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

- 1. Follow steps in "How To: Register, Quote, Close, and Deliver a Green Mortgage Loan" to input the values in DUS Gateway®.
- 2. Match the awarding organization and certification for your deal to one listed in this document.
- 3. Ensure the certification meets all requirements of the Form 4250.
 - a. Confirm whether the certification is for New Construction & Renovation or Existing Buildings Only; and
 - b. Verify age of Property. Refer to Green Building Certifications At-A-Glance for definitions.
- 4. Contact Green Financing@fanniemae.com to confirm the eligibility of the Property if:
 - a. you cannot match the certifications;
 - b. the certification is on a non-standard form;
 - c. the certification varies from those indicated as eligible; or
 - d. the Property does not meet all Form 4250 requirements.



1. BREEAM USA

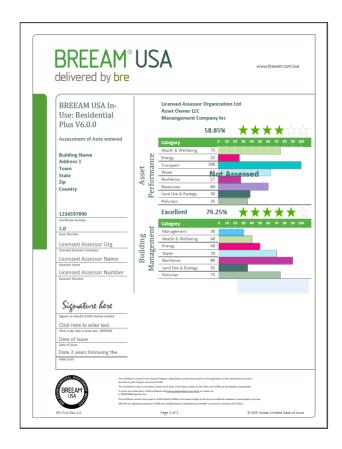
Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
BREEAM USA	BREEAM USA In-Use: Residential Plus	6	Very Good Excellent 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
Build It Green	GreenPoint Rated New Home Multifamily	7	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 Plus	2020	Plus
Enterprise Community Partners	Enterprise Green Communities Criteria Plus Zero Emissions	2024	Certified

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





4. Green Building Initiative

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
	Green Globes Multifamily for New Construction	3.0	One Globe Two Globes Three Globes Four Globes
	Green Globes Multifamily Performance Plus for New Construction	3.0	One Globe Two Globes Three Globes Four Globes
	Green Globes Multifamily for Existing Buildings	3.0	One Globe Two Globes Three Globes Four Globes
Green Building Initiative	Green Globes Multifamily Performance Plus for Existing Buildings	2.1 2.2 2.3 3.0	One Globe Two Globes Three Globes Four Globes
	Green Globes Multifamily for Existing Buildings with Net Zero	Not Applicable	Recognized Certified
	Green Globes Multifamily for New Construction with Net Zero	Not Applicable	Recognized Certified
	Green Globes Multifamily Performance Plus for Existing Buildings with Net Zero	Not Applicable	Recognized Certified
	Green Globes Multifamily Performance Plus for New Construction with Net Zero	Not Applicable	Recognized Certified



Validation: Green Globes certifications come on a standardized form. Green Building Initiative supplies a second document containing the additional information, shown here. Both documents must be provided to Fannie Mae.

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











5. Home Innovation Research Labs

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
Home Innovation Research Labs	NGBS Green+ Net Zero Energy	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>.





6. International Finance Corporation

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
International Finance Corporation	EDGE	3 3.1	EDGE Certified EDGE Advanced EDGE Zero Carbon







7. International Living Future Institute

Eligible certifications:

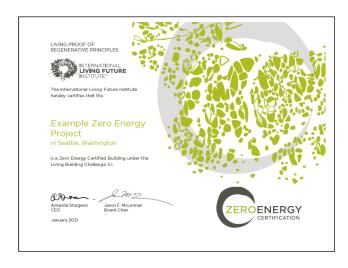
ORGANIZATION	CERTIFICATION	VERSION	LEVEL
	Core Green Building Certification	1	Certified Core
International Living Future Institute	Living Building Challenge	3 3.1 4 4.1	Certified Living
	Zero Carbon Certification	1.1	Certified Zero Carbon
	Zero Energy Certification	1 1.1	Certified Zero Energy

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











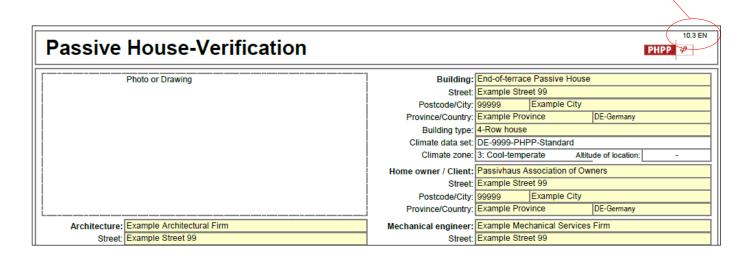
8. Passive House Institute (PHI)

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL	
	Certified Passive House	9	Classic Plus Premium	
	Certified Passive House	10	Classic Plus Premium	
Passive House Institute (PHI)	EnerPHit Certified Retrofit PHI Low Energy Building	9	Classic Plus Premium	
		Eller Till Certified Retroit	10	Classic Plus Premium
		9 10	Certified	

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					10100000
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	≤		
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+ Certified	2015 2018	PHIUS+ 2015 PHIUS+ Source Zero PHIUS+ Core PHIUS+ 2018 PHIUS+ Source Zero
Phius (Passive House Institute US)	Phius Certified	2021 2024	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.





