

NATIONAL HOUSING TRUST

Developer IRA Bootcamp Session #8: Leveraging IRA Funds

NATIONAL HOUSING TRUST | DECEMBER 7, 2023

AGENDA

- Welcome
- Overview of IRA Funding Opportunities & Requirements
 - Todd Nedwick, NHT
- >20% Savings Example Renovation Scope
 - Joshua Galloway, New Ecology
- Connecting IRA Funds to Your Scope of Work
 - Madeleine McCullough, NHT
- Small Group Share Out
- Next Steps for Technical Assistance
- Final Wrap Up!



IRA FUNDING TIMELINE

				A	ward 1	Timelin	e	Perio	d of Per	forman	ice
	Agency	Applicants	2023	2024	2025	2026	2027	2028	2029	2030	2031
Green and Resilient Retrofit Program	HUD	Eligible Building owners									
Home Energy Rebates	DOE	State Energy Offices									
GGRF- Solar for All	EPA	States, localities, tribal, NPs									
GGRF- Nat'l Clean Investment Fund	EPA	Non profit financing entities									
GGRF- Clean Comm. Invest. Accelerator	EPA	Non profit financing entities									

HUD GREEN AND RESILIENT RETROFIT PROGRAM (GRRP)

GRRP OVERVIEW

- \$837.5 million and up to \$4 billion in loan authority provided through the Inflation Reduction Act (IRA) to HUD to distribute to multifamily property owners
- Retrofits will reduce properties' climate impact while • making them more efficient, safe and healthy for residents through:
 - Carbon emission reduction •
 - Enhanced energy and water • efficiency
 - Energy and water benchmarking Energy storage
 - Improved indoor air quality •
 - Climate resilience upgrades •

- Building electrification
- Zero-emission electricity generation
- Low-emission building materials or processes

GRRP ELIGIBLE PROPERTIES

Properties must be in good standing and demonstrate financial need

- PBRA
 - New construction
 - Substantial rehabilitation
 - RAD (executed before 10.01.21)
 - Rural housing Section 515
- Section 202 (PRAC is eligible)
- Section 811 (PRAC is eligible)
- Section 236



GRRP FUNDING STATUS

Cohort	Focus	Unit/Property Funding Limit	Total Funding	Remaining Funding	Upcoming Application Deadlines
Elements	Substitute better building components in planned recap	\$40,000/unit \$750K/project	~\$140M	~\$122M (After one award round. Awaiting second-round awardees)	 January 4, 2024 March 28, 2024
Leading Edge	Innovative, whole- building retrofits to meet advanced certifications	\$60,000/unit \$10M/project	~\$400M	~\$297M (After one award round)	 January 31, 2024 April 30, 2024
Comprehensive	Whole-building retrofits following comprehensive site assessments	\$80,000/unit \$20M/project	~\$1.47B	~\$1.47B (Awaiting first two cycle awards)	 February 28, 2024 May 30, 2024

ELEMENTS, ROUND 1: DEAL CHARACTERISTICS

- \$18 million in funding
- \$666,337 average award per property
- 4,026 total units, 3,405 of which are HUD-assisted
- Sample of GRRP improvements proposed for funding
 - Solar \$4.0 million
 - Heat pumps for HVAC or hot water \$3.8 million
 - Windows \$2.2 million (GRRP paying 30% of cost)
 - Insulation/building envelope \$1.5 million
 - Cool roof/heat wave resilience measures \$1.1 million
 - Appliances \$858,200 (GRRP paying 20% of cost)



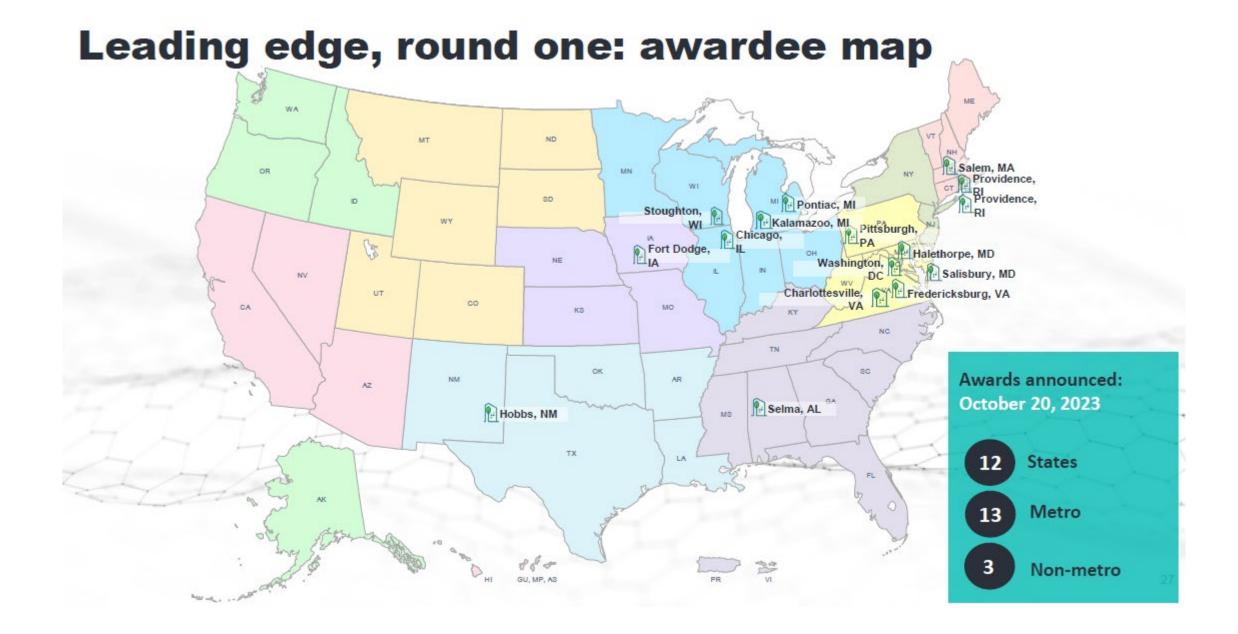
LEADING EDGE, ROUND 1: DEAL CHARACTERISTICS

