

# Fannie Mae Green Multifamily Financing Frequently Asked Questions (FAQs)

## Third-Party Utility Service Providers

### What is the Fannie Mae Green Measurement and Verification Service?

**Q1. What is the Fannie Mae Green Measurement and Verification Service?**

The Fannie Mae has launched a Green Measurement and Verification Service for Borrowers and DUS Lenders to streamline and simplify the verification and annual energy and water reporting process for Green Mortgage Loans. This service is an exclusive, no-cost benefit for Fannie Mae Green Mortgage Loan Borrowers.

**Q2. Who supports the Fannie Mae Green Measurement and Verification Service?**

Bright Power is a national energy and water efficiency firm chosen by Fannie Mae to support the Fannie Mae Green Measurement and Verification Service. Each Green Mortgage Loan Borrower will be assigned a Bright Power Energy Analyst who will serve as the primary point of contact for that property.

**Q3. I am a third-party utility service provider and I want support properties that have Fannie Mae Green Mortgage Loans and properties that have Fannie Mae Loans that are located in city/state with benchmarking requirements. Where do I get the information I need to serve my customers?**

This FAQ document is intended to answer these questions. The first step is determining if you are supporting a property with a Fannie Mae Green Mortgage Loan or a property that has a Fannie Mae loan that is located city or state that has a benchmarking requirement. *These properties have different requirements.* If you have questions about supporting Fannie Mae Borrowers with their annual energy and water reporting requirements, please contact [FannieMae@brightpower.com](mailto:FannieMae@brightpower.com).

### Frequently Asked Questions for Green Mortgage Loans

**Q4. How do I support Fannie Mae Green Mortgage Loan Borrowers requirements?**

For properties financed with a Green Rewards Mortgage Loan, a Green Preservation Plus Mortgage Loan, or a Mortgage Loan secured by a property with an eligible Green Building Certification Pricing, Fannie Mae has contracted with Bright Power to facilitate the collection of the data. Each Green Mortgage Loan Borrower will be assigned a Bright Power Energy Analyst who will guide the Borrower through the measurement process.

Borrowers are encouraged to work with third-party utility service providers. If you are supporting a Borrower with data submission to Fannie Mae who has a Green Rewards Mortgage Loan, a Green Preservation Plus Mortgage Loan, or a Mortgage Loan secured by a property with an eligible Green Building Certification Pricing, a Bright Power Energy Analyst will ask the Borrower share your contact information. The Energy Analyst will send you instruction on next steps including details on data requirements and Fannie Mae's quality assurance process. The first step in the quality



assurance process will be for you to share the property with Bright Power through the ENERGY STAR Portfolio Manager tool.

If data issues are found, Bright Power will ask for clarifications which may include access to utility billing data. The Borrower and the third-party utility service provider may provide this in several forms, including pdfs of bills, access to utility company websites or data from third-party data platforms.

**Q5. I have already reported 2017 data to Fannie Mae on behalf of my client’s Fannie Mae Green Mortgage Loan. What do I do?**

If you have already shared 2017 data with Fannie Mae on behalf of a borrower with a Green Mortgage Loan, Fannie Mae asks that you share the property with Bright Power in ENERGY STAR Portfolio Manager to begin the quality assurance process. . A Bright Power Energy Analyst will contact you and provide detailed instructions on the methodology for sharing the property. If you have questions about supporting Fannie Mae Borrowers with their annual energy and water reporting requirements, please contact [FannieMae@brightpower.com](mailto:FannieMae@brightpower.com).

**Q6. Green Mortgage Loan Borrowers report whole property energy and water data to Fannie Mae and may need to collect data from tenants. What is the sampling requirement?**

The 2019 tenant sampling rate for Measurement is aligned with Fannie Mae Form 4099 (Table 5.08.C.4.1 – Required Unit Sampling Rate).

Number of Units	Minimum Number of Units in Sample
Less than 20	3 units
20-99	Greater of (i) 5 units, or (ii) 10% of total units
100 or more	Greater of (i) 10 units, or (ii) 5% of total unit but no more than 30 units

**Q7. Is aggregate whole building data sufficient to meet Fannie Mae’s requirements for Green Mortgage Loan reporting?**

No. For properties financed with a Green Rewards Mortgage Loan, a Green Preservation Plus Mortgage Loan, or a Mortgage Loan secured by a property with an eligible Green Building Certification Pricing, Fannie Mae requires that owner and resident utility data be clearly separated. In cases where aggregate whole building data is collected from the utility, this should be used in conjunction with owner utility bills to separate owner and tenant usage into separate accounts/ meters.

**Q8. Why does Fannie Mae require separation of owner and resident utility data for Green Mortgage Loan reporting?**

Fannie Mae needs to report on the impacts of energy and water efficiency measures undertaken by Green Mortgage Loans. Accurately measuring impacts requires being able to distinguish between trends that impact owner and resident utilities.

**Q9. How do I support Fannie Mae Loans with city or state benchmarking requirements?**

If you are supporting a Borrower who has a loan with a Fannie Mae that is in a city or state that has benchmarking requirements, they are also required to report their utility data to Fannie Mae. For further instructions, please refer to the [FAQs for Fannie Mae Borrowers with Local or State Benchmarking Requirements](#) and [How To Submit 2018 Energy Performance Metrics for Borrowers with Local or State Benchmarking Requirements](#).