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WNDOW+ DOOR

NOW AND NEXT: NAVIGATING **THE COVID-19** CRISIS

ESSENTIAL RESOURCES AND INFORMATION FOR FENESTRATION **COMPANIES**

WITH GENEROUS SUPPORT FROM

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On sidewalks across the nation, children write sweet messages of encouragement for friends and neighbors.

Factories across the globe have transformed their production to manufacture PPE for our heroes on the front lines of this battle.

Citizens throughout the world have demonstrated a solidarity that gives us hope for a future that will be stronger, making us more grateful for the things we once took for granted.

We're excited about that future because we have now seen what is possible.

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→ FROM THE NGA PRESIDENT

SPECIAL SUPPLEMENT FROM THE

GLASS ASSOCIATION

Now and Next

BY NICOLE HARRIS

We're all asking when and how we will reopen society, our places of work, play, study, worship and community. In the absence of certainty, there is only now and doing our best to prepare for what comes next.

Now includes the news, information and immediate-need resources the National Glass Association produced in the first weeks of the pandemic and ever since. This special digital supplement of Window+Door contains the most highly ranked, read and downloaded items from NGA's three websites (glass.org, windowanddoor. com and glassmagazine.com) and weekly newsletters.

Next is what we envision for the fenestration industry's future. What was true before the pandemic will be truer still in the post-COVID-19 world to come. As humanity continues the fight to regain our individual and communal health and economic footing, we look to what windows and doors provide homeowners across North America and the world. During this pandemic, with its worldwide stay-at-home orders, the many benefits of windows, especially, have never been

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WHAT WAS TRUE BEFORE THE PANDEMIC WILL BE TRUER STILL IN THE POST-COVID-19 WORLD TO COME. AS HUMANITY CONTINUES THE FIGHT TO REGAIN OUR INDIVIDUAL AND COMMUNAL HEALTH AND ECONOMIC FOOTING, WE LOOK TO WHAT WINDOWS AND DOORS PROVIDE HOMEOWNERS ACROSS NORTH AMERICA AND THE WORLD.

more obvious. NGA has long promoted daylighting, advocating for the fenestration industry at the energy standards and codes level and we continue to update daylighting information on our website and in our publications.

The fenestration industry designs, engineers, manufactures and installs products that allow the outside world into the home in the best way possible: safely, securely, with energy efficiency, beauty and a wide array of options to suit every home and homeowner type out there. Our manufacturing plants and, under the construction umbrella, many installing companies were deemed "essential businesses" early on in many states across the U.S. for good reason.

If you are in a town, city, state, province or country in lockdown or slow down, or otherwise in upheaval, NGA's Window + Door magazine exists to help you prepare for the challenges and-we hopethe opportunities ahead. As we look forward, I also find it instructive to look back. The roaring '20s emerged out of World War I and the Spanish flu. We emerged stronger, healthier and more prosperous after the devastation of World War II. Human ingenuity, creativity and resilience is everywhere, and right here in the world of fenestration. If you need reminding these days, just look and listen for all the people opening their windows and sliding doors every night to clap in celebration of medical workers and everyone else on the pandemic frontline beyond the safety of home.

→ EDITOR'S NOTES

What Do You Need?

ΒY EMILY KAY THOMPSON

NOW AND NEXT: NAVIGATING THE COVID-19

CRISIS

When the COVID-19 health and economic crisis hit North America in early March, the editors of Window + Door and sister publication Glass Magazine, along with our colleagues across the National Glass Association, asked a question of leaders across the fenestration, glass and glazing industries: What do you need?

We asked what company owners most needed when governments across the U.S. and Canada began to announce business closure orders, when jobsite operations were in question, when new laws took effect and when emergency financing programs were announced. We reached out about revised guidelines from OSHA, shortages of protective equipment, new requirements for employee sick leave and safety considerations for operations during a pandemic.

In our conversations, manufacturers and dealers of all sizes sought clarification about regulatory mandates, information about emergency financing and assistance in developing new safety guidelines during the coronavirus. They asked for support in managing contracts and the potential legal issues surrounding delays and jobsite closures. And they

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OUR EDITORS, WORKING WITH NGA'S EDUCATION TEAM, DEVELOPED A RANGE OF RESOURCES TO MEET THE VARIED NEEDS OF THE INDUSTRY, WHICH ARE PRESENTED HERE IN THIS SPECIAL COVID-19 INDUSTRY SUPPLEMENT.

requested resources to help them work successfully in a world of virtual selling and cloud-based project management.

Our editors, working with NGA's education team, developed a range of resources to meet the varied needs of the industry, which are presented here in this special COVID-19 industry supplement. It is intended to provide tools and information to help companies in all segments keep afloat throughout the crisis, create a safe work environment for employees, comply with new regulations, and emerge from the era of COVID-19 ready to capitalize on new opportunities and continue to make the world better and safer with fenestration.





 \rightarrow REGULATORY RESOURCES & INSIGHTS

SPECIAL SUPPLEMENT FROM THE

Employer Obligations for Paid/Unpaid Leave

GLASS ASSOCIATION

A DEEP DIVE AND ANALYSIS INTO THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

By Laurie Cowin President Trump signed H.R. 6201, the Families First Coronavirus Response Act, into law on March 18; the legislation took effect April 1 and is set to last until the end of 2020. Patricia Anderson Pryor and Leslie Stout-Tabackman from law firm Jackson Lewis P.C. shared insights into the act during a webinar hosted by the Associated General Contractors of America.

Per the act's stipulations, they explained, employers are required to provide some paid relief for employees, but employers may apply for tax credits on a quarterly basis that will pay them back dollar for dollar. The existing legislation, however, has several gaps and unknowns that Stout-Tabackman says subsequent legislation or regulation may address.

Private employers with fewer than 500 employees and certain public employers are subject to the law. U.S. Department of Labor regulations may exempt small businesses with fewer than 50 employees if the provision would jeopardize the viability of the business as a growing concern. Subsidiaries and parent companies likely will not be counted toward an individual company's 500 employee figure.

Here are three highlights from the act.

Emergency FMLA Expansion

The act expands and amends the existing Family and Medical Leave Act so that it covers many who wouldn't qualify for FMLA under its current standards. Employees need to have been employed for only 30 calendar days (as opposed to the 12 months FMLA requires). Employees may take this leave only if they meet a qualifying need related to a public health emergency, defined as COVID-19, and they: Cannot work regularly from home or telework
Have a child under the age of 18, and the child's school or daycare must be closed

• Live in a location where a public health emergency has been declared by a federal, state or local authority.

