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## Changes for the 2025 code

The changes in the code under the Conflict of Interest category to make raters collect payment directly from homeowners will make the entire business model more costly and less efficient to complete. Having this increase complexity will cause the costs to increase and will force raters to pass those cost on to homeowners. It will also slow down compliance as contractors will not be able to close out permits with building departments while there is a delay of getting the HERS documentation from the homeowner. All to often homeowners are already hesitant about building permits and now putting them in a role to be an obstacle to completing the process will be problematic for contractors that are currently complying with the law and working in good faith to complete permits and HERS testing. Added costs will make this worse. Putting homeowners as the responsible party for completing will make it so that less HERS tests are completed.