This NARI Milwaukee special report covers topics specific to the remodeling industry:

- FFCRA & CARES Act: Easy Explanation
- What's in your contract?
- Stay Safe at Work
- Small Business Loan Information
- Survive & Thrive: 8 Tips to Make It Through COVID-19
- Working Together Apart
Hello NARI Milwaukee!

Well things certainly have changed since the last time I wrote one of these. We all were coming off a fantastic Spring Show, ramping up our efforts for the NARI Tour of Remodeled Homes, and looking forward to the Brewer outing which is far and away my favorite networking event. Then COVID-19 hit, and we have had to pivot and adjust to an entirely new way of life. As hard as it has been, keeping a positive mindset is going to be the key for all of us to get to the other side of this thing.

A few years back when redeveloping our mission, vision, and core values — the word “community” was often intertwined in the development of those statements. Now more than ever we will see why NARI Milwaukee is such a great community to be a part of. Our team has been hard at work in efforts to keep you current on all topics related to COVID-19. From federal and local mandates to free webinars that have been sent out through our email blasts, we encourage you to utilize this information in a way to keep your business informed and even stronger during this unprecedented time.

I always tell people the reason I joined NARI 12 years ago was not only to get that NARI logo on my marketing materials, but it was also a way for me to surround myself with the “best of the best” in this industry. Over the past few weeks our “community” has helped me get through the most uncertain times we have ever seen. Whether it’s someone you met at an After 5, a member you may have done business with in the past, or someone you connected with at one of our shows, I encourage all of us to lean on each other. There is the often used phrase “it takes a village” — this is no different.

“Crisis Creates Opportunities”

• It can create new processes and ways of doing things that you may have never thought of doing in the past.
• It strengthens your team — while also giving you the opportunity to see the weak links.
• Remodeling is an emotional purchase. These are emotional times. Take this time now to really connect with your clients. Does not matter if it’s a past, current, or potential client. Not through an email. Pick up the phone. The purpose does not have to be for a sale — it can be just for the simple “how are you”. Relationships are as important as ever.
• We always ask for the time where we can “work on the business instead of in the business”. Now is that time.
• Take care of yourself. Get that extra hour of sleep. Go take that run or walk and enjoy what’s around you. Hold on and cherish the extra time we now have with loved ones. Look at this slowing down as an “opportunity” to reconnect.

Stay Positive · Stay Healthy · Stay Connected. We will get through this.

Did You Know NARI Has a Job Bank?

Employers can post job openings for free on NARIMilwaukee.org!

Click here to visit our employment opportunities page. You need to be logged in to your member profile in order to post open positions.

Need help with your login? Contact allison@narimilwaukee.org

Employers can also connect with skilled employees looking for work. Visit the employment opportunities section on NARIMilwaukee.org and click on “For Employers” to see a complete list of resumes from job seekers.

Are you looking for a job? Employees are able to post resumes for free on the NARI Milwaukee job bank. Post your resume and connect with local businesses looking for skilled labor. Click on “I am a Job Seeker” to post your credentials.

Crisis Creates Opportunities

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Welcome, New Members!

NARI Milwaukee welcomes the following new members to our chapter:
- Lakeside Development Company
- Patrick’s Landscaping

Get More Involved with NARI!

NARI Milwaukee has several teams, each made up of member volunteers, that help the association in many different ways. Joining a team is a great way to get involved, lend your expertise, and help shape future association initiatives.

Volunteers needed for the following:
- Bylaws/Ethics Team
- Education/Certification Team
- Government Affairs Team
- Membership Engagement Team
- Remodeler & Supplier Expo Team
- Consumer Show Team
- Tour of Remodeled Homes Team
- Workforce Development Team

Contact the NARI office at 414-771-4071 or email info@NARIMilwaukee.org

Spread the word about NARI Milwaukee!

Do you work with subcontractors, designers, or other businesses that aren’t members and would benefit from a NARI membership? Have you asked them about joining? Word-of-mouth recommendations from members to prospects is the best referral we can ask for.

Think you know a prospect? Contact Lori at 414-771-4071 or email lori@NARIMilwaukee.org

Member Anniversaries

NARI Milwaukee recognizes the following member businesses for their years of participation:

1 YEAR
- Alliance Tax & Accounting Service
- Hurtado Zimmerman
- Insipir

10 YEARS
- Accurate Basement

15 YEARS
- JM Remodeling and Construction, LLC

20 YEARS
- J & J Contractors I, LLC

Surplus Inventory?

ReStore Accepts Your Leftovers

Milwaukee Habitat for Humanity/ReStore continues to accept leftovers, misorders, and gently-used items through its partnership with the NARI Milwaukee Foundation.

Drop off materials at the ReStore in Wauwatosa at a time convenient to you.

Schedule a pick up! Call Katie Krebsbach, ReStore Logistics Supervisor, at 414-316-5651.

When making your donation, advise ReStore staff that you are NARI members making the donation on behalf of the NARI Milwaukee Foundation.

Local is Better.

