

The following Green Building Certifications are recognized and approved by Fannie Mae. To qualify as a Green Mortgage Loan, (i) one of the following Green Building Certifications must have been awarded to the Property, and (ii) the Green Building Certification must:

- apply specifically to the Property and not to a larger development site that includes the Property;
- cover all residential units of the Property and all buildings or spaces considered common areas;
- have been awarded:
 - for the ENERGY STAR®, Existing Multifamily Buildings Certification from the U.S. Environmental Protection Agency, within one (1) year prior to the Mortgage Loan Origination Date; and
 - for all other recognized Green Building Certifications, within the five (5) years prior to the Mortgage Loan Origination Date;
- be current (e.g., not pending or expired) at the time of:
 - Rate Lock, if not using the Streamlined Rate Lock option; or
 - the Mortgage Loan Origination Date, if using the Streamlined Rate Lock option;
- have been reviewed and approved by the Lender prior to:
 - Rate Lock, if not using the Streamlined Rate Lock option; or
 - the Mortgage Loan Origination Date, if using the Streamlined Rate Lock option; and
- not apply to “Existing Buildings Only” (see tables below) if the multifamily buildings on the Property are less than 36 months old, as measured from the Certificate of Occupancy date to the Mortgage Loan Origination Date.

If the Property has a certification from an organization listed below but a different version than listed, the Lender must contact Green_Financing@fanniemae.com to confirm the eligibility of the Property.

TOWARDS ZERO CERTIFICATIONS – ALL BUILDINGS

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
Home Innovation Research Labs	NGBS Green+ Net Zero Energy	2020	Badge
International Living Future Institute	Living Building Challenge	3 3.1 4 4.1	Certified Living
Passive House Institute (PHI)	Certified Passive House	9 10	Classic Plus Premium
	EnerPHit Certified Retrofit		
Phius (Passive House Institute US)	Phius Certified	2021 2024	Phius CORE Phius ZERO Phius CORE Prescriptive Phius CORE REVIVE Phius CORE REVIVE Prescriptive Phius REVIVE ZERO
U.S. Green Building Council (USGBC)	LEED Zero Energy	LEED Zero	LEED Zero

GROUP 1 CERTIFICATIONS – ALL BUILDINGS			
ORGANIZATION	CERTIFICATION	VERSION	LEVEL
BREEAM USA	BREEAM International New Construction	7	Excellent Outstanding
Green Building Initiative	Green Globes Multifamily Performance Plus for New Construction	3.0 3.1	One Globes Two Globes Three Globes Four Globes
	Green Globes Multifamily for New Construction plus Journey to Net Zero	2.3 3.1	Recognized Certified
	Green Globes Multifamily Performance Plus for New Construction plus Journey to Net Zero		
International Living Future Institute	CORE Green Building Certification	1	Certified CORE
	Zero Carbon Certification	1.1	Certified Zero Carbon
	Zero Energy Certification	1 1.1	Certified Zero Energy
Passive House Institute (PHI)	PHI Low Energy Building	9 10	Certified
Phius (Passive House Institute US)	PHIUS+ Certified	2015	PHIUS+ 2015 PHIUS+ Source Zero
		2018	PHIUS+ Core PHIUS+ 2018 PHIUS+ Source Zero
U.S. Department of Energy (DOE)	Zero Energy Ready Home – Multifamily	2	Certified
U.S. Green Building Council (USBGC)	LEED Building Design and Construction: New Construction and Major Renovations	5	Platinum

GROUP 1 CERTIFICATIONS – EXISTING BUILDINGS ONLY (Property must be 36 or more months old, as measured from the Certificate of Occupancy date to the Mortgage Loan Origination Date.)			
ORGANIZATION	CERTIFICATION	VERSION	LEVEL
Green Building Initiative	Green Globes Multifamily for Existing Buildings plus Journey to Net Zero	2.3 3.1	Recognized Certified
	Green Globes Multifamily Performance Plus for Existing Buildings plus Journey to Net Zero		

GROUP 2 CERTIFICATIONS – ALL BUILDINGS

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
Build It Green / Habinex	GreenPoint Rated New Home Multifamily	7 8.4 9.2	Certified Silver Gold Platinum
Enterprise Community Partners	Enterprise Green Communities Criteria Plus	2020	Plus
	Enterprise Green Communities Criteria Plus Zero Emissions	2024	Certified
Green Building Initiative	Green Globes Multifamily for New Construction	3.0 3.1	One Globes Two Globes Three Globes Four Globes
Home Innovation Research Labs	National Green Building Standard (NGBS) Multifamily for New Construction	2025	Silver Gold Emerald
International Finance Corporation	EDGE	3 3.1	Certified Advanced Zero Carbon
U.S. Department of Energy (DOE)	Zero Energy Ready Home – Single Family	2	Certified
U.S. Environmental Protection Agency (EPA)	ENERGY STAR Certified Multifamily New Construction	1.2 1.3 CA 1.3 CA 1.4 CA 1.5	Certified
	ENERGY STAR Certified Single-Family New Homes	3.2 3.3 CA 3.3 CA 3.4 CA 3.5	
	ENERGY STAR NextGen Certified Homes	1.0	
	ENERGY STAR NextGen Certified Apartments	1.0	

GROUP 2 CERTIFICATIONS – EXISTING BUILDINGS ONLY

(Property must be 36 or more months old, as measured from the Certificate of Occupancy date to the Mortgage Loan Origination Date.)

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
BREEAM USA	BREEAM USA In Use: Residential Plus	6	Very Good Excellent Outstanding
Green Building Initiative	Green Globes Multifamily for Existing Buildings	3.0 3.1	One Globes Two Globes Three Globes Four Globes
	Green Globes Multifamily Performance Plus for Existing Buildings	2.1 2.2 2.3 3.0 3.1	
Home Innovation Research Labs	National Green Building Standard (NGBS) Multifamily for Existing Buildings	2025	Silver Gold Emerald
U.S. Environmental Protection Agency (EPA)	ENERGY STAR Existing Multifamily Buildings	Not Applicable	Certified
U.S. Green Building Council (USGBC)	LEED Operations and Maintenance: Existing Buildings	v4 v4.1 v5	Certified Silver Gold Platinum