Even if the employee can telework but is unable to perform their job duties because of lack of childcare, the employee may still qualify for that leave, says Pryor.

If qualifications are met, an employee can get up to 12 weeks of leave, the first 10 days of which are unpaid, though the employee can use PTO during that time. During subsequent weeks off, the employee must be paid at two-thirds their regular rate of pay, which is capped at \$200 per day and \$10,000 in aggregate per employee.

If an employer has fewer than 25 employees and, if a given employee's position no longer exists due to economic conditions or other conditions in the employer's operations that affect employment that are caused by the public health crisis during the period of leave, they may be exempt. However, the employer must make reasonable efforts to restore the position and, if those efforts fail, the employer must continue to make reasonable efforts for a one-year period.

Employees who wish to take family leave must provide "notice of leave as is practicable."

Emergency Pay Sick Leave

Paid sick leave applies to all employees under a covered employer, including full-time, part-time, exempt and non-exempt employees.

Qualifying reasons to take sick leave include:

1. The employee is subject to a federal, state or

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| By sis of informatic i understand to this positio verification, con | aid Family Leave I certify that this applications is compared and with the same and accurate and contains no willful fails/fications is compared and with the same accurate and contains no willful fails/fications is compared and with the same accurate and contains no willful fails/fications is compared and accurate and contains no willful fails/fications is compared and accurate and contains no willful fails/fications is compared and accurate and contains no willful fails/fications is compared and accurate and contains on any discussions of the same accurate and contains and willful fails/fications is compared and accurate and contains and willful fails/fications is compared and and accurate and contains and discussions and discussions and accurate and provide and accurate and provide and accurate and provide and accurate and provide and accurate and accurate and accurate and provide and accurate and ac |
| Full legal | and submitting Paid Family Leave, I certify that this application is complete avoided is true and accurate and contains no willful faisifications is complete tracks authorize responsible person to contact current and previous employees and a background investigation, and check my driving record first |
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local quarantine or isolation order related to COVID-19.

- 2. The employee has been advised by a healthcare provider to self-quarantine due to concerned related to COVID-19.
- 3. The employee is experiencing symptoms of COVID-19 and seeking a medical diagnosis.
- 4. The employee is caring for an individual who is subject to points one or two.
- 5. The employee is caring for a child whose school or place of care has been closed due to COVID-19.
- 6. The employee is experiencing any other substantially similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretary of the Treasury and the Secretary of Labor.

Full-time employees are entitled to 80 hours of sick leave and part-time workers qualify for an equivalent of the average number of hours they work over a two-week period. At this time, employees on furlough do not qualify for this leave, but Stout-Tabackman says specifics around furloughed employees may be further defined in regulation.

Although several states enacted shelter-in-place requirements, shelter-in-place is not technically quarantine or isolation and, as the law is currently written, "It doesn't look like a shut down for that reason would trigger the paid leave requirement," says Stout-Tabackman.

If an employee takes sick leave for their own health, it is paid at the employee's regular rate and capped at \$511 per day and \$5,110 in aggregate. Taking sick leave to care for others is paid at two-thirds the regular rate and capped at \$200 per day and \$2,000 in aggregate. Commissions and bonuses should be calculated into the "regular rate of pay," says Stout-Tabackman.

Who pays?

The big question employers ask is: Who is paying for this sick time and FMLA leave? Initially, the employers themselves will. However, employers can take advantage of refundable payroll tax credits to immediately reimburse dollar-for-dollar the cost of providing that leave.

Tax credits will not be retroactive; companies may apply for the tax credits after the legislation took effect April 1.

It's also unclear how much documentation an employee is required to submit to prove they have qualifying events. Pryor predicts it will be hard to get much documentation but that some information, such as school closings, are public information. Even doctor's notes could be challenging to obtain. The Ohio Governor, for example, told employers to stop asking for doctor notes. "But you want that employee to stay home if they have symptoms," Pryor says.

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NOW AND NEXT: NAVIGATING THE COVID-19 CBISIS

→ REGULATORY RESOURCES & INSIGHTS

Helping Staff Understand the New Laws

DO YOUR EMPLOYEES QUALIFY FOR PAID LEAVE DUE TO COVID-19? Although the Families First Coronavirus Response Act (FFCRA) requires companies to pay sick leave, there are specific rules that apply. To help employees determine when they qualify for paid leave, the National Glass Association developed a form letter and fact sheet for private companies with less than 500 employees to distribute to their workforce. It is designed to help employees understand what is covered—and what is not—under the FFCRA. Note that the applicability will depend on whether or not your company is an essential business within your state(s). The following letter is available for download at glass.org, for employers to customize and distribute.

TO: [COMPANY NAME] EMPLOYEES FR: DATE: SUBJECT: PAID LEAVE DURING COVID-19

Many of you have questions related to the Families First Coronavirus Response Act (FFCRA) and how it applies to you personally as an employee at [Company Name]. The FFCRA requires businesses like ours (private companies with less than 500 employees) to pay sick leave—and to pay employees who must stay home to take care of children due to COVID-19 related school closures—but there are specific rules that apply. This fact sheet is designed to help you better understand the new rules.

PAID SICK LEAVE

 \checkmark To qualify for paid sick leave, you must be under a medical provider's care. However, it is not necessary to have a COVID-19 test to qualify.

✓ You are not required to use other paid time off before using paid sick leave.
 ✓ If you are a full-time employee, you will get 80 hours of paid sick time at full pay if you can't work because you have a doctor's order to self-quarantine due to suspected or verified COVID-19 symptoms. If you are a part-time employee, you will get an average (from a typical two-week period) of the hours you worked as paid sick leave.

You will not get paid by the government:

X To stay home to self-quarantine because you are scared to come to workX If you have work available to you at [Company Name] and have no COVID-related reason to miss that work.

PAID FAMILY LEAVE

If you have been working for [Company Name] for 30 days, you can take up to 12 weeks of paid family leave. The first two weeks are unpaid, though you may use PTO, and the remaining weeks are at 2/3 regular pay if you can't work because you must take care of children (under 18 years of age), whose school is closed due to the COVID-19 emergency and no other caregiver is available.
 You can take two weeks of paid sick time at 2/3 regular pay because you must care for an individual subject to quarantine.