We’re committed to providing design solutions, friendly service, and insight throughout Northeast Wisconsin. Whatever it takes to facilitate your project team’s selection of appropriate windows and doors.

Get More Involved with NARI!
What is the Families First Coronavirus Response Act?

The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

**PAID LEAVE ENTITLEMENTS**

Generally, employers covered under the Act must provide employees:

- Up to two weeks (80 hours, or a part-time employee’s two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:
  - 100% for qualifying reasons #1-3 below, up to $511 daily and $5,110 total;
  - 2/3 for qualifying reasons #4 and 6 below, up to $200 daily and $2,000 total; and
  - Up to 12 weeks of paid sick leave and expanded family and medical leave paid at 2/3 for qualifying reason #5 for up to $200 daily and $12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

**ELIGIBLE EMPLOYEES**

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons.

Click Here for the Official Notice

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**What is the Coronavirus Aid, Relief, and Economic Security Act?**

Congress’s latest coronavirus relief package, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, is the largest economic relief bill in U.S. history and will allocate $2.2 trillion in support to individuals and businesses affected by the pandemic and economic downturn. The CARES Act created a new employee retention tax credit for employers who are closed, partially closed, or experiencing significant revenue losses as a result of COVID-19.

**Who is ELIGIBLE?**

Private employers, including non-profits, carrying on a trade or business in 2020 that:

- Have operations partially or fully suspended as a result of orders from a governmental authority due to COVID-19, or
- Experience a decline in gross receipts by more than 50% in a quarter compared to the same quarter in 2019

(eligibility ends when gross receipts in a quarter exceed 80% compared to the same 2019 quarter)

With respect to tax-exempt organizations under 501(c) of the tax code, the requirement to be partially or fully suspended applies to all operations of the organization.

Click Here for More Information

Employers who receive a Paycheck Protection Program (PPP) loan are not eligible for a tax credit. To learn more about PPP loans, visit uschamber.com/loans

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In this changing environment, NARI Milwaukee recognizes the importance of passing along accurate and pertinent business information to our members in real-time.

We care about the success of your business and the well-being of your staff. Within this newsletter, you’ll find a resource guide for members including industry-specific articles, best practices, and tips to make it through the COVID-19 pandemic.

Do you have questions? Email allison@narimilwaukee.org and we’ll do our best to help. We’re here to support you.

We’ve established a COVID-19 resource page at NARIMilwaukee.org/covid19. We’re updating this frequently with articles, links, and other information.

Stay healthy.

Find more articles and resources at NARIMilwaukee.org/covid19
Paycheck Protection Program

The Paycheck Protection Program offers loans for small businesses with fewer than 500 employees, select types of businesses with fewer than 1,500 employees, 501(c)(3) non-profits with fewer than 500 workers and some 501(c)(19) veteran organizations. Additionally, the self-employed, sole proprietors, and freelance and gig economy workers are also eligible to apply. Businesses, even without a personal guarantee or collateral, can get a loan as long as they were operational on February 15, 2020.

Lenders may begin processing loan applications as soon as April 3, 2020. We encourage you to review the materials below and contact your lender now to learn more and prepare materials if you intend to apply.

Under this program:
- Eligible recipients may qualify for a loan up to $10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.
- Loan payments will be deferred for six months.
- If you maintain your workforce, SBA will forgive the portion of the loan.
- Freelance and gig economy workers are also eligible to apply.
- Businesses, even without a personal guarantee or collateral, can get a loan as long as they were operational on February 15, 2020.

CARES Act Impact on SBA's Economic Injury Disaster Loans

On March 27, 2020, President Trump signed into law the CARES Act, which provided additional assistance for small business owners and non-profits, including the opportunity to get up to a $10,000 Advance on an Economic Injury Disaster Loan (EIDL). This Advance may be available even if your EIDL application was declined or is still pending and will be forgiven.

Strongly consider applying for an EIDL. You are not required to take the loan and you are able to defer for up to 6 months. In addition, you can apply for additional funds later on if needed.

If you wish to apply for the Advance on your EIDL, please visit www.SBA.gov/Disaster as soon as possible to fill out a new, streamlined application. In order to qualify for the Advance, you need to submit this new application even if you previously submitted an EIDL application. Applying for the Advance will not impact the status or slow your existing application.

Visit www.SBA.gov/Disaster for more information

Stay Safe on the Job

Whether it is the first client meeting or a project currently in progress, setting some new procedures for you and team during the pandemic will only help your business reputation today and in the future.

1. Start by developing a standard message for customers in case they ask.
   - We are monitoring updates from the Centers for Disease Control and Prevention (CDC) and government policies to ensure we are taking the necessary precautions to ensure everyone's health and safety in serving our customers.
   - We're following CDC guidelines:
     - Cleaning our hands often with soap and/or using disinfectant hand sanitizer, when available.
     - Ensuring we are covering any cough or sneeze.
     - Keeping a safe distance from people – social distancing rules of six feet.
     - Cleaning frequently touched surfaces.

