable to live alone)
- **Insurance payments** (such as payments under health and accident insurance and worker's compensation)
    - The insurance payout for rebuilding costs (or additional living expenses) is NOT included as income

Determining the Award

Basic Award Calculation

Example Calculation

Standard Rebuild Estimate	**$650,000**		Standard estimate **+ add ins** +15%
- Insurance Proceeds	- $520,000		Does not include personal property, ALE, etc.
- FEMA	- $5,000		Home repair only; very very few households received this.
- Community Foundation of Boulder County	- $20,000		**Repair and rebuilding grants only**
- Other rebuilding funds	- $45,000		Non-profit, charity, GoFundMe, etc. **for rebuilding only**
Rebuilding Gap	**$60,000**		
Award is lesser of the maximum award and the rebuilding gap.			

If Household Income is between 80% and 100% AMI: Maximum Award for that income level is **$75,000**
Award is lesser of Rebuilding Gap and Maximum Award = $60,000

If Household Income is between 120% and 150% AMI: Maximum Award for that income level is **$25,000**
Award is lesser of Rebuilding Gap and Maximum Award = $25,000; Household is eligible for traditional loan funds of $35,000 to fill that remaining unmet need.

Self-service estimator

Please click on the blue cell to the right and select the county that the property is in from the dropdown.	Boulder	Please enter or select values in three blue cells to the left.
Please click on the blue cell to the right and select your household size from the dropdown.	3	
Please enter your pre-tax annual income in the blue cell to the right.	$ 100,000	
The 2022 Area Median Income (AMI) of your county adjusted for your household size is displayed to the right.	$ 112,900	The two gold cells to left are calculated for you.
Your Household Income category related to the Area Median Income (AMI) is displayed to the right.	100% AMI	
Please List Your Reconstruction or Renovation Resources		
Insurance payments for real property loss only	$500,000	Please enter up to 6 values in the blue cells to left. Leave a row blank if you don't have any resources in that category.
Approved SBA loan (for real property only)	$200,000	
Other Federal funding		
Local Foundation payments	$20,000	
Other Funds specific to the disaster		
Other Funds (Go Fund Me, etc.)		
Total Reconstruction or Renovation Resources	**$720,000**	Calculated for you.
Please click on the blue cell to the right and enter your estimated reconstruction or renovation cost.	**$800,000**	Please enter cost in Cell B-20.
The Estimated Gap between your resources and your estimated cost is automatically displayed to the right.	**$80,000**	Calculated for you.
Your Potential Housing Recovery Program Assistance		
Potential Forgivable Loan (Grant)	$75,000	The three gold cells to the left are calculated for you.
Potential Traditional Loan (1.5%, up to 30 yr. term)	$0	
Total Potential Housing Recovery Program Assistance	**$75,000**	

Assistance Estimator Tool

Scan QR Code to download the tool
Also available in English and Spanish at
https://cdola.colorado.gov/housing-recovery-program

Estimating Standardized Rebuilding Costs

We use estimating software to determine the base reconstruction cost, …then we add:

- **Additional standardized costs that are not part of that software estimation (e.g. excavation, concrete flatwork, landscaping, wind/fire mitigation measures)**
  - **Add-back items must be specified on a GC proposal or invoice**
- **15% on the total estimated construction cost to account for Colorado's unique rebuilding environment**

Example:

Estimated reconstruction cost with estimating software	$ 750,000
Additional costs not included in estimating software (excavation, concrete, etc.)	$ 100,000
Subtotal reconstruction cost	$ 850,000
Add 15% for unique rebuilding environment	$ 127,500
Total Estimated Reconstruction Cost	**$977,500**

Understanding your Insurance

Your insurance policy maximum limits are evaluated to determine the funds available to you.

