

How to: Review and Approve a Green Building Certification

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Summary

The review and approval of a Property's Green Building Certification is delegated to Fannie Mae Lenders.

The current list of eligible Certifications can be found in <u>Form 4250</u>. Fannie Mae annually reviews the eligible Green Building Certifications and may add or remove certifications.

For each eligible Certification, this Job Aid contains:

- an image of the standard Certification format;
- a list of eligible versions, levels, variations, and/or scoring paths, if the certification has more than one; and
- additional steps needed to verify that the certification is acceptable, if any.

How to review and approve a Green Building Certification

- Follow steps in "How To: Register, Quote, Close, and Deliver a Green Mortgage Loan" to select the correct values in DUS Gateway®.
- 2. Match the awarding organization and certification for your deal to one listed in this document.
- 3. Ensure the certification meet all requirements of the Form 4250.
- 4. Request approval from Fannie Mae if:
 - you cannot match the certifications;
 - the certification is on a non-standard form;
 - the certification varies from those indicated as eligible; or
 - the Property does not meet all Form 4250 requirements.



1. BREEAM USA

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
	BREEAM USA In-Use: Residential Plus		Very Good
BREEAM USA		BREEAM USA In-Use: Residential Plus 6	6
			Outstanding

Validation: BREEAM USA certifications from BRE are issued on a standard form, as shown. No additional evidence is required.

Fannie Mae <u>only</u> recognizes BREAAM USA In-Use: Residential Plus.







2. Build it Green

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
	GreenPoint Rated Existing Home	1	Mhalallausa
	Multifamily National Program	2	Whole House
			Certified
			Silver
		6	Gold
			Platinum
			Certified
		7	Silver
	GreenPoint Rated New Home Multifamily	7	Gold
			Platinum
Build It Green		8.3	Certified
Build it Green			Silver
			Gold
			Platinum
			Certified
			Silver
			Gold
			Platinum
		9.1	Certified
			Silver
			Gold
			Platinum

Validation: GreenPoint Rated certifications come on a standardized form. The certificate will indicate New Home or Existing Building and the certification Version and Level.







3. Enterprise Community Partners

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
	Enterprise Green Communities Criteria	2020	Certified
Enterprise Community Partners	Enterprise Green Communities Criteria Plus	2020	Plus

Validation: Enterprise Green Communities issues a letter via hard copy and email, as shown. No additional evidence is required.

Fannie Mae <u>does not</u> recognize all versions of Enterprise Green Communities Criteria. Fannie Mae only recognizes Enterprise Green Communities Criteria version 2020 or later.





4. Green Building Initiative

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
			One Globe
		2.1	Two Globes
			Three Globes
			Four Globes
			One Globe
	Green Globes Multifamily for Existing	2.2	Two Globes
	Buildings	2.2	Three Globes
			Four Globes
			One Globe
		2.3	Two Globes
			Three Globes
Green Building Initiative			Four Globes
Green Building Initiative		2.1	One Globe
			Two Globes
			Three Globes
			Four Globes
			One Globe
	Green Globes Multifamily for New	2.2	Two Globes
	Construction	2.2	Three Globes
			Four Globes
			One Globe
		2.3	Two Globes
			Three Globes
			Four Globes



ORGANIZATION	CERTIFICATION	VERSION	LEVEL
			One Globe
			Two Globes
		2.1	Three Globes
			Four Globes
			One Globe
	Green Globes Multifamily Performance	2.2	Two Globes
	Plus for Existing Buildings	2.2	Three Globes
			Four Globes
			One Globe
		2.3	Two Globes
			Three Globes
Croon Building Initiative			Four Globes
Green Building Initiative		2.1	One Globe
			Two Globes
			Three Globes
			Four Globes
			One Globe
	Green Globes Multifamily Performance	2.2	Two Globes
	Plus for New Construction	2.2	Three Globes
			Four Globes
			One Globe
		2.3	Two Globes
			Three Globes
			Four Globes



ORGANIZATION	CERTIFICATION	VERSION	LEVEL
			Emerging
	Green Globes Multifamily for Existing Buildings with New Zero	2.3	Distinguished
			Exemplary
			Emerging
	Green Globes Multifamily for New Construction with New Zero	2.3	Distinguished
Croon Building Initiative	50.00.00.00.00.00.00.00.00.00.00.00.00.0		Exemplary
Green Building Initiative	Green Globes Multifamily Performance Plus for Existing Buildings with New Zero	2.3	Emerging
			Distinguished
	The second secon		Exemplary
			Emerging
	Green Globes Multifamily Performance Plus for Existing Buildings with New Zero	2.3	Distinguished
			Exemplary

Validation: Green Globes certifications come on a standardized form that does not include the Property address, so Green Building Initiative supplies a second document containing the address for verification, shown here.