2. Scheduling job site visits
   - Do your customers know if you are open for business?
     - Let them know if it's business as usual or if you're making changes. They will appreciate the candor and transparency. Use your email list, website and social media to communicate accordingly.
   - If you are willing to make customer visits, confirm that the customer is comfortable with you visiting their home/office, continuing their project or starting a project.
   - Offer alternative meetings via telephone or video conferencing for initial consultations, planning meetings or production meetings.
   - Plan future projects via email, drop box, google docs or other document and image sharing technologies.
   - If a project is delayed due to government regulations, illness (contractor or customer) or if a customer prefers to delay work until a later date, ensure the contracted project end date is adjusted and signed off by both parties accordingly.

3. Preparing for home/office visits or work:
   - Communicate with customer if anyone on the team is ill and reschedule.
   - Ask the customer for mutual communication and to inform you if anyone at their home or office is sick, has been in contact with someone with COVID-19, or has a confirmed case themselves.
   - Bring hand sanitizer, disinfecting wipes, face masks, booties and other applicable PPE.
   - If possible, wipe down the surfaces of items you will be bringing into the home (material and tools).

4. Customer home/office visit:
   - Knock or ring doorbell and step back six feet.
   - Ideally apply hand sanitizer to hands within view of customer to reassure compliance with CDC guidelines.
   - Refrain from shaking hands and stand or sit six feet from customer. Simply politely remind customers we are practicing social distancing guidelines at this time.
   - If you sense discomfort, be open to rescheduling. Use good judgement.

5. During visit:
   - Be conscious of what you are handling/touching.
   - Be conscious of the health/hygiene of those in the home. If you are concerned, politely offer to reschedule.
   - If you are leaving information behind, just put it on the table or counter. Don’t try to hand items to the customer.
   - If a project is in progress, follow restroom use agreement with customer. As always, wash hands thoroughly for 20 seconds.
   - If the customer becomes concerned, offer to reschedule.

6. Completion/Departure:
   - As applicable, wipe down surfaces that were handled by you and others.
   - If the customer is home, communicate progress of the day and next steps – will we be back tomorrow?
   - Refrain from shaking hands.
   - Bring hand sanitizer, disinfecting wipes, face masks, booties and other applicable PPE.

For existing jobs of multiple days, follow the same set of procedures each day.
Working Together Apart

In today’s climate, a virtual office is something all employers must contemplate.

Everyone has a stake in stopping the spread of COVID-19. Employers are being asked to practice social distancing in the workplace and have employees telework and/or work remotely from home in addition to reducing the overall on-site work hours to the minimum required to sustain operations.

For some this is an easy transition and for others it is new territory and a move they have yet to embark on. But why? The health and safety of people – whether your people or the community at large – is critical. Is your office technology out of date? Is leadership stuck and unable to see alternative ways for work to get done? Is leadership untrusting and doesn’t believe employees will work at home? If we all do our part now, we will help flatten the curve of the virus growth and get back to normal life. Here are some things to consider when you are working together apart.

Review your office procedures – what can be virtual?

• How many team members can work from home? Can the entire team? Saying no one can, that everyone must be in the office, most likely means there is an underlying issue making people resistant. Figure out the issue and address it.
• Perhaps one resistance is the ability to share documents electronically? Consider Dropbox or Google docs as a temporary fix. Depending upon your needs, these platforms can be used for free or minimal expense. Recommend looking into long term solutions like Office 360, SharePoint, and Microsoft Teams for virtual office opportunities. Don’t let personal technology deficiencies interfere with doing the right thing.
• Can office telephones be forwarded or voicemails forwarded to email? Does someone need to be in the office to answer every call, or can customers be called back within the day? Think about how many calls end up on voicemail normally. What is the true impact?
• How will you handle the mail? This may require someone going to the office to retrieve.
• Consider conference or video calls to check in on the team, share project updates, or hold production meetings. Determine the frequency that meets your business needs – daily, twice a week, weekly? Skype, FaceTime, Zoom or FreeConference.com are technology options to consider.
• If you are closing your office, consider any regular deliveries or services that need to be temporarily stopped or postponed.
• If your company is required by OSHA to keep records of work-related injuries and illnesses, it will still be responsible for keeping such records while its employees are working from home. OSHA does not have any regulations regarding teleworking in home offices, though the agency did just release general guidance on preparing workplaces for COVID-19.

Employee Relations

Finding good employees in a labor shortage market was challenging to start. Now the good employees you have are watching how you and other leaders handle this crisis, and how you respect them as people not just as employees. Assuming leadership has the courage to flex and shift for the health and safety of people, having your team or parts of your team working from home is a culture change for all.

It might seem glamorous to an employee at first, then reality sets in. There might not be anyone to talk to or too many people at home to talk to. There is a whole new level of distractions. Regular routines interrupted, ongoing family distractions including pets and inadequate workspaces. With schools closed parents are also forced to be instructors and/or entertainment for their children. The pressure of being a substitute teacher, jungle gym, line cook, dog scraper, and excelling at a job can be overwhelming.