Key Parts of Your Policy

- Coverage A – Dwelling coverage (the building)
- Coverage B - Other structures (ex. freestanding garage)
- Ordinance & Law Coverage (O&L)
- Extended Replacement Coverage

For Insurance Questions or to File a Complaint about your insurance - Contact the Division of Insurance

Call: 303-894-7490
Email: DORA_Insurance@state.co.us
doi.colorado.gov/for-consumers/

Understanding your Policy Benefit Payments

- The initial claim payments will most likely be Actual Cash Value (ACV) payments with Replacement Cost Value (RCV) payable when the property is repaired or replaced.
- The difference between ACV and RCV is called depreciation. The company is required to disclose their depreciation methods to you.

How does my insurance policy limit impact my eligibility?

To be eligible, you MUST have <u>an existing funding gap</u> not covered by insurance or other financial support

- Insurance policy limit for <u>real property loss</u> only is subtracted when calculating the award determination (personal property payout is <u>not</u> included)
- Gap calculation is based on policy limit, not what has been paid to date
- Insurance funds (and all funding sources) received are evaluated for a Duplication of Benefit (DOB)
  - A DOB occurs if you receive disaster assistance from multiple sources for the same recovery purpose, and the total assistance received for that purpose is more than the total rebuilding need.
- Insurance payments are excluded in the household income calculation.

How are you evaluating my insurance policy?

Contents and personal belongings not included.	Insurance Limits	
Coverage A - Dwelling	$	1,006,000.00
Coverage A - Other Structures	$	101,000.00
Additional Coverages:		
Trees, Shrubs and Landscaping	$	50,300.00
5% Addilitional Debris - Dwelling	$	50,300.00
Additional Debris - Increased Dwelling Limit	$	10,100.00
Additional Debris - Other Structures	$	5,100.00
Additional Debris - Ordinance or Law Coverage - Other Structures	$	510.00
Optional Policy Provisions:		
Option - Ordinance or Law Coverage	$	100,600.00
Option - Increased Dwelling	$	201,200.00
Option - Increased Dwelling - Other Structures	$	10,100.00
Total Insurance Limit They will Payout:	**$**	**1,535,210.00**

Applying for funds:

- How to apply
- Application review
- Appeals process
- Disbursement of funds

How to Apply

Application and intake is conducted by intake coordinators who:

- Answer questions about eligibility, funding, individual situations
- Address inquiries regarding the application process
- Assist in identifying and uploading required documentation

You do NOT need to meet with Recovery Navigator to apply.
You do NOT need to have a rebuilding permit filed to apply.

Connect with an Intake Coordinator:

- Monday - Friday 8:30 a.m. - 5:00 p.m.
- By Phone or Text: **303-532-2785**
- By Email: rebuild@cedproject.org
- By Chat at https://cedproject.org/rebuild/

Community Economic Defense Project

Impact Development Fund

Scan QR Code to Apply

https://cedproject.org/rebuild/

Application Review Process / Timeline

Underwriting Process

- Phase I: Property Review & Eligibility (5-10 business days)
  - Rebuild Estimation Software
  - GC proposal for potential add-back
  - Insurance policy limits

- Phase II: Income Review (15-20 business days)
  - Income
  - Assets
  - Ability to Pay (Traditional Loan Only)

Community Economic Defense Project

Impact Development Fund

Fund Disbursement

Fund disbursement functions as a draw request

- Funds will always be paid directly to builder or General Contractor, not the property owner
- Order of payouts:
  - Insurance first, then other funding sources, DOLA funds are last.
- Loan proceeds will be disbursed upon receipt and approval of eligible vendor and/or subcontractor invoices.
- Final disbursement hold-back: the lesser of 30% or $10,000
  - Final disbursement released upon certificate of occupancy and documentation of final insurance payouts (Coverage A only).