You will not:

X Get two weeks of paid sick time at your regular pay rate if you can't work because you must care for school-aged children whose school or regular caregiver is closed or unavailable due to COVID-19. (You may be eligible for paid family leave at 2/3 regular pay as described above.)

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→ FINANCE

Protect Your Business Finances from the Coronavirus Pandemic

GLASS ASSOCIATION

By Marco Terry

As I write this, conditions are changing quickly and dramatically due to the coronavirus pandemic. This article presents strategies for company owners to handle this situation and limit the financial damage to their business. The article includes four main areas on which owners should concentrate. The key to the action plan should be to act (and react) calmly and deliberately.

Note: This article does not discuss how to handle employee issues and the associated financial



implications. That topic is subject to numerous laws that are best discussed by someone with human resources and legal experience.

Step 1: Educate yourself

The media is filled with articles, talk shows and interviews about the pandemic and its effects. Unfortunately, most of these are superfluous. Few have any new or useful information. However, they somehow dominate our attention. Obviously, the pandemic concerns me. I am equally concerned about how people and businesses are reacting to it. This reaction only magnifies the business effects of the virus itself.

Business owners should keep well informed but should not over-expose themselves to news or social media speculation. It won't help. Instead, owners should increase the time spent studying their businesses in detail. They should examine supply chains, cash flow, processes, competitors and clients in detail. They should use this information to forecast how different events could affect each of these factors and determine response to those effects.

Step 2: Improve your financial position

Improving a company's financial position is key. It allows the company to absorb financial shocks while limiting their impact on business. To do this:

Establish a cash reserve

Cash reserves are a critical resource for companies. They protect a company by providing room to maneuver around difficult circumstances. If a company has a cash reserve, owners should not use



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IF A COMPANY HAS EXPENSIVE FINANCING, OWNERS SHOULD DETERMINE IF REFINANCING IS THE RIGHT CHOICE FOR THE COMPANY. REPLACING EXPENSIVE LOANS WITH WELL-STRUCTURED MARKET-PRICED SBA-BACKED LOANS (OR BANK LOANS) WILL REDUCE MONTHLY COSTS.

> it unless they really need to. It's too valuable. If the reserve is low, or nonexistent, work on it immediately to get it in shape. If the reserve is not sufficient, consider complementing it with financing. Possible options include lines of credit, asset-based financing or receivables financing.

Examine expenses

Owners should review business expenses in detail. They should look for expenses that can be reduced, postponed or eliminated. Begin working on those expenses immediately. Be careful about cutting too deep or into strategic areas that could affect core business.

Tighten credit and manage receivables collection

Recessions always bring clients who pay their invoices late, or worse, clients who don't pay at all. These clients take up resources and affect finances.

Take a defensive position immediately. If an owner waits until clients default on payments, it will be too late. Companies should run commercial credit reports on all clients. These reports give a good idea of their financial strength.

Provide 30-day sale terms only to clients that meet credit criteria. Clients that don't meet criteria should be asked for an upfront payment. Every time a company makes an exception to this rule, they risk nonpayment.

Monitor accounts receivable collections processes. Accounts receivable provide the funds a business needs to operate. Avoid unnecessary delays by closely following all clients' payment procedures. Lastly, follow up regularly with clients that are late to ensure payments are on their way.

Manage and adjust inventory

Managing inventory during normal times is complex. The current situation only makes planning exponentially more difficult. Having too much unused inventory is damaging. It reduces cash at a time when it is needed the most. The opposite situation is a threat to business as well. Not having enough inventory results in delays, unhappy clients and missed sale opportunities.

Inventory management has become more complex because owners have to consider the supply chain problems that can occur during a pandemic. I will cover this point in more detail in Step 3.

Owners should work with an expert if they can. At a minimum, they should examine current inventory levels, forecast the next quarter or two of sales, and factor in potential supply chain disruptions.

Consider refinancing expensive loans

During the past few years, we have seen a dramatic increase in the number of companies that get expensive loans. These loans, also called "cash advances," compensate for their expense by being easy to get. Even during good times, these loans can be difficult to manage. They will get more difficult to handle as conditions worsen.

If a company has expensive financing, owners should determine if refinancing is the right choice for the company. Replacing expensive loans with wellstructured market-priced SBA-backed loans (or bank loans) will reduce monthly costs. Consequently, the financial position improves along with cash flow.

Deciding to refinance a loan is a complex decision with many ramifications. An owner must ensure the new loan leaves the company better off. Unless a company has an experienced finance department, owners should work with a CPA or similar professional. Although their fee may not be cheap, it is much less expensive than making the wrong choice.

Step 3: Watch suppliers carefully

Recessions often bring logistics and supply chain issues. With this pandemic, these problems are magnified. We have numerous clients in the transportation and logistics industries who are reporting problems in their business. The mostreported problems include delayed ships, canceled ships, canceled orders and empty trucks. These problems appear widespread, as colleagues in other companies are reporting the same issues. I suspect these problems will begin to filter down once existing







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COMPANIES REACTIVELY LOWER THEIR MARKETING AND SALES INVESTMENTS DURING DIFFICULT TIMES. PREDICTABLY, THAT LEADS TO LOWER SALES AND INCREASED FINANCIAL PROBLEMS. IT CAN BE A VICIOUS CYCLE.

supplies are depleted.

Will an owner's suppliers encounter critical shortages? If they do, these problems will likely cascade all the way down. Consequently, owners need to perform due diligence on suppliers. This effort will take some detective work. Owners can take the following steps:

Run regular credit reports on key suppliers

These reports provide valuable information about suppliers' financial health. Information about their own supplier payment habits is very useful. Suppliers who are financially weak may not be able to withstand supply chain issues.

Speak to representatives from the company

They are a great source of information. One thing I learned in my front-line days in the finance industry evaluating companies is that you have a better chance of getting useful information by asking "loaded" questions that are open-ended. For example, ask, "How are you managing all the supply issues arising from the pandemic?" Or ask, "How are your suppliers dealing with their late shipments from Asia?"

Do your research

Search the internet for relevant company and industry news. However, trust information only from reliable verified sources.

Step 4: Don't stop marketing and sales activities

Companies reactively lower their marketing and sales investments during difficult times. Predictably, that leads to lower sales and increased financial problems. It can be a vicious cycle.

Remember that businesses can grow even in the worst times. I know companies in the construction industry that survived and grew during the recession of 2007 to 2009. It's not easy, but it is possible.