Give your team the support they need to adjust from their new workspace to tips on how to succeed like these:

• Does each employee have an adequate workspace at home? Make sure everyone creates a dedicated work area at home and communicate to the family the space is ‘off limits’ when you are there. This will help your team and their family in knowing when they are working at home vs. just being at home as normal. Do your employees need to take desktops, monitors, desktop printers, paper and even their office chair home? Set them up for success!
• Encourage your team to stick to their daily routine. Get up at your normal time and keep your normal routine at home. Perhaps you don’t need business attire but shower, style your hair and get dressed for the day. If you eat breakfast, read, work on your to-do list as normal, set personal calendars for your breaks. Break music normally, continue. Remember to take breaks or meditate before work then continue.
• Once ‘at the office’ do all the things you’d do to prepare for your day in the office. Create or dive into your to-do list as normal, set personal calendars for tasks and calls. If you don’t have a TV on at work, don’t turn one on at home at least in your workspace. If you listen to music normally, continue. Remember to take normally scheduled breaks for lunch. At the end of the workday again resume your usual home routine.

• This is a time leader’s need to trust their team. Understand team members working from home will experience distractions and normal business hours might be unrealistic. Ask your team to be available as much as possible during core business hours for teammates and customers. Do individual work when possible including evenings. Ask them to put in their best eight hours in the day whatever those hours might be under their personal circumstances. However, business is business. Remind team members of existing policies and/or your employee manual. Make it clear that they must continue to abide by all pre-existing workplace policies during their time teleworking.

As the leader there should regular touch points with the team at home. Whether that is full team meetings or individual one-on-ones via conference call. If you have some team working in the office, others in the field and others at home, leaders will need to take the extra mile to keep everyone connected. As best as possible, perform any team building exercises you normally do virtually to stay connected. Even if that means just letting the team talk. Share a funny story – with everyone home there must a partner, child or pet moment all can laugh at. We all need our work families and time to connect. Also, during these times be sure to check on the mental and physical health of your team. Specifically ask the how are they doing? How is their family? What do they need to be successful while working from home?

Finally, leaders need an outlet as well. Don’t forget about your normal mentors, business groups and fellow NARI members to lean on during this time. Interactions with them can be virtual as well and don’t need to stop. Find out what they are doing, share best practices, just talk and allow each other time to vent.

April 2020
So, your client has declared their project essential. What does your contract say?

With the creation of Wisconsin’s Safer At Home order, many remodeling and construction projects have halted or slowed. Below are some considerations for your business to help you decide the proper course of action.

Obtaining professional and legal advice is always recommended based on your situation.

Congratulations, your client has agreed the project is essential to their health and safety at home and requests you continue working. And, of course, you got that in writing as an addendum to your agreement ensuring both parties agreed and there will be no issues down the road. Your team has implemented CDC Guidelines and you have reviewed the safety measures with your entire staff and client. One week into the project and today’s production meeting reveals the safety guidelines and less people on the project have slowed your work. You have a contractual obligation to complete this project by XYZ day and your project managers new timeline projection says you won’t make it. A call to the subcontractors tells you they too are behind, and the city inspection department says they are reviewing occupied property requests on a case-by-case emergency basis and they are not sure when or if they will physically inspect your project.

As if that wasn’t enough concern, have you considered your inventory or needed materials and products to complete this job and others? Are materials available? What does the supply chain look like, where is product coming from? Are those manufacturers still working and if so, have they slowed production due to CDC guidelines? Have costs now increased on those products due to supply and demand which are not reflected in your contract price?

Further what if employees, under the Families First Coronavirus Response Act, take leave to care for a child, another quarantined individual, or themselves? Or you are told one of your employees is infected or suspected of being infected by COVID-19? Are there other related workforce concerns limiting your ability to perform at normal production?

Things to consider: If you didn’t catch it, issues that are completely out of your control could start popping up. First and foremost, consider getting a signed statement that both parties agree the renovation is ‘essential work’ and the client wants work to start or continue during state order #12 Safer At Home.

Communicate, communicate, communicate. It is hard enough on a normal project for things to run perfectly. Remodeling is emotional and now your clients are dealing with uncertainty, everyone home 24/7, potential layoffs, home schooling, working from home, and more. Emotions and frustrations are higher than normal. Start talking to your clients about delays and if you plan to pass cost increases on to your client that are out of your control. Pending on how many clients you have need to have this conversation with a consider a “Preliminary Impact Statement.” This is a notice that informs clients in writing of your anticipated difficulties completing performance within the terms of the contract. Again, delays caused by a sick/quarantined or other employee leave of absence, delays by inspections, increased costs related to material sourcing issues, etc. The intent with up front conversations or a written preliminary notice is to initiate a collaborative process where you and the client can jointly develop a plan to continue the project. Although it may seem redundant make sure your statement says the delays and costs are due to the “COVID-19 pandemic”, it should discuss how your performance will be negatively impacted, and invite the client to work on a plan to address the impact. Do everything you can now to prevent subsequent disputes and defenses related to surprise delays and added costs.

If you haven’t reviewed your contract lately this would be good time. How does your contract address COVID-19 and its immediate and long-term impacts? Does your contract provide you relief from delays or price increases resulting from a pandemic? What if you need to postpone a project or the consumer now wants to terminate a contract on a project not yet started?