- \$103.4 million in funding
- Funding in the form of two grants and 14 surplus cash loans
- Average of \$6.5 million per property, \$56,390 per unit
- 1,834 total units, 1,587 of which are HUD-assisted
- All properties have chosen ambitious green certifications
 - Nine National Green Building Standard Green: Gold, with Green+ Net Zero Energy or resilience designation
 - **Three** LEED v4 Gold, with LEED Zero Carbon or LEED Zero Energy designation
 - **Two** Enterprise Green Communities Plus 2020, complying with Criterion 5.4 Achieving Zero Energy
 - One PHIUS+ ZERO Revive
 - **One** International Living Future Institute Zero Energy Certification





Source: Baker Tilly



Source: Baker Tilly

HUD'S ENERGY AND WATER BENCHMARKING INITIATIVE

- Program active now!
- Free benchmarking services to GRRP-eligible properties (Note: You <u>do not</u> need to be a GRRP awardee to participate in the benchmarking program)
- Services include:
 - Assistance securing energy and water usage data from utility companies;
 - Specific information about a property's energy and water performance, comparisons of this usage with similar properties, and recommendations for savings;
 - Benchmarking analytics from the ENERGY STAR® Portfolio Manager®, a tool developed by the U.S. Environmental Protection Agency; and
 - Technical assistance, training, and other resources
- HUD expects 9,000 properties to participate
- Owners can contact HUD at mfbenchmarking@hud.gov to participate

EPA GREENHOUSE GAS REDUCTION FUND (GGRF)

OVERVIEW OF GGRF

	National Clean Investment Fund (NCIF)	Clean Communities Investment Accelerator (CCIA)	Solar for All
Competition description	Fund national nonprofit financing entities to create national clean financing institutions capable of partnering with the private sector to provide accessible, affordable financing	Fund hub nonprofits to provide funding and technical assistance to specific networks of community lenders, financing clean technology projects in low-income and disadvantaged communities while building the capacity of community lenders	Fund states, territories, Tribal governments, municipalities, and nonprofits to develop programs that enable low- income and disadvantaged communities to benefit from distributed solar
Grantees	2-3 national nonprofit financing entities	2-7 hub nonprofits	Up to 60 government and nonprofit grantees
Funding	\$14 billion	\$6 billion	\$7 billion

Applications for all three funding opportunities were due in the fall. EPA is currently reviewing applications; awards and funds will be released in spring 2024.

GGRF PROJECT PRIORITIES

Priority project categories include:

- distributed energy generation and storage
- <u>net-zero</u>
 <u>emissions</u>
 <u>buildings</u>

zero-emissions transportation Net-Zero Emissions Buildings include projects, activities, and technologies that achieve the following:



- <u>Highly energy-efficient-</u> energy use at least 10% lower than the energy code
- <u>Free of on-site emissions</u> Zero direct GHG emissions
- <u>Powered solely from renewable</u> <u>energy sources</u> (either directly or through market mechanisms)



- <u>Highly energy-efficient-</u>ENERGY STAR certified score of 75 or higher
- <u>Make a substantial contribution</u> to moving towards net-zero emissions
- <u>Commit to a "zero-over-time plan"</u> that achieves net-zero emissions within 20 years

EPA NCIF FINANCIAL ASSISTANCE

At least 40% of funds must be used to provide financial assistance in low income and disadvantaged communities.