Appeals Process

Informal Appeal

- **Within 30 days** of receiving award/no award determination
- Include explanation with **new** information and documentation not available at time of application
- Review by IDF staff for decision

Formal Appeal

- **Within 30 days** of denial of informal appeal
- Full file review by IDF and DOLA staff
- Final review by Appeal Review Panel

Ability to Reopen the Application

- If applicant situation changes, can reopen the application
- **Must provide new information** that was not available at the time of previous application decision
- May reopen up to one year from application or appeal review is closed

Other Upcoming Programs

CDBG-DR Funding Opportunities Coming Soon

Small Rental Recovery Program for Landlords

- Provide assistance to landlords whose rental units were damaged or destroyed
- Eligible for single-family, duplexes, triplexes, manufactured housing, buildings of 4 units or less
- Landlord must maintain affordable rents to renters earning 80% AMI or less for 5 years
- **Available May 2023**

Homeowner Rental Assistance Program

- Eligible for low to moderate income households
- Up to 24 months of rental assistance per household
- Covers rent payments, utility payments, security deposits, utility deposits
- **Coming Summer 2023**

Made possible by additional CDBG-DR allocation

Public Meeting coming in late March or early April (tentative)

Housing Recovery Program

Frequently Asked Questions

COLORADO
Department of Local Affairs

I have an SBA loan. Can I get a HRP Loan?

Households with a forgivable loan (less than 150% of AMI): Yes

- If a forgivable loan causes your overall gap to be less than your SBA loan, you may need to reduce a portion of your SBA loan.
- If your gap is still greater than your SBA loan, there is no need to adjust it.

Households with just a traditional loan (greater than 150% of AMI): No

- Households with an approved real property SBA loan in **excess of $10,000** **<u>are not eligible</u>** for the traditional loan.
- Those with cancelled loans are not considered 'Approved'.
- Households with an SBA loan **should *not* cancel their loan to apply** for a HRP loan.

Have more questions about SBA?
SBA Virtual Town Hall hosted by Marshall ROC on Thursday, March 9th 6 - 7:30 p.m.
Registration coming soon!

Do I have to rebuild in the same footprint and sq ft?

"Footprint" = the outer edge of your home measured at the foundation

Same Footprint? No

- You do not need to build to the same footprint.

Same Square Footage?

- **Our award analysis** is based on the cost to reconstruct the original square footage of the home.
- Increasing the size of the home comes at the homeowner's expense.
- Decreasing the size of the home will make the award based on the lesser estimate (original square footage vs. the new smaller home actual construction cost).

How do you define standard vs. custom construction?

Rebuild estimates are developed using standard quality reconstruction or renovation to determine the gap.

Examples:

Item	Standard	Custom or Premium
Flooring	Carpet, vinyl, laminate	Vinyl planks or tiles, hardwood
Countertops	Formica	Granite or Quartz
Cabinets	Economy grade	Premium or custom grade
Windows	Standard sizes	Custom sizes
Appliances	Standard grade	Commercial grade
Siding	Program supports stucco, brick, stone, etc. in all cases	

Any premium construction will be at the homeowner's expense.

Why are so many documents required?

Housing Recovery Program awards are:

- **State and Federal public disaster recovery funds**
  - HRP must meet strict **auditing requirements** for distribution of funds
  - Evaluation for Duplication of Benefits requires documentation of all disaster-related assistance received, including FEMA, Hazard Insurance Payout, a community foundation, SBA, or other funders.
- **Funds are distributed through loan instruments**
  - Loans must legally meet **Colorado underwriting requirements** (capacity for debt) - The same requirements a bank asks for when applying for a mortgage.
  - A "Grant" is a "Forgivable Loan" and must still meet these mortgage requirements.

Find a list of required background documents to apply for funds here.

Questions?

Please put your questions in the chat and we will try to answer as many as we can.

We are unable to address individual circumstances that are specific to you.

Connect with an Intake Coordinator Mon-Fri 8:30 a.m. - 5:00 p.m.:

- By Phone or Text: **303-532-2785**
- By Email: rebuild@cedproject.org
- By Chat at https://cedproject.org/rebuild/

Thanks for joining us this evening!