Owners should invest marketing and sales dollars selectively. Develop multiple potential marketing strategies. Test each strategy for effectiveness and quickly discard those that don't work. Lastly, many sales in the fenestration industry are relationshipbased. The catch is that they take time and effort to develop. Spend the resources to develop these relationships. These investments will eventually pay off. 🗖

→ FINANCE

Emergency Financing

OPTIONS FOR URGENT, SHORT TERM AND MID-TERM FUNDING

SOURCE: SBA LOAN FINANCING OPTIONS WEBINAR FROM MARCO TERRY

During an April 22 webinar from the National Glass Association, financial expert Marco Terry, managing director of Commercial Capital LLC, provided an overview of emergency financing options for companies. Terry noted urgent funding available for companies in addition to options for short- and midterm loans from the Small Business Administration.

Urgent funding

Business owners have two opportunities for urgent funding from the SBA: Economic Injury Disaster Loan and an SBA Express Bridge Loan.

Economic Injury Disaster Loan

Companies apply directly to the SBA for EIDL loans, which come in two parts: an advance and a loan.

The advance offers up to \$10,000 in emergency funds and is a grant that does not need to be repaid. It can be used for:

- paying for employee sick leave
- maintaining payroll
- covering increased materials costs
- rent or mortgage
- prior debt that cannot be replayed due to revenue loss

EIDL loans are available up to \$2 million. The payments for COVID relief are deferred for up to a year on a 15- to 30-year loan. The loans:

are secured by businesses assets

are approved based on credit score.

Apply for EIDL emergency funds through the SBA website.

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SBA Express Bridge Loan

The SBA also offers Express Bridge Loans for companies needing urgent financial support. To be eligible, companies must have an existing relationship with SBA. The loans are available up to \$25,000, and companies can use funds from the EIDL to repay a bridge loan.

Short-term financing

The SBA offers two options for short-term support, including SBA Debt Relief and the Paycheck Protection Program.

SBA Debt Relief

SBA Debt Relief applies to 7(a) Loans, 504 Loans or Microloans. Relief is available for new and existing loans, and the SBA pays principal and interest for six months. Companies can defer payment on the loans until December 2020; however, interest will continue to accrue.

Paycheck Protection Program

The PPP is part of the U.S. government's COVID-19 relief initiatives. Demand has been high for PPP, and the first round of financing was exhausted in less than 14 days. At press time, additional rounds of funding are being considered from Congress. Companies can still pursue PPP in the event more funds become available.

The PPP incentivizes businesses to keep employees on payroll. The loans will be forgiven if 75 percent of the loan is used for payroll (while maintaining salary levels), with 25 percent used for rent, interest on mortgage or utilities. Loan forgiveness is reduced if employee headcount or wages decrease.



NOW AND NEXT: NAVIGATING THE COVID-19 CRISIS



PPP loans:

- offer a 1 percent rate with two-year maturity
- are available up to \$10 million
- can be use immediately
- can be deferred for six months
- don't require collateral or personal guarantee.

Companies can apply for PPP if:

- the company has been affected by COVID-19
- it has fewer than 500 employees
- it is run by sole proprietors, independent contractors or self-employed individuals.

Businesses are restricted from the PPP if the owner is on parole, or if the business or owner has delinquent debt with the U.S. government.

Companies apply for SBA loans through lenders. Owners can use the SBA's lender finder tool to find eligible lenders in their area.

Mid-term financing

For mid-term financing options, companies can look to SBA's 7(a) loan program. The program includes PPP, Caplines, SBA Express and Veterans Advantage. The loans are:

- available up to \$5 million
- 90 percent SBA guaranteed
- available for up to 15 years for equipment
- available for up to 25 years for real estate.

To qualify, businesses or business owners:

- must be able to pay back the loan
- must have never defaulted on a loan
- have a personal credit score above 650
- have a good debt service coverage ratio.

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NOW AND NEXT: NAVIGATING THE COVID-19 CRISIS



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Virtual sales consultations are here... and here to stay

By Madeleine MacRae

Virtual consultations may have been on your long-term business plan, but, with the coronavirusinduced social distancing and shelter-in-place mandates, the future is now.

People are stuck in their homes. Their lives are disrupted. Things around them feel dangerous and out of control.

With all of this, they are craving a little bit of normalcy and control. As providers of products for their homes, it's our job to be "out there" helping them feel more at home and more settled in their spaces. But, for an industry that's worked in-home since the dawn of time, how do we "get out there" if we're stuck at home?

The tech exists to make the transition from inhome to from-home selling something practical and quite easy to manage. Although this inevitable shift has been forced upon us perhaps faster than

we were prepared for, it doesn't have to be hard or scary. There are five steps and critical considerations retailers can consider to get started.

01. Test your tech

Pick a platform to help run virtual consultations professionally. The platform should:

- Offer screen-share capabilities,
- Have native streaming video and audio,
- Work with any platform or device easily, and
- Have a simple interface that is easy for customers and sales consultants to use.

I'm a fan of Zoom because it checks all the above boxes but is also inexpensive, easy and scalable.

Once you pick a platform, be sure that you and every person on your team who will be doing virtual consultations has tested and played with that tech enough to be comfortable. You have to be able to



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"

WHETHER ONLINE OR IN PERSON, IT IS CRITICAL TO LEVERAGE A SALES PROCESS TO GET A PREDICTABLE OUTCOME. WHEN IN A VIRTUAL CONSULTATION, BE SURE

help your client through some basic tech questions such as: how to turn on video, how to connect to

02. Own where you are

audio, etc.

For those who are total pros on video callscongratulations; you are ahead of the game. If not, no need to pretend that you are.

Clients will appreciate your authenticity and will connect with you better if you're real with them. Make a mistake? Share your email inbox instead of your company presentation? No worries. Laugh it off. A little bit of laughter goes a long way. Always own where you are. Remember this is new for customers too.

03. Rock your process

Whether online or in person, it is critical to leverage a sales process to get a predictable outcome. When in a virtual consultation, be sure to follow the same process you use in-person. Do not cut corners. For example, do not skip probing questions. Ours is still a desire-driven sales process; spend the time you need early in the conversation to uncover the motivations, needs, hopes and expectations of the client.

04. Show extra enthusiasm

In person, your physical presence can create a sense of authority, connection and excitement that's easy to read through your posture, gait and body language. Over video, you lose a huge amount of that. Transfer the lost form of physical communication into energetic communication.