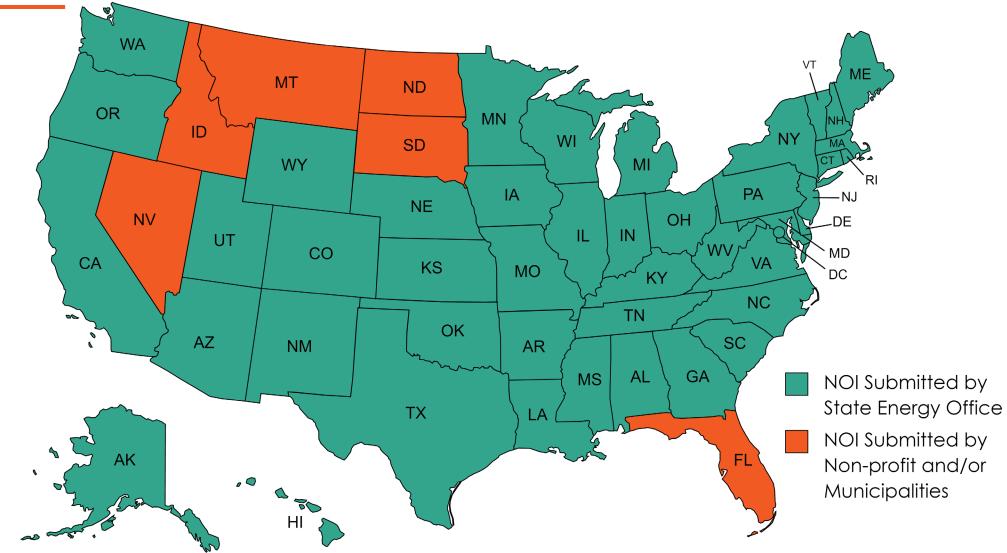
Financial assistance constitutes financial products, including:

- **Debt** (such as loans, partially forgivable loans, forgivable loans, zero interest and below-market interest loans, loans paired with interest rate buydowns, secured and unsecured loans, lines of credit, subordinated debt, warehouse lending, loan purchasing programs, and other debt instruments)
- *Equity* (such as equity project finance investments, private equity investments, and other equity instruments)
- *Hybrids* (such as mezzanine debt, preferred equity, and other hybrid instruments)
- **Credit enhancements** (such as loan guarantees, loan guarantee funds, loan loss reserves, and other credit enhancement instruments)

Allowable costs in addition to financing for qualified projects include:

- Predevelopment activities
- Market-building activities
- Program administration activities

STATES APPLYING FOR SOLAR FOR ALL FUNDS



Note: This map is based on states that submitted Notices of Intent (NOI) to apply for Solar for All funding. It's possible that states that submitted NOIs decided not to ultimately apply for funding.

EXAMPLE STATE SOLAR FOR ALL MULTIFAMILY PLANS

- Maryland
 - \$26 M for multifamily to serve 5,000 households
 - Low-cost capital available in the form of loans
 - State HFA will lead multifamily strategy
- Massachusetts
 - \$400 M total requested for all residential types
 - Forgivable construction/bridge loans- \$4-6K per unit
- Minnesota
 - \$14 M for multifamily (of \$100 M total budget)
 - Forgivable loans
 - Coordinated with HFA financing programs for easy, one-stop-shop access

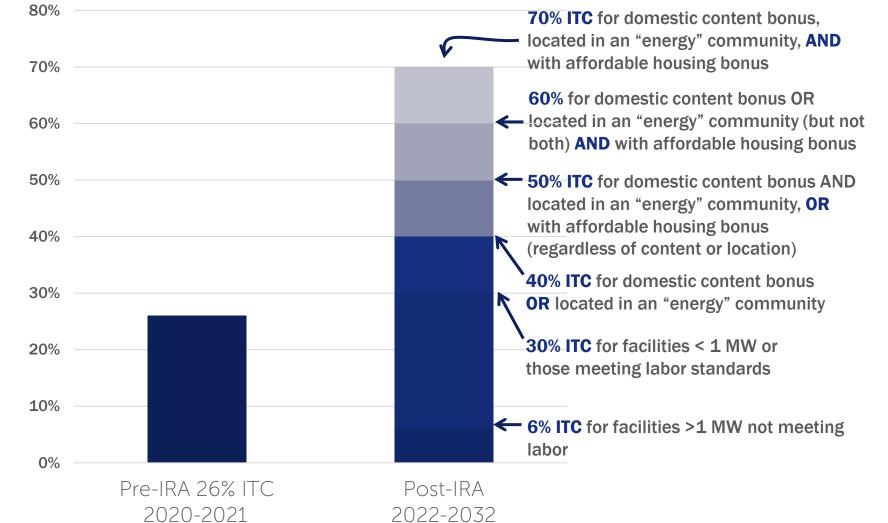
CLEAN ENERGY TAX CREDITS

SECT. 48- RENEWABLE ENERGY INVESTMENT TAX CREDIT (ITC)

- IRA extends and modifies the ITC retroactively to 30% starting 1/1/2022 and through 12/31/2032 (with transition to tech-neutral ITC on 1/1/2025)
- 30% Base Credit = Facility financed must be less than 1 MW or meet labor standards providing prevailing wages and apprenticeship programs for facilities Credit in the year property placed in service
- 5-year recapture period
- New Credits can be sold to unrelated parties or direct pay to taxexempt owners
- LIHTC eligible basis is NOT reduced