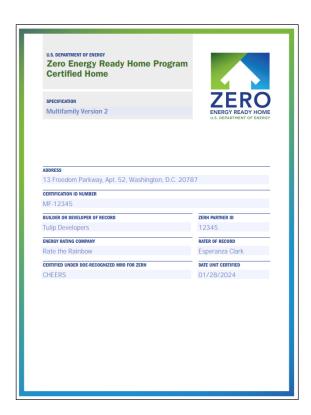


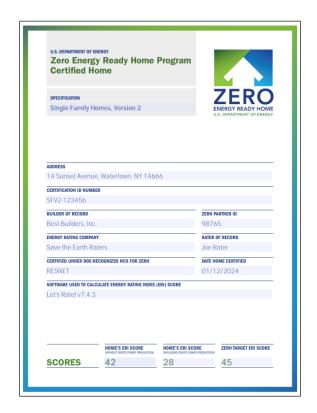
10. U.S. Department of Energy

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
U.S. Department of Energy	Zero Energy Ready Home – Multifamily	2	Certified
	Zero Energy Ready Home – Single Family	2	Certified

Validation: Zero Energy Ready Home certifications are issued on a standard form, as shown. No additional evidence is required.







11. U.S. Environmental Protection Agency

Eligible certifications:

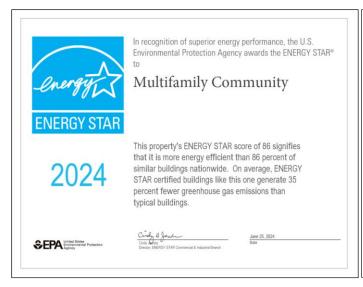
ORGANIZATION	CERTIFICATION	VERSION	LEVEL
U.S. Environmental Protection Agency	ENERGY STAR Certified Multifamily New Construction	1.2 1.3 1.4	Certified
	ENERGY STAR Certified Single-Family New Homes	3.2 3.3 3.4	Certified
	ENERGY STAR, Existing Multifamily Buildings	Not Applicable	Certified
	ENERGY STAR NextGen Certified Home	1.0	Certified
	ENERGY STAR NextGen Certified Apartments	1.0	Certified
	ENERGY STAR NextGen Certified Buildings	1.0	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, to be recognized by Fannie Mae, ENERGY STAR, Existing Multifamily Buildings Certification from the U.S. Environmental Protection Agency must have been awarded within one (1) year prior to the Mortgage Loan Origination Date.

ENERGY STAR, Existing Multifamily Buildings

ENERGY STAR Certified Multifamily New Construction



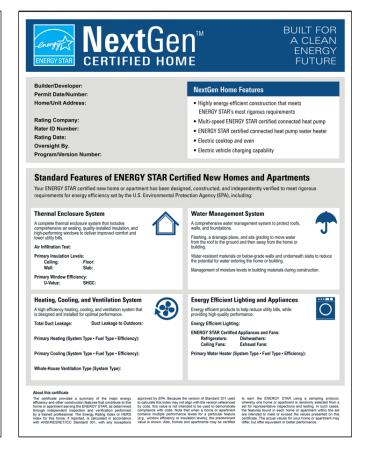




ENERGY STAR Certified Single-Family New Homes

ENERGY STAR® CERTIFIED NEW CONSTRUCTION NERGY STAR Your Energy 63 Rating Index: Builder/Developer: Gamble Builders Home/Unit Address: 1310 L Street 63 Washington DC 20005 Rating Company: G Force Testing 150 140 130 120 110 100 90 80 70 60 50 40 30 20 10 0 Rating Date: 6 July 2011 Less Efficient Oversight By: Generic HCO Efficient Program/Version Number: v3 Standard Features of ENERGY STAR Certified New Homes and Apartments Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including: Thermal Enclosure System Water Management System A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and A comprehensive water management system to protect roofs, walls, and foundations. high-performing w lower utility bills. Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building. Air Infiltration Test: 4 ACH50 Primary Insulation Levels: Ceiling: R-30 Floor: R-10 Wall: R-19 Slab: R-6 Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building. Management of moisture levels in building materials during constru Primary Window Efficiency: U-Value: 0.60 SHGC: 0.27 Heating, Cooling, and Ventilation System **Energy Efficient Lighting and Appliances** A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance. Energy efficient products to help reduce utility bills, while providing high-quality performance. Total Duct Leakage: Duct Leakage to Outdoors: 6 CFM25 per 100 sq.ft. 4 CFM25 per 100 sq.ft. Energy Efficient Lighting: 75% ENERGY STAR Certified Appliances and Fans: Refrigerators: 1 Dishwashers: 1 Ceiling Fans: 4 Exhaust Fans: 3 Primary Heating (System Type • Fuel Type • Efficiency): Fuel-fired Hydronic Distribution • Natural Gas • 90 AFUE Primary Cooling (System Type • Fuel Type • Efficiency): Ground-source Heat Pump • Electric • 14.5 SEER Primary Water Heater (System Type • Fuel Type • Efficiency): Electric Resistance Heater • Electric • 0.94 EF Whole-House Ventilation Type (System Type): Balanced to earn the ENERGY DTAR using a sa whereby one home or apartment is randomive set for representative inspections and testing the features found in each home or apartim are intended to meet or exceed the values certificate. The actual values for your home of differ, but ofter equivalent or better performant

ENERGY STAR NextGen Certified Homes & Apartments



ENERGY STAR NextGen Certified Buildings





12. U.S. Green Building Council

Eligible certifications:

ORGANIZATION	CERTIFICATION	VERSION	LEVEL
USGBC	LEED Operations and Maintenance: Existing Buildings	LEED v4 LEED v4.1	Certified Silver Gold Platinum
	LEED Zero Energy	LEED Zero	LEED Zero

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

LEED Operations and Maintenance: Existing Buildings



LEED Zero Energy