Adding a little extra enthusiasm—big smiles, strong eye contact, expressive language-helps make the excitement more contagious when you're remote.

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TO FOLLOW THE SAME PROCESS YOU USE IN-PERSON

Excitement helps to hold their attention.

Amp up your energy level beyond what you think is appropriate. The more excited the consumer is, the more likely they'll be pulled away by myriad minor and major distractions that will be all around them while you're on the other side of the screen.

05. Be extra prepared

When prepping for an in-home consult, you spend time getting dressed, cleaning your vehicle, getting samples in order, organizing marketing supplies, and so on. Be equally prepared for virtual consultations. Check off each of these prep-steps before you turn on your video:

- Make sure your video background looks good and is distraction-free.
- Check that you have good natural lighting. If you don't (or even if you do), I strongly suggest investing in a ring light.
- Have your product and project images organized in a way that is easy to find what you need.
- Double check that you have good pictures of the close-up details you would usually show in-person.
- Open your company presentation in "slide show" mode and be sure you know how to share it correctly.
- Make sure you're dressed for success and ready to sell.
- Don't wing it. You've worked too hard to waste this opportunity.
- Customers need what you have to offer and they want your help. Get out there to get it to them... virtually.



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In the (Sales) Trenches

SEVERAL COMPANIES ARE TRAILBLAZING HOW TO CONTINUE SALES IN A STAY-AT-HOME ENVIRONMENT **By Laurie Cowin**

In order for building professionals to maintain their business pipelines, Tim Sullivan, senior managing principal at Meyers Research, said in an COVID-19 economic update webinar, "the virtual element is inescapable, irrefutable and absolutely required." Here's how fenestration companies are continuing sales in this virtual environment.

Virtual appointments

Pella Corp. introduced free virtual appointments for homeowners. Nicolle Picray, public relations and brand communications manager, says Pella experienced double-digit increases in the percentage of appointments in the early weeks of the coronavirus pandemic as people continue to shelter in place and want to explore home improvement projects.

After scheduling an appointment online, the homeowner receives instructions about how to measure their windows and a questionnaire to help outline their vision. This streamlines which products are demoed during the appointment. A configurator and visualizer on Pella's website help demonstrate the products, which are especially important to use in the absence of being able to see, touch and feel the products in-person, says Picray.

Sales reps also discuss installation methods. project cost and next steps. Whereas in-home appointments generally last about 60 minutes, Pella's virtual process format keeps the appointments closer to 45 minutes.

Infinity from Marvin partners also offer virtual appointments. Conducted over Zoom or Skype, the dealer guides the homeowner in capturing rough measurements and discussing replacement options. Product demonstrations are conducted

through sharing PDFs, video and using Infinity's online visualizers, explains Kate Lutes, marketing communications manager for Infinity. "We are seeing an increase in requests for virtual appointments across our dealer network," she says.

A permanent shift?

Some professionals predict virtual sales, which are growing right now due to necessity, could become a permanent business element.

"We believe homeowners will continue to connect with home improvement professionals in the method that best meets their needs and feels comfortable, whether virtually, inhome or in-showroom," says Lutes. "COVID-19 likely accelerated the speed at which home improvement professionals needed to adapt their businesses to better serve homeowners virtually."

Picray agrees people will become more comfortable leveraging online tools, but she also thinks the pandemic as a whole will alter the macro way society interacts and how people use their space. "It'll be interesting to see how behaviors change in society overall as we all adjust to this and try to get back to some semblance of normal," she says. "We'll keep track of how that landscape changes and adopt our processes and products to see what people want now and in the future. As we look at business continuity plans, we're laying out all kinds of different scenarios above and beyond virtual sales on how we can keep the business strong in the coming months as people change the way they shop. Virtual sales is certainly a big part of that."

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\rightarrow SAFETY

Protect Employees Working in Customers' Homes

Even in the many states that are now on stay-at-home orders, in-home services such as window repair/ replacement fall under "essential services" exemptions. As Chris Phillips of Showcase Shower Door reminds us, it's an honor to be able to provide service and go into someone's home amidst this pandemic. "Do good work, leave a great product and those people will never forget you," Phillips says.

But doing so comes with risks, to be certain. Although there is no prescriptive approach for this type of work, there are some general best practices for window and door companies working in residential spaces.

PRFP

- **01.** Know the symptoms of COVID-19.
- 02. Follow all OSHA and CDC guidelines.
- 03. Check with the local jurisdiction to determine whether you can legally perform your service.
- **04.** Call ahead and ask if anyone in the home is sick or quarantined. (If the answer is "yes," do everything possible to postpone the job.)
- **05**. Talk to the customer in advance about a protocol so evervone can stav safe.
- 06. Develop a COVID-19 Exposure Action Plan.

PLAN

- **01.** Discuss the details of the job in advance over the phone or via email or text to minimize time in the house.
- **02.** Take care of payments digitally if possible.
- **03.** Let the customer know that you are healthy. Let them know you plan to keep your distance — at least 6 feet apart.
- **04.** Minimize ride-sharing: ensure adequate ventilation in vehicle.

DO

01. Take care of as much business as possible outside of the home.

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SOURCES

DR. DAVID BECKHAM.

UNIVERSITY OF

LICHEALTH ORG

GUIDANCE FOR

CORONAVIRUS BY THE NATIONAL

ASSOCIATION OF

PERSPECTIVES FROM GLASS INSTALLERS

BY CHRIS PHILLIPS

ON GLASSMAGAZINE.

HOME BUILDERS

INDUSTRY

CUW

COLORADO SCHOOL OF MEDICINE. VIA

JOBSITE SAFETY

AND RECORDKEEPING

- 02. Provide and wear the proper PPE.
- 03. Stay at least 6 feet away from all other employees and any persons inside the home.
- 04. Keep the dust down by using engineering and work practice controls.
- **05**. Sanitize the work areas upon arrival, throughout the workday and immediately before departure.
- **06.** Clean and disinfect frequently used tools. equipment and frequently touched surfaces (door handles, handrails, machinery controls, cell phones, tablets) on a regular basis.
- 07. Do good work; leave a great product.
- **08.** Be a calming presence.

DO NOT

- **01**. Do not go to work if you are sick; do not expose customers or co-workers to possible infections. Stay home.
- 02. Avoid physical contact; do not shake hands or worry about social norms that involve contact.
- **03**. Avoid using other employees' or customers' phones, desks, offices or other work tools and equipment.
- 04. Avoid sharing tools with co-workers, if possible.
- 05. Avoid touching surfaces.