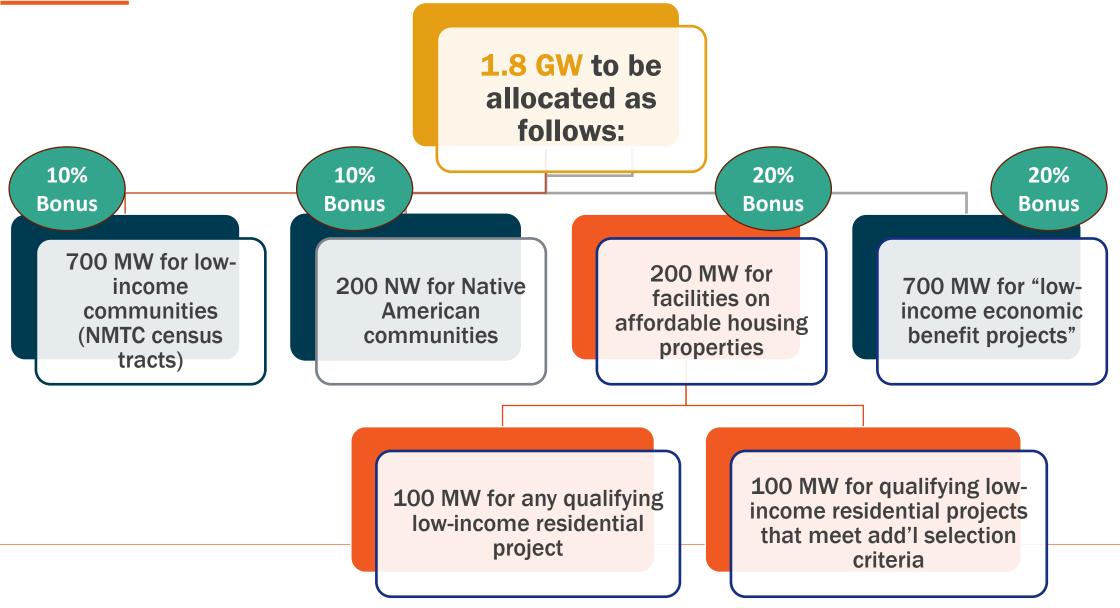
IMPACT OF ADDERS ON ITC TAX CREDIT RATE

- Domestic content (as of right) 10%; requires
 US-produced iron, steel, and other products
- Energy communities (as of right)- 10%;
 Brownfields, fossil fuel employment, and closed coal mines
- Low-income adder (competitive)- 10 or 20%



Source: Novogradac

2023 ITC LOW INCOME ADDERS CAPACITY ALLOCATIONS



2023 ITC LOW INCOME ADDER APPLICATION PROCESS

- Applications submitted during 30-day window of October 19-November 18 are being reviewed equally
- Applications will be reviewed on a rolling basis if capacity remains
- Addt'l selection criteria:
 - Geographic- located in a Persistent Poverty County or low-income census tracts with high energy burdens or high levels of fine particulates
 - Ownership- includes qualified tax-exempt entity

Affordable Housing: Allocated Capacity Based on Received Applications During 30-Day Application



Capacity Remaining (MW)

APPLICATION REQUIREMENTS FOR AFFORDABLE HOUSING

- Final executed interconnection agreement, if applicable (FTM or BTM >1 MW-AC).
- An executed contract to purchase the facility, an executed contract to lease the facility, or an executed power purchase agreement for the facility
- If applying under Additional Selection Criteria, documentation demonstrating the applicant meets Ownership Criteria
- Documentation demonstrating property will be installed on an eligible residential building
- Plans to ensure tenants receive required financial benefits, including a draft Benefits Sharing Statement
- Several attestations are also required, such as permits have been obtained and compliance with consumer protection laws

SECT. 45L- NEW ENERGY EFFICIENT HOME CREDIT

- No longer reduces LIHTC eligible basis
- DOE released Final Requirements for Multifamily Version 2 Zero Energy Ready Home (ZERH) certification
- ZERH now applies to multifamily buildings of any size- previous versions only applied to buildings up to five stories in height
- Key ZERH updates include increased energy efficiency and performance levels and added electric readiness

https://www.energy.gov/eere/buildings/doe -zero-energy-ready-home-zerh-programrequirements

ENERGY STANDARD

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	Yes	No	
ENERGY STAR	\$2,500	\$500	
New Construction	per unit	per unit	
DOE's Zero Energy	\$5,000	\$1,000	
Ready Homes	per unit	per unit	

MEETS DREVAILING WAGE?

SECT. 179D - ENERGY EFFICIENT COMMERCIAL BUILDINGS DEDUCTION

- DOES reduce LIHTC eligible basis
- Eligible building types are any commercial and multifamily buildings 4+ stories above grade covered by ASHRAE 90.1 (American Society of Heating, Refrigerating and Air Conditioning Engineers)
- New construction must model with at least a 25% improvement over reference standard
- Baseline for Retrofits:
 - Building must be 5 years or older
 - "Qualified Retrofit plan" must be certified by professional engineer or architect
 - Post retrofit site EU reductions are measured against the pre-retrofit baseline to determine the sliding scale incentive amount
 - Retrofit deduction claimed by taxpayer after the equipment is in service for one year and the project results are demonstrated in the site EUI reductions

