

Guide to Green Impact Inspections

What is a Green Impact Inspection?

Green Impact Inspections are inspections of the Energy and Water Efficiency Measures (EWEMs) conducted by Fannie Mae for a small subset of Properties with Green Rewards Mortgage Loans for internal control and analysis. The site visits are administered by Bright Power, Fannie Mae's Green Measurement and Verification Consultant, and performed by its third-party inspection partners. Unlike the Verification Inspection administered by your Mortgage Loan Servicer, the Green Impact Inspection will not determine EWEM compliance. However, the one-time Impact Inspection is required for those Properties selected for the Inspection.

A Green Impact Inspection involves more detailed tests and diagnostics on the installed equipment. The results of these Inspections will guide the future of the Fannie Mae Green Rewards Mortgage Loan program and inform further improvements for Borrowers and program participants.

Is the Green Impact Inspection required?

Green Impact Inspections are important to the success of Fannie Mae's Green Rewards program. Your loan documents permit Bright Power and their third-party provider to conduct a Green Impact Inspection. Should you need to discuss the selection of your Property for a Green Impact Inspection, please contact your Servicer directly. The cost is fully covered by Fannie Mae.

What to expect

In advance of the Green Impact Inspection, Bright Power or one of its inspection partners will contact the Borrower to schedule the site visit and will verify property specifications and the installed Energy and Water Efficiency Measures.

Property staff must be present at the Green Impact Inspection, and the Inspector may need several hours to view each EWEM and perform one or more tests on the equipment.

How was my Property selected?

Approximately 10-15% of Green Rewards Properties are selected for a one-time Green Impact Inspection shortly after Green Repairs have been completed. Fannie Mae considers a variety of Property characteristics when selecting properties for Green Impact Inspections, such as location, EWEM installation type, heating fuel types, and building characteristics. This ensures a representative sample of our diverse group of property types will have inspections administered by Fannie Mae's Green Measurement and Verification Consultant for internal control and analysis.



How is the Green Impact Inspection different from the Verification Inspection?

Every Fannie Mae Green Rewards Mortgage Loan requires a one-time Verification Inspection by your Mortgage Loan Servicer to verify the installation of Energy and Water Efficiency Measures. The results of the Verification Inspection determine compliance with the terms of the Loan Documents and allow for the release of the escrowed funds to pay, or reimburse you for, the cost of the EWEM. In contrast, Green Impact Inspections are conducted for a subset of Properties and are administered by Bright Power in coordination with Fannie Mae and third-party engineering inspection partners. A Green Impact Inspection is in addition to the Verification Inspection.

For more information about Verification Inspections, please review the [Borrower's Guide to Green Loan Verification](#).

What sort of things will be done at the Inspection?

During the Green Impact Inspection, the Inspector will conduct a variety of diagnostic tests or gather additional data for later analysis. These may include:

- Checking equipment configurations, such as smart thermostats;
- Testing water fixture flow rates;
- Completing a qualitative property questionnaire; and/or
- Closely examining specific EWEMs to collect detailed energy and water usage data to inform impact assessments and calculations.

The types of tests may vary based on the circumstances of the EWEM installations and property specifications.

Covid-19 Inspection Protocols

While Covid-19 continues to be a public safety threat, Fannie Mae has instituted the following protocols until further notice:

- “Virtual” Inspections will be allowed until a to-be-determined date.
 - A “virtual” Inspection does not include a site visit, but includes a combination of live video calls, photographs, and installed equipment documentation.
 - The same information is required to be obtained by the Inspector, to complete the Inspection Form.
- Any Inspector that visits a Property must follow personal-protective-equipment best practices and follow all local ordinances. They should wear appropriate masks at all times, make efforts to not spend more time indoors than necessary, and ‘social distance’ at all times.
- Only Property staff are allowed inside occupied units. No outside Inspector is allowed in occupied units. When photographs are required of in-unit EWEMs, the Inspector must coordinate with the Property staff to either have a Property staff take the photo, or have the tenant take the photo.

Who can answer questions about Green Impact Inspections?

For questions regarding loan terms and changes to your property, contact your Servicer.

For questions related to the Green Measurement Service, contact Bright Power at FannieMaeGreen@BrightPower.com.

For general Green Asset Management questions, contact Green_AM@fanniemae.com.

For Green Verification Inspection questions, contact Green_Inspections@fanniemae.com.