Update: Fannie Mae only recognizes certifications issued by the Green Building Initiative on or after January 1, 2021 and accompanied by a letter from the Green Building Initiative affirming that the Property met minimum energy requirements for certification.

For any properties without a letter seeking Green Building Certification preferential pricing from Fannie Mae with a Green Globes certification from GBI, the Lender must contact <u>green_financing@fanniemae.com</u> to ensure that the Green Building Certification meets Fannie Mae's current requirements.

Fannie Mae <u>does not</u> recognize Green Globes for New Construction or Green Globes for Existing Buildings. Fannie Mae only recognizes the Multifamily certifications from Green Building Initiative.









5. Home Innovation Research Labs

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL	
	National Green Building Standard (NGBS) Green Single Family Home Certification	2020	Certified	
			Bronze	
	National Green Building Standard (NGBS)	2015	Silver	
	Green Multifamily Building Certification	2013	Gold	
			Emerald	
			Bronze	
	National Green Building Standard (NGBS)	2020	Silver	
	Multifamily for New Construction	2020	Gold	
			Emerald	
			Bronze	
Home Innovation Research Labs	National Green Building Standard (NGBS) Green Home Remodeling Project Certification	2015	Silver	
			2013	Gold
			Emerald	
			Bronze	
	National Green Building Standard (NGBS)	2020	Silver	
	Multifamily for Existing Buildings	2020	Gold	
			Emerald	
	NGBS Green+ Net Zero Energy	2020	Badge	
	NGBS Green+ Zero Water	2020	Badge	
	NGBS Green+ Wellness	2020	Badge	

Validation: NGBS certifications come on a standardized form. Because NGBS Certificates do not indicate which Scoring Path was used, the Scoring Path used must be verified as an acceptable path using their <u>database</u>.

Fannie Mae does not recognize all versions of National Green Building Standard (NGBS). Fannie Mae only recognizes NGBS certifications from 2015 or later.





Confirm that the version matches Form 4250



6. International Finance Corporation

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
International Finance Corporation EDGE		EDGE Certified	
	EDGE	3	EDGE Advanced
oo.po.au.o			EDGE Zero Carbon





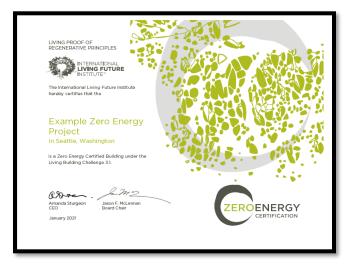


7. International Living Future Institute

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
International Living Future Institute	Core Green Building Certification	1	Certified Core
		3	
	Living Building Challenge	3.1	Certified Living
		4	
	Zero Carbon Certification	1	Certified Zero Carbon
	Zero Energy Certification	1	Certified Zero Energy

Validation: ILFI certifications are issued on a standard form, as shown. No additional evidence is required.







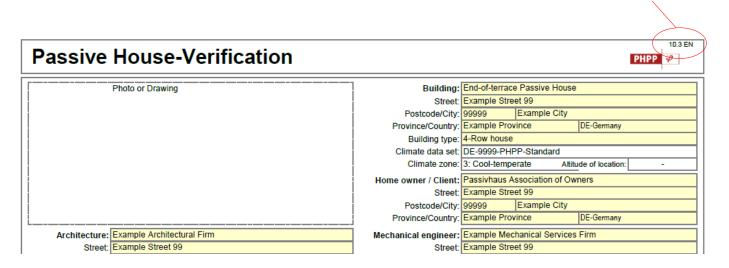
8. Passive House Institute (PHI)

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
			Classic
		9	Plus
	Contilled Descript House		Premium
	Certified Passive House		Classic
		10	Plus
			Premium
Passive House Institute (PHI)			Classic
		9	Plus
	For a DUI's Countilled Describe		Premium
	EnerPHit Certified Retrofit		Classic
		10	Plus
			Premium
	DUI Low Energy Building	9	Certified
	PHI Low Energy Building	10	Ceruned

Validation: Passive House Institute Passive House Standard certifications are issued on a standard form, as shown. Because Passive House Institute certificates do not indicate which Version was used, the Version used must be verified on the project verification sheet, at the top right corner:

Version number at the top right of the PHPP Verification Sheet







Certifled Passive House Premium



End-of-terrace Passive House Example Street 99, 99999 Example City, Germany



Client	Passivhaus Association of Owners Example Street 99 99999 Example City, Germany	
Architect	Example Architectural Firm Example Street 99 99999 Example City, Germany	
Building Services	Example Mechanical Services Firm Example Street 99 99999 Example City, Germany	
Energy Consultant	Example Energy Consultant Example Street 99 99999 Example City, Germany	

Passive House buildings offer excellent thermal comfort and very good air quality all year round. Due to their high energy efficiency, energy costs as well as greenhouse gas emissions are extremely low.