Efficiency Gain Over Baseline	No Labor Requirements Deduction Amount (Base Rate)	Meets Prevailing Wage and Apprenticeship Requirements Deduction Amount (Bonus Rate)
25%	\$0.50 / sqft	\$2.50 / sqft
30%	\$0.60 / sqft	\$3.00 / sqft
35%	\$0.70 / sqft	\$3.50 / sqft
40%	\$0.80 / sqft	\$4.00 / sqft
50%	\$1.00 / sqft	\$5.00 / sqft

Date Placed In Service	Applicable Reference Standard 90.1
Before 1/1/2015	Reference Standard 90.1-2001
After 12/31/2014 and before 1/1/2027*	Reference Standard 90.1-2007
After 12/31/2026*	Reference Standard 90.1-2019

* Taxpayers who begin construction before 1/1/2023 may apply Reference Standard 90.1-2007 regardless of when the building is placed in service.

DOE HOME ENERGY REBATES

DOE HOME ENERGY REBATES

The following rebates are available for **single-family homes** with household income **below 80% AMI** and in **multifamily buildings** where **at least 50% of households** have incomes **below 80% AMI**

Rebate Type	Rebate Amount
Home Efficiency Rebates (HER)	 Retrofit of existing buildings Rebate level varies depending on the level of efficiency improvements, not to exceed: <u>\$4,000</u> per housing unit for energy savings of 20%-34% <u>\$8,000</u> per housing unit for energy savings of 35% or more Up to <u>80% of project costs</u>
Home Electrification and Appliance Rebates (HEAR)	 New construction and retrofits Appliance-based rebates with caps <u>100% of project costs</u> not to exceed the max rebate level of <u>\$14,000 per housing unit</u>

Both rebate programs are administered by State Energy Offices.

HOME ELECTRIFICATION AND APPLIANCE REBATES (HEAR)

Measure	Rebate Amount
Heat pump water heater	Up to \$1,750/appliance
Heat pump for space heating or cooling	Up to \$8,000/appliance
Electric stove, cooktop, range, or oven	Up to \$840/appliance
Electric heat pump dryer	Up to \$840/appliance
Electric load service center upgrade	Up to \$4,000
Insulation, air sealing, and ventilation	Up to \$1,600
Electric wiring	Up to \$2,500

TOTAL FUNDING ALLOCATION BY STATE- \$8.8 B TOTAL

\$134M

\$213M

\$72M

\$137M

\$146M

\$211M

\$148M

\$151M

\$71M

\$91M

\$96M

\$70M

\$183M

\$88M

\$318M

\$209M

\$74M

Alabama	\$146M	Kentucky
Alaska	\$75M	Louisiana
Arizona	\$153M	Maine
Arkansas	\$105M	Maryland
California	\$582M	Massachusetts
Colorado	\$140M	Michigan
Connecticut	\$99M	Minnesota
District of Columbia	\$59M	Missouri
Delaware	\$66M	Montana
Florida	\$346M	Nebraska
Georgia	\$219M	Nevada
Hawaii	\$68M	New Hampshire
Idaho	\$81M	New Jersey
Illinois	\$264M	New Mexico
Indiana	\$182M	New York
Iowa	\$121M	North Carolina
Kansas	\$106M	North Dakota

Ohio	\$249M
Oklahoma	\$129M
Oregon	\$114M
Pennsylvania	\$259M
Rhode Island	\$64M
South Carolina	\$137M
South Dakota	\$69M
Tennessee	\$167M
Texas	\$690M
Utah	\$101M
Vermont	\$59M
Virginia	\$189M
Washington	\$166M
West Virginia	\$88M
Wisconsin	\$149M
Wyoming	\$69M

40% of each state's
funds must be
allocated to *low- income households*and an additional
10% must be allocated
to *low-income multifamily households*

DOE HOME ENERGY REBATES – PROGRAM DESIGN

DOE Guidance to States:

- Minimum set-asides- 40% (\$2.7 B) for LI HHs and 10% (\$665 M) for LI MF HHs
- Common area/whole-building energy savings costs eligible
- Minimum affordability standard
- Retrofit projects completed after Aug 16, 2022, are eligible for Home Efficiency Rebates

Key state decisions:

- Silent on how to treat LIHTC left up to state energy offices to offer any guidance
- Exceed the minimum set asides
- Program design to ensure low-income households are served