SAFETY Essential Roles and Expectations for All Company Employees During COVID-19

SOURCE:

GLAZIERS ON DEMAND HANDBOOK To ensure worker health and safety at the office and on the jobsite during COVID-19, manufacturers and dealers should update essential roles and responsibilities documents for all employees. The Glaziers on Demand Handbook developed the following resource that details the various responsibilities of employees during the pandemic.

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Safety director/coordinator

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- **01.** Administers all aspects of the general health and safety plan.
- **02.** Develops programs and technical guidance to identify, control, correct and/or prevent chance of spreading the virus among team members.
- **03.** Coordinates safety committee activities.
- **04.** Assists managers and supervisors in safety training of team members.
- **05.** Conducts inspections to identify and correct hazards that may lead to the virus.
- **06.** Completes written reports of inspections, accidents and incidents.
- **07.** Develops incentives and programs to motivate independent subcontractors in health and safety matters.
- **08.** Properly posts and upholds the OSHA Form 300, state health and safety posters, emergency phone numbers and other required notices.
- **09.** Develops and maintains accident and "near miss" record, investigation, and reporting procedures, and systems to obtain medical assistance for the injured. Reports incidents, determines accident causes, makes the necessary adjustments or corrections, and keeps management informed of findings.

10. Reports accidents involving an occupational

fatality or three or more hospitalized workers to OSHA within eight hours of occurrence.

Project managers/general superintendents/ lead mechanics/fabrication foremen

- **01**. Oversees those within their ranks and ensures the rules to fight COVID-19 are fully followed at all times.
- **02.** Ensures their team is safe as possible and that they are not working outside of the general contractor's guidelines.
- **03.** Ensures proper arrangements have been made for first aid and prompt medical attention in case of an injury.
- **04.** Ensures that needed personal protective equipment (PPE) is available and properly used and maintained by independent subcontractors.
- **05.** As travel is limited at this time, works with the most competent people on site to train the team in the order the safety director has ordered.
- **06.** Conducts frequent and regular health/safety inspections of the work area and staff by the highest-ranking individual on each jobsite.
- 07. Corrects and reports any unsafe conditions



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> that are discovered or brought to their attention; writes down and documents when this happens.

- **08.** Conducts or coordinates weekly safety briefings with all workers.
- **09.** Ensures everyone on the jobsite understands and complies with safety requirements on a daily basis.
- Reviews all acts and unsafe practices with all parties involved and ensures corrective measurements are implemented immediately.
- Understands they may be written up along with faulted team member if incidents are ignored or not reported to ensure that workplace hazards and unsafe procedures are limited and eliminated.
- 12. Isolates individuals with any one of the following symptoms: fever, fatigue, dry cough, shortness of breath, abnormal muscle or joint pain, sore throat, chills, nasal congestion, nausea, diarrhea and sputum production.

Office management and office team members

- **01**. Works remotely.
- **02.** Keeps clear lines of communication with all of staff. In case of communication breakdown, office employees should complete their role and the role of the person next in line to ensure the infrastructure of the company stays online.
- **03.** Reports final itemized list of all items needed daily to keep working.

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Subcontractor, contract labor and field employees

- **01.** Follows applicable safety rules and regulations at all times.
- 02. Never performs any tasks that appear to be risky or unsafe. It is the employee's responsibility to report and or correct any unsafe or hazardous conditions or practices immediately; failure to do so can result in termination of contract and forfeit future job opportunities.
- **03.** Always wears PPE and uses safety devices when needed and on the jobsite.
- **04.** Listens to supervisors instructed to familiarize subcontractors with safe operations and practices.
- **05.** Is responsible for the performance and for following safety rules; failure to do so will lead to disciplinary action or discharge.
- **06.** Complies with all state and federal safety and health standards.
- **07.** Immediately and effectively corrects any hazard within their knowledge and influence to correct.
- 08. Notifies the general contractor and any subcontractors whose employee may be in danger as soon as they become aware of hazards or symptoms that are not within their ability or influence to correct. ■









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Project Continuity Plans

HOW COMPANIES CAN PREPARE. **REGARDLESS OF** WHETHER OR NOT A CONSTRUCTION PROJECT MAY FORGE AHEAD

By Laurie

Cowin

Whether construction is considered to be an "essential" business and allowed to continue amidst the COVID-19 pandemic varies state by state. In the Associated General Contractors' "Navigating the Outbreak" webinar series, panelists discussed best practices for maintaining project continuity in the event construction is allowed to continue and in the event it is suspended.



When Construction Continues

Even in circumstances where construction continues, companies likely will face several challenges.

Supply Chain

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Supply chain disruptions were among the first economic concerns associated with COVID-19 because it initially impacted China, where so many building materials originate. Panelists recommend actively communicating with supply chain contacts to understand where they are, how they intend to continue to supply materials and how companies can best support them.

Personnel

One of the biggest choke points in construction in general is labor force. About 2.5 million construction workers are over the age of 55, which is a higher-risk demographic for contracting and exhibiting more serious symptoms of the coronavirus. Bearing that in mind, protecting people becomes even more essential.

Panelists offered tips for protecting people, including separating project teams, limiting who is allowed onsite and mandating telecommuting for positions that are able to do so.

Availability of non-construction personnel also affects ongoing construction, to include individuals associated with permit renewals, owner/architect availability and responsiveness, building inspectors, lodging and food for construction-related business travel, and notary publics.



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"

TAKE PHOTOS AND VIDEOS OF JOBSITES AND WRITE DOWN STATUSES OF CONSTRUCTION SCHEDULES AND PAYMENTS. DOCUMENT ALL EVIDENCE OF ATTEMPTS TO MEET CONSTRUCTION SCHEDULES AND OVERCOME DELAYS. INCLUDING ANY COMMUNICATION WITH SUPPLIERS, AND DOCUMENT ALL EFFORTS TAKEN TO MITIGATE DAMAGES FROM DELAYS AND TOTAL SHUTDOWNS.

Safety and Sanitation Protocols

Most cleaning procedures are based on CDC protocols, which, according to panelists, can be general. They recommend upgrading cleaning protocols and making them site-specific. Consider concentrating cleaning stations in pinch points where people congregate, such as near toolboxes and in closer quarters. It's also important to be aware of using caustic chemicals; if appropriate PPE isn't available to protect workers against the chemicals, consider using non-hazardous, biodegradable cleaning solvents.