Check your contract for the following provisions:

- Delays – A clause stating, but not limited to, “Remodeler is prevented from completing the Work due to delays of governmental authorities or third parties and the Remodeler shall convey a Change Order to Owner identifying the number of days and costs attributable to the delay. Evidence of such additional costs shall be supplied by Remodeler to Owner upon request.”
- Force Majeure – Force Majeure provisions typically allow for nonperformance or “excusable delay” when a disruptive event beyond the control of a party prevents that party’s performance. Typical examples of Force Majeure events include fire, flood, earthquake, war, political unrest, etc. These kinds of provisions could provide relief for delays due to unforeseeable events like COVID-19.
- Disputes – First ensure your client has a copy of the Wisconsin Right to Cure Law. If you are still not able to resolve the differences, what is your agreed upon process in your contract? Did you know NARI offers a Grievance Resolution process that is faster and less expensive than the traditional court system? Contact Diane Welhouse at the NARI office to learn more about this benefit.
- Termination – Beyond buyer’s remorse clause, do you have a termination of contract or ‘out clause’ that covers work performed and not paid for and coverage for additional cost? Besides standard homeowner delay terminology does your contract cover projects hampered by communication problems, misunderstandings or mistrust, or if the personal circumstances of Client or representatives of Remodeler change to such a degree so as to interfere materially with the continuing progress of the work?

NARI Milwaukee always recommends consulting with your legal counsel on all contracts and forms. Also, if you can’t resolve a dispute as defined by your contract, talk to your counsel on how COVID-19 involves components of unforeseen circumstances at the time of contract affecting the dispute. Are there common law legal defenses that could provide you relief from nonperformance or delayed performance?

It is always important to have a detailed record of delays, changes, or cost increases/decreases all documented and signed off by the client. This is critical to get payment and serves as documentation if a claim arises. Plus, a detailed daily record of schedule and cost impacts related to COVID-19 will show how crisis impacts your business, project schedules and costs. Separate this data out to see how the job really performed and use the data to help develop processes and financial reserves to sustain your business in recessions, emergencies and crisis. Talk with your accountant about create a separate accounting code for costs related solely to COVID-19 or crisis in general.

This is the time to protect your business now and in the future. Review contracts, insurance, employee policy manuals, business processes and financial reserves. A business that can weather the storm has good contracts and strong risk mitigation. Review your contract to ensure risks associated with unforeseeable delays, government intervention, and supply and labor shortages are adequately addressed plus disputes and terminations. Meet with your insurance agent and conduct a review discussing a possible strategy to mitigate risks associated with COVID-19-type occurrences. Conduct a critical review of your company’s COVID-19 response and create new policies and procedures so you can be prepared for the future.
1. REVIEW OVERALL MARKETING
It’s not the time to come up with a new marketing campaign to boost your sales. Do not offer unreasonable sales to keep yourself busy. Understand the situation and focus on the items that are a lot more important. Companies who used a college student for their social media should rethink their strategy. This is a time when PR matters. Reach out to your local agency and see what their recommendations are at this time in your market and industry. Most of all, you don’t have to advertise right now. There will come a time for it and when the public is ready.

2. EVALUATE SOCIAL MEDIA
Do not try to make COVID-19 funny. Do not repost messages about the lack of toilet paper. The worst thing to do is for your posts to be tone deaf. If you are planning to continue to use social media, use it to communicate with your customers about your operations, about the precautions you and your team are taking to assure public safety.

With all of the social media feeds being flooded with fearful messages and statistics, focus only on the facts and things that may help your clients make it through this difficult time. Understand your clients’ state of mind and their readiness to consume any brand advertising.

3. YOUR ONLINE PRESENCE/ WEBSITE
This might be a good time to take care of the things you have not had time for in the last few years. If your website is 5-10 years old and you have been considering an update, this would be the time to do it. When the fears pass, you will be ready to enter the market with a valuable asset. If you were considering adding online sales, this may be the time. You will not be able to utilize it immediately and create online sales within hours, but it’s a long-term investment that can change and improve your business in the future.

4. FOCUS ON YOUR EMPLOYEES
At the end of the day nothing matters more than keeping your employees and assuring they will be with you when things get back to normal. That’s certainly our small business goal. Their well-being, their families, their future and safety are our key focus. Do everything possible to keep their working environment healthy. Take advantage of any state government grants and interest-free loans to keep employees on your payroll. After all, they are your biggest asset. Be clear and honest in communicating with your employees about their future and your plans.

5. ADAPT YOUR BUSINESS IF YOU CAN
We understand that not every small business has the ability to adapt in a short amount of time. Focus on the adjustments you can make. Most of all, even a small change can make a difference so don’t be afraid to be creative. Adapt your services to the needs of the consumer. This is not the time to make the greatest sales, but it’s a time to find simple ways to keep your business going.