TIMELINE FOR ROLL-OUT OF REBATES

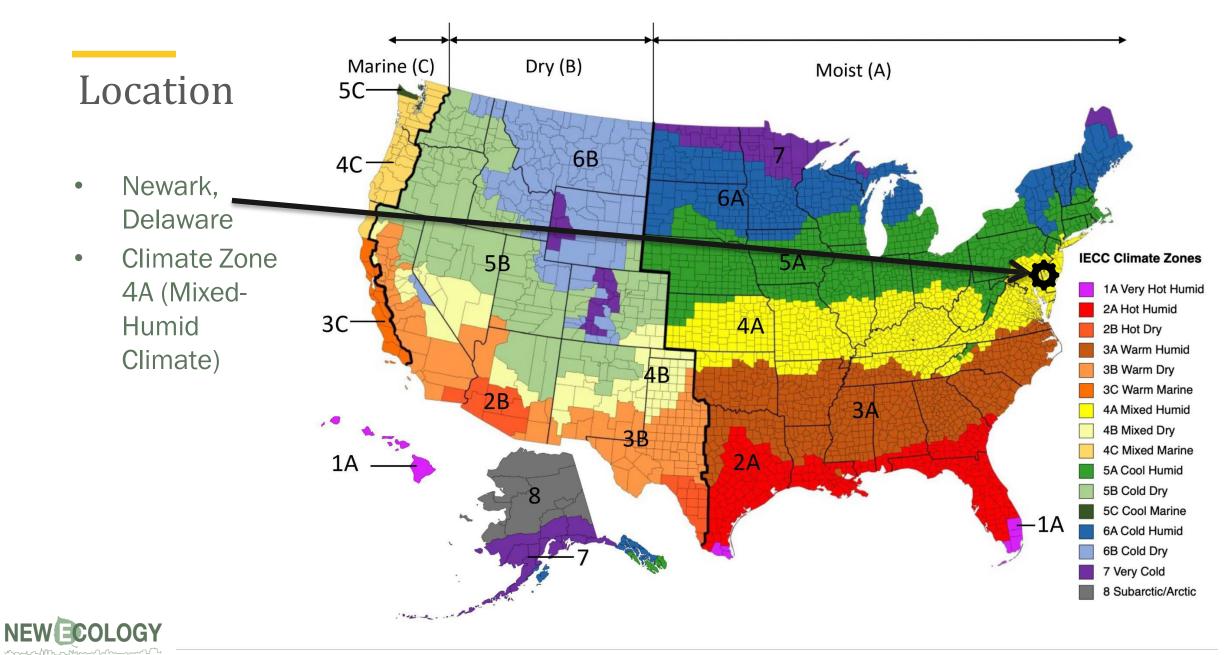
Fall/Winter '23	Q1 2024	Q2 2024	Q3-Q4 2024
 States should have received Admin funding for program planning 		 States submit full program plans and applications to DOE for approval 	 DOE approves state plans, and states begin to roll out the full range of Home Energy Rebate funding.

- States conduct stakeholder engagement to inform program design priorities, including how to equitably serve low-income Households
- States may pursue accelerated application to DOE to expedite access to rebates



December 7, 2023

IRA Bootcamp – Example Renovation Scope



Community-Based Sustainable Development

Climate Zone Map from IECC 2021

General Info

- Age: 1973
- 15 residential buildings plus one leasing office
- Three building types, each with 11 units:
 - 3 buildings which are all onebedroom units
 - 10 buildings which are all twobedroom units
 - 2 buildings which are all threebedroom units
- Total: 165 units with lots of families





Existing Systems

- Some attic insulation but no air sealing
- Gas boilers provide space heat & domestic hot water
- A ducted fan coil in each unit provides heat via hydronic coil and cooling versus DX coil
- Condensing unit is low efficiency
- Plumbing fixtures are not highly efficient
- Resident lighting is primarily incandescent & fluorescent
- Attic bath fans aren't effective and not vented outside of attic





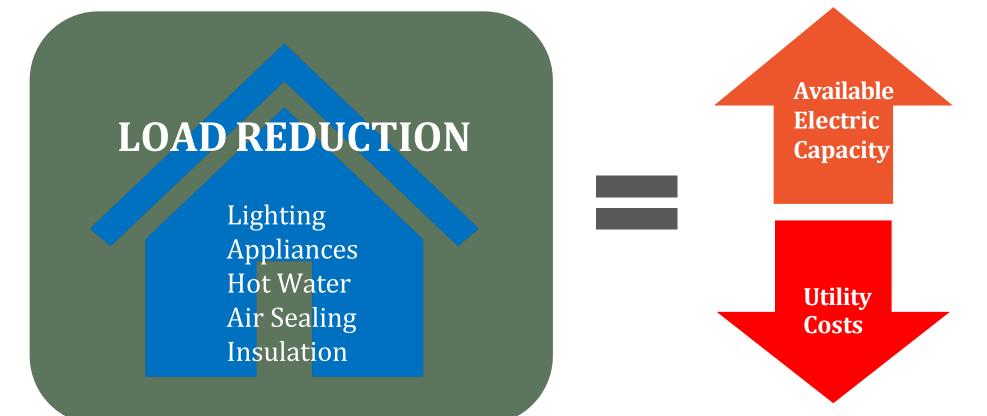






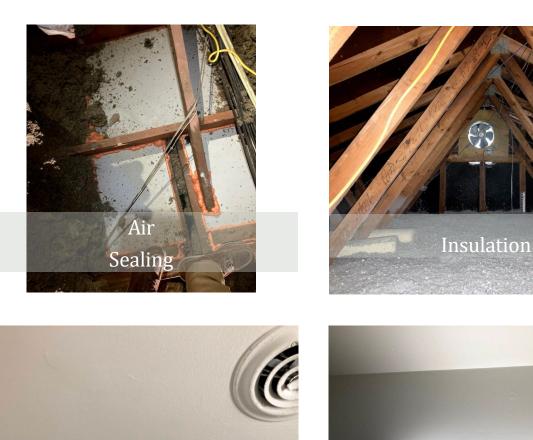
Load Reduction (Co-Benefit - Resident Comfort)

Reduce the building's electrical usage in order to reduce utility costs and efficiently utilize the building's current electrical capacity.