When Construction Shuts Down

When construction shuts down, panelists say the shutdown itself isn't the time when contractor losses happen. Rather, losses generally happen one to two years after an economic downturn because of failure to "right-size" during the event itself and willingness to accept work at very low margins. In locales where construction is shut down, some contractors might benefit from pursuing waiver requests.

Document Everything

Take photos and videos of jobsites and write down statuses of construction schedules and payments. Document all evidence of attempts to

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meet construction schedules and overcome delays, including any communication with suppliers, and document all efforts taken to mitigate damages from delays and total shutdowns.

Administratively speaking, companies should ensure their insurance coverages are current and stay in contact with the insurance carrier.

Generate a checklist for the project team that, in the event of a shutdown, details what steps need to be taken to verify and document a job status. This will help cover companies if an event occurs that would trigger an insurance policy. It's also important to talk to legal counsel to see what steps they might advise taking for a specific company.

Jobsite Safety and Storage

Remove critical documents and valuables from jobsites and instruct delivery services to reroute or hold deliveries. Panelists also recommend safely storing and maintaining equipment and considering site security services if appropriate.

Review contracts and product data sheets for how to properly store materials. Be aware of temperature, humidity, moisture, UV-exposure and oxidation.

If using rental equipment, see if it's possible to negotiate a rental rate reduction or return the rental equipment. If returning, be sure to check if the equipment will be available upon construction restarting. 🗖









 \rightarrow project management

The Digital Jobsite

5 CONSIDERATIONS FOR WINDOW INSTALLERS

By Norah Dick

Conversations surrounding automation and digitization have been ongoing in the industry, and in construction in general, for quite a while. The COVID-19 pandemic adds urgency to this conversation, especially with regards to safety concerns for workers in the field. Jeff Sample, director of strategic accounts at construction software firm eSub, emphasizes the potential benefits for contractors in digitizing their businesses right now. Here are top considerations for contractors as they move processes to a digital space:

Avoid paper

Using physical paper on the jobsite can be dangerous for a few reasons under the current conditions because the coronavirus can live on surfaces. Sharing 2D plans among people on a jobsite also poses a risk, says Sample, because of the proximity that it requires between workers. Further, 2D documentation requires a worker to keep a physical copy of papers, which would be unavailable should that worker become sick and not able to return to work, he says. Information can instead be stored through cloudbased technologies, a type of remote IT architecture that allows users to share and store information, and which offer reliability and the ability to scale to different volumes of data, says Sample. Beyond safety concerns, digitization also offers opportunities to track and measure data from projects and processes.

Document project sites Due to the nature of the pandemic, it's impossible to know when jobsites will be closed, either due to state mandates or because of worker sickness. That uncertainty makes it critical to document project sites as though preparing for a disaster, Sample says. "It's critical now more than ever to leave every jobsite like the hurricane's about to hit," he says. Being able to save and store jobsite information in the cloud makes it available instantly and remotely, even if workers cannot return to the site. EDITOR'S NOTE: NGA IS PROVIDING TWO FREE ONLINE COURSES ABOUT HOW TO PROTECT YOURSELF AND YOUR WORKFORCE AGAINST THE CORONAVIRUS THROUGH MYGLASSCLASS. COM.

Outsource digitization

The transition to digital can be made easier by outsourcing digitization to a managed service provider, says Sample, a firm that provides contractual IT services, or to a software firm. "Any software company that you go to right now, to buy the software and get on board, will do anything possible in their toolkit to make that transition easy, because we know it's hard for you, and we're a business, too," he says. "Without [work] continuing, without trade contractors continuing, none of us get to continue doing what we do."

Use downtime to train

Some contractors may be currently unable to work due to state policies regarding essential and nonessential construction. For these companies, Sample recommends making use of the time to train staff using virtual tools. "There's a ton of free online training right now in the basics," he says. "If you're

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the CEO, the IT person or chief operating officer, think ahead positively that you are going to get back to work. What skills can you acquire between now and then that can separate you?"



Define processes before getting software

Before choosing a new software, Sample emphasizes that leadership needs to document and define what their processes and needs actually are, and what problems new technologies and software could solve. "It's people, process then technology," he says. "Any software can have many features, but no software can be everything to everybody, and no one can tell you what the right software is for you. You have to determine that on your own."



NEXT: NAVIGATING THE COVID-19

THE NATIONAL

ASSOCIATION

ANNOUNCED

A RANGE OF

RESOURCES TO HELP

COMPANIES

DURING

COVID-19.

FIND OUT

THESE

GLASS

Industry Resources

GLASS ASSOCIATION

New Courses Now Available on MvGlassClass.com

To help the industry come out stronger after the COVID-19 crisis, NGA has added several new courses to the MyGlassClass.com online training platform specific to business owners. New courses include:

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- COVID-19: Protecting Yourself and Others (free)
- COVID-19: Your Workplace (free)
- Assessing Your Organization's Risks
- Enhancing Productivity with Remote Workers
- Managing in a Crisis
- Avoiding Discrimination During the
- Coronavirus Pandemic

"Online employee training is a great way to invest in employees while preparing for the future," says Nicole Harris, NGA president and CEO.

Visit MyGlassClass.com for more information.

NGA Launches COVID-19 Information Hub on glass.org, Introduces Webinar Series

To help NGA members and the industry at large navigate the challenges the industry faces from the COVID-19 pandemic, NGA and its publications-Glass Magazine and Window + Door magazine—are providing the latest industry updates, information and guidance on a dedicated COVID-19 information resources web page on glass.org.

The association also developed a series of webinars titled NOW and NEXT: Navigating the COVID-19 Crisis. The webinars provide actionable information on navigating uncertainty in the glass and fenestration industries due to the coronavirus. Three webinars have been held to date on topics ranging from SBA loans and emergency financing, to the steps needed to create a COVID-19 business plan and how sales and marketing can continue to thrive in a COVID-19 world. NGA member companies

have exclusive access to recordings of the webinar by logging into the NGA customer dashboard. Future installments in the NOW and NEXT webinar series will be announced on glass.org.

The NGA COVID-19 information and resources page can be found at glass.org/covid-19-informationnga.

NGA members can log into the customer dashboard to access the webinar recordings in the NGA Store at glass.org/user/login; if you need assistance with logging in or accessing the recordings, please contact Josh Lowe at 703-442-4890, ext. 127 or jlowe@glass.org.