6. WATCH FINANCIALS
This will be a time for all businesses to watch their business spending, their supply chains and their incomes. This also does not mean everyone has to completely stop their operations. Keeping a level head and continuing to support others in their business in the key. The fact that large sports events are being called-off and gatherings are not going to happen, does not mean you will stop doing all of the things your business has done in the past. People will still need car parts, their favorite cheese to put on a salad and paper to put in their printer. Let’s all continue to support our local businesses.

7. PAUSE AND REFLECT
Think about ways you can make your business better for the future. Do machinery repairs you have been holding off on, or major warehouse organizing, implement a CRM system for managing clients. Sign up for an email campaign software. Improve your client tracking. Don’t let any fear into your business. Stay positive for you and your employees.

8. FOCUS ON THE FUTURE
A small amount of business and brands will handle this situation the right way. Be that business. People will remember how you handled your marketing at this time. So instead of pushing your message today, focus on the future. When things stabilize, make sure you have a good online strategy in place. This means planning Google Ads, display advertising, sending promotional postcards. If you plan for it right now, you will be ready and your transition will be a lot easier.

Most of all – to all our small business friends – stay strong. We will do the same.

SURVIVE & THRIVE:
8 Ways to Make It Through COVID-19

Small businesses across the country and the world are facing lots of challenges at this time.

The insecurity and fear across all industries does not come undetected and it’s felt in every office and manufacturing facility. Your goal as a business owner is to guide your company through this challenging time. It’s time to think about your business in a new way and take this time to prepare for the future. How your business deals with this global crisis in the next few weeks will determine how quickly you can resume your normal operations and be as successful as before. Here are a few strategies you can use to keep your business on track.
### Building Inspector Update

Ed has advised NARI that municipalities have been adapting their building inspection process to follow CDC guidelines and respect social distancing, while continuing to provide necessary services to contractors. The table below is NOT all-inclusive and all information contained within is subject to change without notice. We highly recommend contacting the municipality to verify current inspection policies.

#### PIASEW Poll: COVID-19 Crisis Inspection Policy – Essential vs Non-Essential Inspections

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Restrictions</th>
<th>Brief Policy Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Brookfield</td>
<td>N</td>
<td>Tentative operations per normal. Inspector discretion if illness symptoms are present.</td>
</tr>
<tr>
<td>City of Franklin</td>
<td>Y</td>
<td>Pre-occupancy, new construction only. Electrical service upgrades. Contractors may proceed at own risk on non-essential inspections, etc.</td>
</tr>
<tr>
<td>Village of Fox Point</td>
<td>N</td>
<td>No restrictions at this time.</td>
</tr>
<tr>
<td>City of Greenfield</td>
<td>Y</td>
<td>Postponement of non-occupancy related final inspections. Inspecting rough (to-be-concealed) work only. Electronic permitting &amp; review.</td>
</tr>
<tr>
<td>Village of Merton</td>
<td>Y</td>
<td>Postponement of all final mechanical systems inspections. Limiting inspections to unoccupied new and existing structures. Drop box plans.</td>
</tr>
<tr>
<td>City of Mequon</td>
<td>Y</td>
<td>No direct-replacement appliance inspections.</td>
</tr>
<tr>
<td>City of Milwaukee</td>
<td>Y</td>
<td>No residential inspections. Suspended all cross-connection surveys. Accepting videographic inspections.</td>
</tr>
<tr>
<td>Village of Mukwonago</td>
<td>N</td>
<td>Considering limiting residential inspections.</td>
</tr>
<tr>
<td>City of Oak Creek</td>
<td>Y</td>
<td>All inspections are tentatively suspended.</td>
</tr>
<tr>
<td>Village of Pleasant Prairie</td>
<td>Y</td>
<td>Closed doors. Unoccupied inspections only where social distancing can be maintained. Electronic permits &amp; plan reviews.</td>
</tr>
<tr>
<td>City of Racine</td>
<td>Y</td>
<td>Restricted to new and complete remodels. Requesting pictures and videos non-essential projects.</td>
</tr>
<tr>
<td>City of Waukesha</td>
<td>Y</td>
<td>Suspended one &amp; two-family construction inspections. Contractor must submit affidavit of project compliance, acceptance of own risk.</td>
</tr>
<tr>
<td>City of Wauwatosa</td>
<td>Y</td>
<td>No residential inspections except vacant and unoccupied projects.</td>
</tr>
<tr>
<td>City of West Allis</td>
<td>Y</td>
<td>No residential inspections except vacant and unoccupied projects.</td>
</tr>
<tr>
<td>DSPS State Inspections</td>
<td>Y</td>
<td>DSPS Letter Regarding Ongoing Building Inspections</td>
</tr>
</tbody>
</table>

### Letter from the Executive Director

Thirty days later, while I’m writing the next executive director address, I never thought it would be from my home office. I never imagined NARI’s physical office would be closed and I would be spending my days mostly studying COVID-19, government orders, SBA, FFERA, and the CARES Act to help our members through this time. Know NARI Milwaukee has been here for the past 59 years, we are here today, and we will continue to be here tomorrow to service our members and the local community. NARI Milwaukee’s staff is fully accessible in a remote capacity with a goal to provide services our members are accustomed to. Half of our team is focused on addressing COVID-19, providing our members with the information they need to know and helpful information to survive and thrive through this crisis. The other half is focused on planning and preparing our programs and services once Wisconsin is back open for business. We certainly hope you have found the information we have shared helpful. Please, reach out to us if there is more information or help you need.

