

# Guide to Green Impact Inspections

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## What is a Green Impact Inspection?

A Green Impact Inspection is an inspection conducted by Fannie Mae for a small subset of Properties with Green Rewards Mortgage Loans. This inspection, like Verification Inspections, assesses the Energy and Water Efficiency Measures (EWEMs) installed at the Property. Unlike a Verification Inspection, the Green Impact Inspection is for internal control and analysis and does not determine EWEM compliance. For selected properties, a one-time Impact Inspection is required. The Impact Inspection site visits are administered by Bright Power, Fannie Mae's Green Measurement and Verification Consultant, and performed by its third-party inspection partners.

A Green Impact Inspection involves more detailed assessments and observations of the EWEM installation. The Inspection results will help guide future Fannie Mae Green Rewards Mortgage Loan program enhancements and will benefit Borrowers and program participants.

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

Every Fannie Mae Green Rewards Mortgage Loan requires a one-time Verification Inspection administered by their 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. It also allows for the release of the escrowed funds to reimburse the cost of the EWEMs. 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](#).

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## Is the Green Impact Inspection required?

Green Impact Inspections are important to the success of Fannie Mae's Green Rewards program. Green Mortgage 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.



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## How are the Properties 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 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 the diverse group of property types will have inspections administered by Fannie Mae's Green Measurement and Verification Consultant for internal control and analysis.

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## What to expect:

Each year, Bright Power will provide a list of properties selected for a Green Impact Inspection to Servicers, which will include an email template to notify those Borrowers of their upcoming Inspection. Servicers will share Borrower contact information with Bright Power and send the email to each selected Borrower. Servicers are on hand to answer Borrower questions and assist with Inspection scheduling as needed. Green Impact Inspections may be scheduled at any time throughout the year.

In advance of the Green Impact Inspection, Bright Power or one of its inspection partners will contact the Borrower via email to schedule the Impact Inspection site visit and will verify the list of installed EWEMs and other property specifications. Property staff familiar with the EWEM installation must be present at the Green Impact Inspection to answer questions from the Inspector. The Inspector may need several hours to thoroughly inspect each installed EWEM.

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## What will be done during the Inspection?

During the Green Impact Inspection, the Inspector will conduct a variety of assessments and detailed observations to gather additional data for later analysis. These may include:

- Checking equipment configurations, such as smart thermostats;
- Measuring 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 types of assessments may vary based on the circumstances of the EWEM installations and property specifications.

### **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](mailto:FannieMaeGreen@BrightPower.com).*

*For general Green Asset Management questions, contact [Green\\_AM@fanniemae.com](mailto:Green_AM@fanniemae.com).*

*For Green Verification Inspection questions, contact [Green\\_Inspections@fanniemae.com](mailto:Green_Inspections@fanniemae.com).*