Scope of Work



Exhaust Fans



Lighting

Scope of Work











Utility Savings (1 year after renovation)

Utilities	Owner Paid	Resident Paid
Water	42% reduction	N/A
Electricity	<1% reduction	<1% increase
Natural gas	78% reduction	N/A



Cost Savings (1 year after renovation)

Carrington Way	Owner Paid	Resident Paid
Water	38% reduction	N/A
Electricity	<1% reduction	<1% increase
Natural gas	78% reduction	N/A



Operating Emissions Savings

	Before	After	Reduction
Energy Use Intensity	83	36	-57%
(EUI)			
Emissions kg CO2e/sf	5.2	2.7	-48%



How were these savings possible?

Pre-Renovation

- Buildings were overheated (residents opened windows in winter)
- Buildings were not air sealed (conditioned air escaped through walls and ceilings)

Post-Renovation

- Energy load reduction was much greater than expected
- Residents pay attention to thermostat set points when they pay for utilities
- Less heating energy measured after the upgrade than projected the decrease in cooling, lighting and appliances offset the heating energy increase



CONNECTING FUNDING TO YOUR SCOPE OF WORK



LOAD REDUCTION

Lighting	Appliances	Water	Air Sealing & Insulation	Windows & Doors
<i>Recommendation:</i> upgrade interior and exterior lighting to LED fixtures	<i>Recommendation:</i> upgrade appliances to Energy Star or better	<i>Recommendation:</i> upgrade aerators, water fixtures, etc. to reduce water consumption	<i>Recommendation:</i> compartmentalize units and the interior/exterior of the building	Recommendation: replace existing windows & doors with Energy Star Certified units
GRRP Elements Cohort will cover the actual cost of technologies or improvements that reduce energy usage at the property by at least 25% from current usage.	GRRP Elements Cohort will cover 20% of the installed electric appliance costs if converting from gas or oil.	GRRP Elements Cohort will cover the actual cost of technologies or improvements that reduce water usage at the property by at least 25% from current usage.	GRRP Elements Cohort will cover 50% of the installed cost for insulation that meets or exceeds 2021 IECC requirements.	GRRP Elements Cohort will cover 30% of the installed cost for Energy Star 7.0 windows following U-Factor & SHGC recommendations by climate zone.
Must follow ENERGY STAR requirements for light bulbs and fixtures to claim the 45L Tax Credit.	Electrification and Appliance Rebate of up to \$840 for electric stoves, cooktops, ranges, ovens, or heat pump clothes dryers	Must follow ENERGY STAR requirements for WaterSense faucets, aerators, and showerheads to claim the 45L Tax Credit.	GRRP Elements Cohort also covers the actual cost of tightening the building envelope through air-seal test and sealing identified deficiencies.	Must follow ENERGY STAR& DOE ZERH requirements for windows and doors based on your climate zone to claim the 45L Tax Credit.
	Must follow ENERGY STAR & DOE ZERH requirements for refrigerators and dishwashers to claim the 45L Tax Credit.		Electrification & Appliance Rebate of up to \$1,6000 for insulation and air sealing.	
_			Must follow DOE ZERH requirements for insulation efficiency to claim the 45L Tax Credit.	

SYSTEM REPLACEMENTS

Heating and Cooling	Hot Water	Ventilation
 Recommendations: Ductless Mini Split Heat Pump Variable Refrigerant Flow Ducted Air Source Heat Pump Air to Water Heat Pump Water to Water Heat Pump *recommendation based on climate & property type 	 Recommendations: Electric Resistance DW Heater Heat Pump Water Heater Air to Water Heat Pumps *recommendation based on climate & property type 	 Recommendations: Balanced Ventilation such as an Energy Recovery Ventilator (ERV)
GRRP Elements Cohort will cover the lesser of \$1,500/unit served by the heat pump or actual costs. If converting from gas HVAC, funds will cover the actual costs. <i>Must be rated at least 18 SEER, 18 HSPF, or 22.5 IEER</i>	GRRP Elements Cohort will cover the lesser of \$700/unit served by the heat pump or actual costs. If converting from gas hot water heating, funds will cover the actual costs. <i>Must be rated 3.3. UEF or greater</i>	GRRP Elements Cohort will cover the actual cost of installing high-efficiency heat recovery or energy recovery ventilators. For properties located in census tracts with very high or relatively high NRI scores in cold wave, ice storm, or winter weather
Electrification & Appliance Rebate of up to \$8,000 for Space Heating or Cooling Heat Pumps	Electrification & Appliance Rebate of up to \$1,750 for Heat Pump Water Heaters	Electrification & Appliance Rebate of up to \$1,600 for Ventilation costs.
Must follow ENERGY STAR & DOE ZERH requirements for in-unit heating and cooling heat pumps (or are heat pump space heating ready) to claim the 45L Tax Credit.	Must follow DOE ZERH requirements for heat pump water heaters (or are heat pump water heater ready) to claim the 45L Tax Credit.	Must follow DOE ZERH requirements for in-unit or centralized energy efficiency balanced ventilation to claim the 45L Tax Credit .