Other COVID-19 Resources

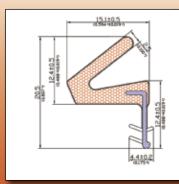
The following links will take you directly to the entities' landing pages for coronavirus-related resources relevant to the fenestration industry.

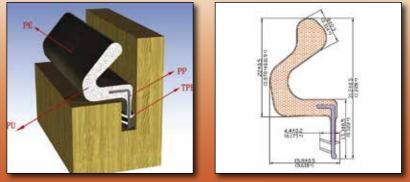
- National Association of Manufacturers
- National Association of Home Builders
- Occupational Safety and Health Administration
- Center for Disease Control
- Small Business Administration



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MORE ABOUT OFFERINGS AND OTHERS AT GLASS.ORG.









THE GLASS, WINDOW & DOOR EXPO

AS COVID-19 CONTINUES TO IMPACT EVERYONE AND EVERYTHING, THE NATIONAL GLASS ASSOCIATION WANTS TO KEEP THE INDUSTRY AWARE OF OUR PLANS FOR GLASSBUILD. AS MUCH UNCERTAINTY AS THERE IS, WHAT WE DO KNOW IS THIS: GLASSBUILD AMERICA UNITES OUR INDUSTRY FOR BUSINESS AND CONNECTION, AND THESE NECESSITIES WILL BE MORE IMPORTANT THAN EVER ONCE THE HEALTH CRISIS IS PAST.

Q: IS GLASSBUILD AMERICA HAPPENING THIS YEAR?

A: Yes, GlassBuild America is still scheduled for September 15-17, 2020, in Las Vegas. It may look different as we incorporate measures to ensure public safety, but right now, we're planning for the show to go on until and unless we're told it cannot.

Q: HOW ARE YOU PROCEEDING WITH THE SHOW AMID TRAVEL RESTRICTIONS AND **DISTANCING MANDATES?**

A: By doing everything we can to understand what we can and can't do between now and September. This is

informed by the following:

- GlassBuild America is still months away. Our vendors and others have all told us, "that's too far away to predict what can or can't happen." And so, we proceed as planned.
- GlassBuild America may present the only in-person opportunity on this continent for buyers to find processing, fabrication, handling, installation, education and product solutions for the remainder of this year.
- Customers are still signing up for remaining booth space on the floor; others are finalizing booth payments.
- We're in constant contact with Freeman, other vendors and

meetings experts to stay on top of what other organizations with big shows are doing and planning.

- Cities, convention centers and every ٠ other entity connected to the trade show business is laser-focused on hygiene to reassure customers and protect revenues.
- We're following guidance from the Centers for Disease Control on when and what to do with respect to all travel.

Time will tell but, as of right now, major U.S. events, including both the **Democratic and Republican Conventions** in August, are still "on."

Q: WILL NGA DECLARE FORCE MAJEURE AND CANCEL THE SHOW?

A: NGA cannot declare force majeure. Government entities, like the Las Vegas Convention Center, would determine if GlassBuild cannot be held. If deemed safe by the Las Vegas Convention Center, the City of Las Vegas and State of Nevada, NGA is contractually obligated to proceed with the event.

Q: WHEN WILL A DECISION BE MADE ON WHETHER OR NOT **GLASSBUILD AMERICA WILL BE** HELD?

A: At this time, with the current information available, GlassBuild will proceed as planned. Since COVID-19 is an ever-changing situation, we are monitoring advice from the CDC and other government entities. We are in regular contact with the Las Vegas Convention Center, hotels and other vendors involved in GlassBuild. We are monitoring the entire trade show

universe as well. If there are any changes in plans due to government bans, the CDC or consultations with the Las Vegas Convention Center, we will inform exhibitors and attendees as soon as possible.

Q: HOW IS NGA ENSURING THE SAFETY OF GLASSBUILD **ATTENDEES AND EXHIBITORS?**

A: Your safety is paramount. In addition to following government protocols, NGA will make additional investments to ensure safety, comfort and confidence of everyone entering the show, including hand sanitizing stations, face masks and physical distancing measures.

Q: CAN I RECEIVE A REFUND IF I CANCEL MY EXHIBIT SPACE OR SPONSORSHIP?

A: If force majeure is invoked by a Nevada government body that releases GlassBuild America from its contractual agreements, NGA will, in turn, release its customers from contractual obligations

PLEASE EMAIL THE NGA INDUSTRY EVENTS TEAM AT ATTEN@GLASSBUILD.COM IF YOU HAVE ADDITIONAL QUESTIONS. FOR EXHIBIT SPACE QUESTIONS, CONTACT JONATHAN WATSON, JWATSON@GLASS.ORG. FOR BILLING QUESTIONS, CONTACT ZOE BUCKMASTER, ZBUCKMASTER@GLASS.ORG. FOR SPONSORSHIP QUESTIONS, CONTACT KATHY SWAAK, KSWAAK@GLASS.ORG. THESE FAQS ARE AVAILABLE AT HTTPS://WWW.GLASSBUILDAMERICA.COM/GLASSBUILD-AMERICA-2020-AND-COVID-19-FAQ AND WILL BE UPDATED AS APPROPRIATE.



and issue appropriate exhibit booth and sponsorship refunds.

Unlike our vendors, members and customers, GlassBuild is not eligible for government forgiveness loans or any other compensation for-profit companies can apply for because NGA is a 501(c)6 nonprofit trade association. Under the current CARES act, only charitable organizations are eligible for relief.

Q: WHEN WILL HOUSING AND REGISTRATION OPEN?

A: Housing is open to exhibitors now; please contact glassbuild@eventsphere. com. GlassBuild registration will open in early summer.



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Supporting Partners

THE NATIONAL GLASS ASSOCIATION WOULD LIKE TO THANK THESE COMPANIES FOR THEIR SUPPORT IN PRODUCING THIS SUPPLEMENT. CHECK OUT THEIR WEBSITES AND VIDEOS FOR MORE DETAILS ABOUT THEIR PRODUCTS AND SERVICES.

FeneTech Inc.

www.fenetech.com "We Are FeneTech" • youtu.be/mbEERCFz3is

Quanex Building Products

www.quanex.com "Energy Core" • youtu.be/d-go-8JMH34

Urban Machinery

www.urban-machinery.com Single-Head Corner Cleaner • youtu.be/FtPNbcSEoDU Vinyl Extrusions Saw • youtu.be/GSSff2D7u2Q

VantagePoint Industries

www.vantagepointindustries.com