



Third-Party Utility Reporting for Green Mortgage Loans

If a Property secures a Green Mortgage Loan, the Borrower is required to report energy and water performance metrics for each year for the life of the loan. Green Mortgage Loans include:

- Green Rewards;
- Green Preservation Plus; and
- Any Property with a Fannie Mae-recognized Green Building Certification.

Note:

This guidance only applies to Green Mortgage Loans. If you are supporting a Property securing a Fannie Mae Mortgage Loan that is located in a city or state with a benchmarking requirement, a different reporting process applies, outlined [here](#).

Fannie Mae Borrowers are encouraged to continue working with third-party utility service providers of their choosing. To assist its Borrowers, Fannie Mae has launched the Green Measurement and Verification Service and contracted with Bright Power to provide hands-on assistance to complete the annual energy and water metric reporting. When assisting Borrowers with Green Mortgage Loan Reporting, third-party utility service providers must:

- Confirm that the Borrower has a Green Rewards Mortgage Loan, Green Preservation Plus Mortgage Loan, or a Mortgage Loan secured by a Property with an eligible Green Building Certification; and
- Work with the Borrower to connect with the assigned Bright Power Energy Analyst, and act as the Borrower’s representative.

Steps to success. Third-parties performing utility reporting on behalf of a Borrower should work with Bright Power to:

1. Gather monthly, whole Property, energy and water usage and cost data, including tenant energy and water data, for an entire calendar year;
2. Upload the data to ENERGY STAR® Portfolio Manager;
3. Check all data for completeness and accuracy, including property information, and confirm that there are no errors when running the Portfolio Manager Data Quality Checker; and
4. Share the Property with the “BPfanniemae” account in Portfolio Manager.

Data Standards. When reporting utility data, note that:

- Utility-provided aggregate data for all meters at a Property may be used where available, but owner usage and cost data must be reported in addition to aggregate data (to facilitate breaking out owner and tenant data); and
- If aggregate whole-Property data is not available, a sample of tenant bills may be used to calculate an estimate of all tenant usage. The following minimum number of units at the Property must be sampled:

Number of Units	Minimum Number of Units Sampled
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

If data issues are found in the submitted Portfolio Manager data, Bright Power will contact the third-party data provider to request clarifications or additional data.

Questions?

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