INDOOR AIR QUALITY



Pest Management

- Mold & Moisture
- Maintenance

Safe, healthy and resilient homes for low-income residents

Combustion

 Removing Fossil Fuel Powered Appliances & Systems

RENEWABLE ENERGY

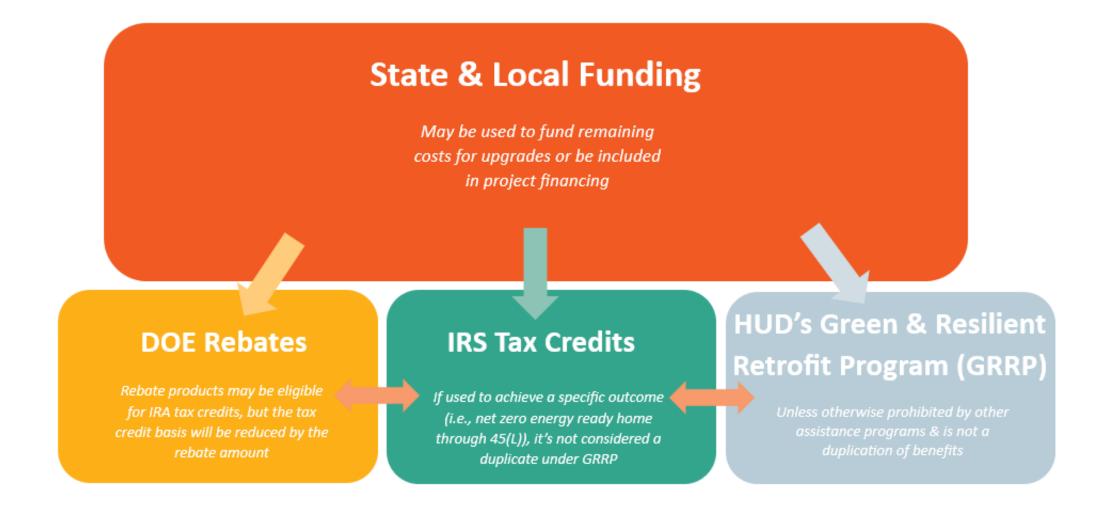


EPA's Greenhouse Gas Reduction Fund, the Low-Income Communities Bonus Tax Credit 48(e) and GRRP's Element Cohort will increase access to clean renewable energy sources for affordable multifamily communities.



Funding from HUD's GRRP Comprehensive cohort will give developers the opportunity to build onsite resiliency hubs to support residents during and after natural disasters.

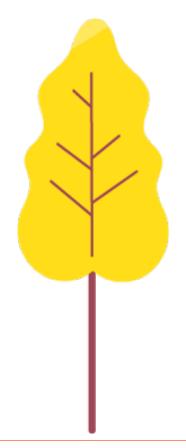
STACKING IRA FUNDING





Which IRA program provides your organization with the most opportunity

- How is your organization hoping to access these funds?
- Are there any challenges you've encountered in accessing or understanding IRA funding opportunities?
- Is there additional information you need or questions you have about this or other IRA programs?
- What additional resources/materials/training would be helpful for you and your team?



NEXT STEPS: TECHNICAL ASSISTANCE

First-Round Participants (submitted files in Sept)

- Respond to additional questions from New Ecology in initial SOW
- Meet one-on-one with the New Ecology to discuss recommendations and property needs in detail
 Receive final SOW to support upgrades for your properties

Second-Round Participants (submit files in January)
 Submit files for up to <u>4 properties by January 26th</u>
 New Ecology will work with you through March to finalize a SOW for efficiency upgrades at your properties



NEXT STEPS: BOOTCAMP

Final Survey

•Will include the link in a follow up email, but please submit your response by *December 22nd*

Additional Resources

•NHT will continue to send out our IRA Newsletter •As information on state rebates & Solar for All awards are released, we will keep developers up to date on their options for additional funding

GRRP Webinar, Dec 14th 12:30pm ET

•Led by NHT and Enterprise – lessons learned, tips for applicants, and walk through the application process



ADDITIONAL IRA RESOURCES

- HUD's Green and Resilient Retrofit Program
 - <u>Elements</u>
 - Leading Edge
 - <u>Comprehensive</u>
- DOE Home Energy Rebates
- EPA's Greenhouse Gas Reduction Fund
 - Solar for All
 - National Clean Investment
 <u>Fund</u>
 - <u>Clean Communities</u>
 <u>Investment Accelerator</u>

- Low-Income Communities Bonus Credit Program 48(e)
 - DOE Information Portal
 - List of qualifying housing programs
- Sect. 45L- New Energy Efficient Home Credit Extension
 - DOE Overview of 45L
- NHT's IRA Toolkit
- <u>NHT's Past Bootcamp Session</u> <u>Recordings & Resources</u>