The design of the above-mentioned building meets the criteria defined by the Passive House Institute for the 'Passive House Premium' standard:

Building quality		This buildin	g	Criteria	Alternative criteria
Heating					
Heating demand	[kWh/(m²a)]	13	≤	15	-
Heating load	[W/m²]	10	≤	-	10
Cooling					
Cooling + dehumidification demand	[kWh/(m²a)]	~	≤	-	-
Cooling load	[W/m²]		≤	2	_
Frequency of overheating (> 25 °C)	[%]	1	≤	10	
Frequency of excessively high humidity	[%]	0	≤	20	
Airtightness					
Pressurization test result (n ₅₀)	[1/h]	0,2	≤	0,6	
Non-renewable primary energy (PE)					
PE demand	[kWh/(m²a)]	40	S		
Renewable primary energy (PER)					
PER-demand	[kWh/(m²a)]	32	≤	30	32
Generation (reference to ground area)	[kWh/(m²a)]	125	≥	120	124

The associated certification booklet contains more characteristic values for this building.

Darmstadt, 01. June 2017 Certifier: John Smith, Passive House Institute



9. Phius (Passive House Institute US)

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
Phius (Passive House Institute US)	PHIUS+ Certified	2015	PHIUS+ 2015
			PHIUS+ Source Zero
		2018	PHIUS+ Core
			PHIUS+ 2018
			PHIUS+ Source Zero
	Phius Certified	2021	Phius CORE
			Phius ZERO
			Phius CORE
			Prescriptive
			Phius CORE REVIVE
			Phius ZERO REVIVE

Validation: Phius certifications are issued on a standard form. No additional evidence is required.





10. U.S. Environmental Protection Agency

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
U.S. Environmental Protection Agency	ENERGY STAR Certified Multifamily New Construction	1	Certified
		1.1	
		1.2	
		1.3	
	ENERGY STAR Certified Single-Family New Homes	3.1	Certified
		3.2	
		3.3	
	ENERGY STAR Multifamily High Rise	1	Certified
	ENERGY STAR, Existing Multifamily Buildings	Not Applicable	Certified

Validation: ENERGY STAR certifications are issued on a standard form, as shown. No additional evidence is required.

Fannie Mae does not recognize all versions of ENERGY STAR. Additionally, Fannie Mae only recognizes ENERGY STAR, Existing Multifamily Buildings Certification from the U.S. Environmental Protection Agency, awarded within one (1) year prior to the Mortgage Loan Origination Date.

ENERGY STAR Certified Single-Family New Homes





ENERGY STAR Certified Multifamily New Construction



ENERGY STAR, Existing Multifamily Buildings





ENERGY STAR Multifamily High Rise



In recognition of their superior energy design and construction, the units in

Building A

have earned the U.S. Environmental Protection Agency's ENERGY STAR® on [DATE]



ENERGY STAR certified units in multifamily high rise buildings are designed and built to standards that deliver energy savings of at least 15 percent when compared to a typical new building.



11. U.S. Green Building Council

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
		LEED v4	Certified
	LEED Operations and Maintenance: Existing Buildings		Silver
			Gold
			Platinum
		LEED v4.1	Certified
			Silver
			Gold
			Platinum
		LEED v4	Certified
	LEED Building Design and Construction:		Silver
	Homes and Multifamily Lowrise		Gold
			Platinum
			Certified
	LEED Building Design and Construction:	1550.41	Silver
	Residential: Multifamily	LEED v4.1	Gold
			Platinum
USGBC			Certified
	LEED Building Design and Construction: Residential: Multifamily Midrise	LEED v4	Silver
			Gold
			Platinum
	LEED Building Design and Construction: New Construction and Major Renovations	LEED v4	Certified
			Silver
			Gold
			Platinum
		LEED v4.1	Certified
			Silver
			Gold
			Platinum
	LEED Zero Carbon	LEED Zero	LEED Zero
	LEED Zero Energy	LEED Zero	LEED Zero
	LEED Zero Water	LEED Zero	LEED Zero
	LEED Zero Waste	LEED Zero	LEED Zero

Validation: LEED certifications are issued on a standard form, as shown. No additional evidence is required.

Fannie Mae <u>does not</u> recognize all certifications from USGBC, including LEED for Neighborhood Development. Fannie Mae does not recognize all version of LEED. Fannie Mae only recognizes LEED v4 and later. LEED certification names have recently changed. For more information, contact your assigned Green CAM at <u>green_financing@fanniemae.com</u>.



LEED Building Design and Construction: New Construction and Major Renovations



LEED Zero Energy