NARI had a free webinar on “The Economy in the Days of COVID-19” by Dr. Chris Kuehl, Managing Director Armada Corporate Intelligence, a corporate intelligence gathering, economic forecasting and strategy development firm. Dr. Kuehl is predicting the effects of the COVID-19 will have a classic economic shock. The economy will quickly decline but the reaction will be short lived. What they consider a “V” shaped scenario. He anticipates consumers will react strongly and resume normal activities very quickly once they are able. This scenario also requires the government to leave liquidity measures in place, the virus fades here and in key US markets, and our infrastructure keeps up with demand. In comparison, if you recall the recession of 2008, that was a “L” shaped scenario. The economy quickly declined and slowly rebounded over the next several years. He believes the “L” is a 10% or less chance based on how the US and world has already reacted to the situation. Dr. Kuehl also believes the global GDP growth forecast will continue to rise not only in 2020 once life resumes, but 2021 as well. Although growth as previously predicted is around 1.75% but it’s growth nonetheless.

Hopefully you learned from the recession of 2008, or if this is your first economic crisis, you have probably figured out financial reserves are key to survival. Good business practices yield less impact at the time of crisis. If your finances are in order, your contract practices are good, and you have good relationships with your business partners, this is a temporary setback and you will move forward. If your finances aren’t stellar and your contract has left you unprotected, take advantage of your NARI membership and the classes and resources we offer to help you now and secure your future for the next crisis.

As always, I welcome your thoughts to improve your association and Foundation, or open a dialog on how you can contribute your knowledge, skills and passion for the remodeling industry. You can reach me by phone (414-771-4071) or email at diane@narimilwaukee.org.

I look forward to hearing from you and seeing you at the next NARI Milwaukee or NARI Milwaukee Foundation event.

ED LISINSKI, P.E., MP
Director of Building Inspection and Neighborhood Services

Diane Welhouse, CKBR
EXECUTIVE DIRECTOR
NARI MILWAUKEE
Phone: 414-771-4071
Email: diane@narimilwaukee.org
Looking for a new way to promote your business?

NARI Milwaukee members have the opportunity to be in-studio guests on the NARI Home Improvement Radio Show, airing every Saturday from 8-9 a.m. on WSSP-AM 1250/105.7 FM The Fan.

You set the agenda. The topics covered during the hour revolve around your business’ products, services, and expertise. The show is hosted by Mike McGivern and a NARI Milwaukee board member who also provides general information about NARI and will talk about upcoming events and activities.

Cost is $400 per one-hour show. Each booking includes:

- Hour-long show focused on your business and your expertise.
- Minimum of 15 promotional station announcements that include your company’s name and the rep name for the week leading up to your show.
- Facebook post on the NARI Milwaukee page promoting your appearance.

More than 2,000 listeners tune in each week to listen to the experts. Take advantage of this captive audience and book your spot now!

Contact Allison to book your show today! 414-771-4071 • allison@narimilwaukee.org

ADVANCED FINANCIAL MANAGEMENT – JUST GETTING BY OR SETTING UP FOR SUCCESS?
Thursday, April 23 / 8:30 – 11:30am / NARI Milwaukee

***This course will be held as an interactive webinar***

This course will supply business owners and key decision makers with the questions they should be asking themselves when they receive a financial statement from their bookkeeper or accountant. We will start with the key reports to take a look at, discuss how they relate to each other, and how you can differentiate financial performance. Time will be spent discussing methodologies for costing jobs, creating budgets, and ways to better manage cashflow.

WHO SHOULD ATTEND: Owners, key decision makers, and estimators.

PREREQUISITE: None.

FEE: $100 per person
MIN: 6    MAX: 36

CREDITS: 3 DCQ / 3 NARI

CPR/AED/BBP FIRST AID CERTIFICATION
Thursday, June 4 / 8:30am – 1:30pm / NARI Milwaukee

Students will learn skills and initial actions to respond to first aid measures for various injuries, medical emergencies, and what to do when the heart stops. Cardio Pulmonary Resuscitation (CPR) is the first action to take in restarting the heart and has proven to save a life. This course will cover how to use an Automated External Defibrillator (AED), based the American Heart Association curriculum. You will also receive OSHA required training on the proper way of handling and cleaning up blood resulting from an injury in accordance with OSHA’s Blood Borne Pathogen (BBP) regulation. Students will receive a completion card and certificate of completion.

WHO SHOULD ATTEND: All who will respond to personal emergencies on a construction site normally supervisors.

PREREQUISITE: None.

FEE: $105 per person
MIN: 4    MAX: 20

CREDITS: 5 DCQ / 5 NARI (Plus CPR valid for 2 years)

What types of courses do you want to see on the NARI Tech schedule in 2021?
Email your ideas to allison@narimilwaukee.org
How it will impact your business.