Application Review: Determining Your Gap

Underwriting Process - Rebuild Estimation Software with GAP example:

Replacement Cost Analysis:

Replacement Cost (Rounded)*:	$764,000
Replacement Cost Type:	Full
Coverage A Amount $:	$0
Origin of Coverage A:	n/a
ITV Percentage:	n/a
Gross Square Footage:	3972
Replacement Cost Price/Sq.Ft.:**	$192.35
Coverage A Price/Sq.Ft.:**	$0.00
Estimator Date:	1/26/2023

See Disclaimer Below* * Based on Gross Sq.Ft.*

Area	Year Built	Sq Ft
Living Area	1977	1808
Garage, Attached	1977	628
basement, finished below grade	1977	994
basement, unfinished	1977	542

Contents and personal belongings not included.	Insurance Limit
A Dwelling	$ 692,000.00
Dwelling - Debris Removal	$ 10,000.00
Dwelling - Code Upgrade	$ 25,500.00
Coverage A - Debris Removal Extension	$ 17,500.00
Coverage B - Other Structures	$ 70,200.00
Coverage B - Debris Removal	$ 10,000.00
Coverage B - Extension	$ 5,000.00
Total:	**$ 830,200.00**
E2 Value Cost Estimate	$ 764,000.00
Items not included in E2 Value	$ 140,000.00
15% add-on	$ 135,600.00
Total Cost Estimator value:	**$ 1,039,600.00**
Gap Analysis	**$ 209,400.00**

Community Economic Defense Project

Impact Development Fund

Application Review: Determining Your Gap

Underwriting Process - Rebuild Estimation Software NO GAP example:

Replacement Cost Analysis:

Replacement Cost (Rounded)*:	$713,000
Replacement Cost Type:	Full
Coverage A Amount $:	$951,200
Origin of Coverage A:	Builder's Estimate
ITV Percentage:	133%
Gross Square Footage:	3689
Replacement Cost Price/Sq.Ft.:**	$193.28
Coverage A Price/Sq.Ft.:**	$257.85
Estimator Date:	1/30/2023

See Disclaimer Below* * Based on Gross Sq.Ft.*

Area	Year Built	Sq Ft
Living Area	1990	2121
garage, finished attached	1990	480
basement, finished below grade	1990	950
basement, unfinished	1990	138

Contents and personal belongings not included.	Insurance Limits
A Dwelling	$ 845,000.00
A Dwelling - Debris Removal	$ 23,700.00
A Dwelling - Building Ordinance or Law	$ 48,000.00
A Dwelling Landscaping	$ 30,000.00
Other Structures - Dwelling Extension	$ 56,000.00
Other Structures - Extension Debris Removal	$ 20,000.00
Total Insurance Limit They Will Payout:	**$ 1,022,700.00**
E2 Value Cost Estimate	$ 713,000.00
Items not included in E2 Value	$ 73,500.00
15% add-on	$ 117,975.00
Total Cost Estimator value:	**$ 904,475.00**
Gap Analysis:	**$ (118,225.00)**

Community Economic Defense Project

Impact Development Fund

What are the Xcel rebates?

Home Certification Standard	Rebuilding Homeowner Incentive*	New Homeowner Incentive**
2021 International Energy Conservation Code	$7,500***	$0
ENERGY STAR® v3.2	$10,000	$1,250
Zero Energy Ready Homes v2	$12,500	$2,500
ENERGY STAR® v3.2 + NextGen	$17,500	$5,000
Passive House (PHI/PHIUS)	$37,500	$15,000

What are the Colorado Energy Office rebates?

Current Recovery and Electrification Program:

- **$10,000 Rebate**
- **Installation Requirements:**
  - Qualified cold climate heat pump <u>or</u> ground source geothermal heat pump
  - Electric resistant <u>or</u> induction stove, <u>and</u>
  - Heat pump water heater
- **Building Code Requirements:**
  - House must be permitted under the **2021 International Energy Conservation Code**
- **Apply through** https://cedproject.org/rebuild/)