COVID-19

H ow does COVID-19 (Coronavirus) impact YOUR business? Below are a few frequently asked questions to provide you with the information you need to make important decisions.

Business Interruption/ Business Income Loss
Q: Is there “business income coverage” if a governmental authority (civil authority) requires my business to close?
A: No. There must be physical damage to property leading to the cessation of a business’s operations or governmental authority (civil authority) order to close the business or cease operations.

Q: Is there “business interruption insurance” if you have questions or would like more information?
A: (See coverage above). In the event you become ill, it is your responsibility to, tell your supervisor immediately; obtain any necessary medical attention; and maintain all relevant medical and payment records for possible future use. It is your employer’s responsibility to report your injury/illness to their insurance carrier, the insurance carrier will report to the Department of Workforce Development.

What Employers Need to Know
This additional RESOURCE GUIDE will answer questions like: What if my employee is showing signs of an illness? Should we be reviewing our FMLA, PTO (or equivalent) and sick leave policies? Should we be reviewing our discrimination and ADA policies? Are employees entitled to unemployment benefits? And more. The Starr Group is here for you. Be smart. Be safe. Be Healthy.

*Statements in this article regarding policies and coverage provide general information only and does not constitute legal or professional advice. Coverage details regarding specific insurance should be discussed directly with a licensed agent.

Sources:
2- https://www.epa.gov/coronavirus/protective-measures-at-workplaces
3- https://www.epa.gov/coronavirus/coronavirus-considerations-for-business-interruption-coverage

Worker’s Compensation
Q: Does COVID-19 create a workers’ compensation exposure for my business? (For Employers)
A: Not likely. Any illness/disease must meet the following requirements to be covered. 1. The illness must be “occupational” meaning it arose out of and was in the course and scope of the employment and was caused by conditions “peculiar” to the work. COVID-19 would likely not qualify.

General Liability
Q: What actions/inactions could possibly lead to my business being found legally liable for an injury from COVID-19? *This is not an inclusive list.
A: Allowing an employee who is known to be infected with the virus to continue working, failure to adhere to required health and prevention guidelines, remaining open following an order by a civil authority to close, etc. (Gov. Tony Evers Emergency Order - Prohibiting Mass Gatherings of 10 People or More) The likelihood a business owner may be held legally liable for injury to a third party who contracted COVID-19 on the business’s premises is very low, but not impossible.

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Unless, it can be proven that the employee has an increased risk of contracting the virus due to the peculiarity of his/her job (i.e. healthcare, transportation, delivery workers, etc). These situations are evaluated on a case by case basis.

Q: Am I covered by worker’s compensation if I contract COVID-19? If so, how do I file a claim? (For Employees)
A: (See coverage above). In the event you become ill, it is your responsibility to, tell your supervisor immediately; obtain any necessary medical attention; and maintain all relevant medical and payment records for possible future use. It is your employer’s responsibility to report your injury/illness to their insurance carrier, the insurance carrier will report to the Department of Workforce Development.

Q: Is there “business interruption insurance” if my business must close due to the fear of the virus, that is not a covered property leading to the cessation of a business?
A: No. There must be physical damage to property leading to the cessation of a business or governmental authority (civil authority) order to close the business or cease operations.

Q: Is there “business income coverage” if you have questions or would like more information?
A: (See coverage above). In the event you become ill, it is your responsibility to, tell your supervisor immediately; obtain any necessary medical attention; and maintain all relevant medical and payment records for possible future use. It is your employer’s responsibility to report your injury/illness to their insurance carrier, the insurance carrier will report to the Department of Workforce Development.

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February 2020 Online Member Directory Stats

Consumers visit NARIMilwaukee.org to find qualified businesses everyday.

**Total Referrals During This Period:**

![Image of computer and phone]

241,942

On average, NARIMilwaukee.org served up 8,343 referrals per day.

Each member **averaged 371 referrals** during this period.

**What is a referral?** Each time your business is displayed as a search result in NARI's online member directory, the system counts it as a referral.

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**TOP 5 BUSINESS CATEGORIES**

Summary of the categories searched most often during this period.

1. Bathroom Remodeling
2. Plumbing
3. Remodeling – General
4. Window & Door Replacement
5. General Contractors

**TOP 5 KEYWORDS**

Summary of the keywords searched most often during this period.

1. Roofing
2. Milwaukee
3. Kitchen Remodeling
4. Kitchen
5. Bathroom Remodeling

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**MARKETING UPDATE**

NARI Milwaukee runs a comprehensive marketing campaign around our events including print, digital, TV, and outdoor advertising to increase awareness of the association and bring consumers to our events. In February 2020, NARI hit over 12.3 million paid consumer impressions! That is a 27% increase vs. 2019.

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**Update Your Profile on NARIMilwaukee.org**

Do you have some downtime? Now is a great time to log into your member portal to review your online listing, add categories, change keywords, and make any necessary updates. [Click here to login to your profile »]

*Statistics represented on this page are for the period of Feb. 1, 2020 – Feb. 29, 2020.*