.l.	Client	File #:		Appraisal Fi	ile #:					
	R	Residential Green and Energy Efficient Addendum								
	Client:									
AI Reports	Subjec	t Property:								
Form 820.06*	City:			State:		Zip:				
Additional r			uation of green properties and th			be found at				
The appraiser here			alinstitute.org/education/green nation provided within this adden		endum.aspx					
 has been cor 	nsidered in the	appraiser's	development of the appraisal of	the subject pr		he client and				
			aisal report and only for the inten y other purpose and should not b			than those identified				
by the appra	 is not provided by the appraiser for any other purpose and should not be relied upon by parties other than those identified by the appraiser as the client or intended user(s) in the report. is the result of the appraiser's routine inspection of and inquiries about the subject property's green and energy efficient 									
			inspection of and inquiries about Data provided herein is assumed t							
the appraise	r's opinions or	conclusions	5.							
	ted items or of		warranty as to the efficiency, qu property in general, and this add							
Green Building: The	practice of crea	-	ures and using processes that are							
			lesign, construction, operation, n puilding design concerns of econd							
Performance building	g and green bui	lding are of	ten used interchangeably.							
			ng has attributes that fall into the							
			ronmental quality, and (6) mainte green or high performance hous							
income approach to s					s need surings a					
THIRD-PARTY VER	IFICATIONS	(See type:	s defined in glossary).							
			nin the appraisal analysis of the s	ubject proper	ty:					
Green Certification				_		nse 🔲 ENERGY STAR				
Certifications attest	Home Innovat	nergy Department (DOE): Iome Innovation Research Labs NGBS Ho								
that the home meets certain minimum				□ Bronze □ Silver □ Gold □ Emerald □ Living Building Certified □ Petal Certification						
thresholds.	-	g Building Challenge (LBC): ivhaus Standard:			PHI Low Energy EnerPhit Passive House					
	Passive House USGBC LEED:	<u>e Institute U</u>		□ PHIUS+ 2015 □ Certified □ Silver □ Gold □ Platinum						
	Other:									
	Date Verified:	Green Cer Organizati	tification Version:		ABOVE VALID OI					
	/_/					tached to this report				
Energy Label	RESNET'S HER		Estimated energy savings for thi			h rate dated//				
Labels disclose the	Rating (0 to 1. □ Sampling R		Energy Savings includes electrici Score below 100 indicates energ		-	er than average local				
state the home's energy assets.	□ Projected F	Rating	code home per square foot. HER	S Index Repor	t estimates energ	gy cost based on				
	Confirmed DOE's Home E		number of bedrooms plus one. C Estimated energy savings for thi							
	Score		Energy Savings includes electrici	ity, heating &	Cooling.					
	Score (1 to 10	·		core above five indicates energy costs are expected to be lower than average local ome. Home Energy Score estimates energy cost based on state average energy						
	Unofficial S		rates and the home's energy fea	itures.						
Other Energy Score: Estimated energy savings: \$/year¢ kWh rate dated// Range (to): Describe energy label system:						//				
	Date		ating Version:							
	Verified: / /				ABOVE VALID ONLY IF C					
		Other:				tached to this report				
Verified Energy Improvements	Explain energ Cost of impro									
Only include										
improvements with	Date Verified:									
verified documentation.	//	ified: Organization URL: □ Other: □ Verification reviewed on si _/ □ energystar.gov/homeperformance □ Verification attached to th								
Completed by:			Title			te:				
					Da					

Client:							Client File	#:		
Subject Property:							Appraisal	File #:		
EFFICIENCY FEAT	URES (Water, Ene	rgy, and E	nvironmen	tal. S	ee typ	es defi	ined in gl	ossary).		
	EFFICIENCY FEATURES (Water, Energy, and Environmental. See types defined in glossary). The following items are considered within the appraisal analysis of the subject property:									
Insulation	□ Fiberglass Blown-	n 🗆 Foam	Insulation	🗆 Ce	llulose	🗆 Fik	perglass Bat	tt Insulati	on	
	R-ValueWall									
Building Envelope	Instructions: Insert t more air tight the en	elope Tightness: Unit: □CFM25 □CFM50 □ACH50 □ACH natural ructions: Insert the rating as a number that could be 0.5 to 7ACH50 or higher. The lower the number, the re air tight the envelope. Building Codes for area show maximum Envelope Tightness allowed based on the nate zone. Not all areas have adopted a building code. <u>http://bcap-energy.org/</u>								
Windows	ENERGY STAR®	□ Low E	🗆 High Imp	act			Doubl	Pane	□ Tinted	□ Solar Shades
Day Lighting	□ # Of Skylights:				(% Of I	ighting I	LEDs):			
ENERGY STAR [®] Appliances	ENERGY STAR®: D D Energy Source: D P Note: ENERGY STAR	opane	□ Electric	[] Natur	al Gas	🗆 Othe			
Water Heater	ENERGY STAR®	Size:		□ So	olar (nex	(t page)	🗆 Heat	: Pump	Coil	
HVAC & Related Equipment Describe in comments area.	SEER: Efficiency Rating: AFUE*	ficiency Rating: % Programmable Thermostat? L Ye FUE* % COP: Auxiliary heat source? L Ye Annual Fuel-Utilization HSPF: Geothermal? L Ye				s 🗆 No 5 🔅 No 5 🔅 No 5 🔅 No				
Indoor Environmental Quality	□ Other Measured \	Energy (ERV) or Heat Recovery Ventilator (HRV) In Non Toxic Pest Control Radon System:					ontrol			
Water Efficiency	Greywater reuse s	Reclaimed Water System (Describe): Rain Barrels Used in Irrigation Greywater reuse system Cistern size: Water Saving Fixtures Location of cistern:								
Utility Costs	Annual Utility Cost: S Includes (check all th								# Of Occup	oants:
Comments Include source for information provided in this section.	If a property is built the features. The ma analysis of its label a building code. This d include higher energ	arket analys lone. Provid ocument is i	is is of the str le additional i intended for	ructur inform	e's physnation the transmission of the second se	sical, eco hat illus	onomic, and trates how	d location this prop	al attribute erty exceed	es and not an Is local

The objective of this Addendum is to standardize the communication of the high performing features of residential properties. Identifying the features not found on the appraisal form provides a basis for comparable selection and analysis of the features. Builders, contractors, homeowners, and third party verifiers are encouraged to complete this Addendum and present to appraisers, agents, lenders, and homeowners. Complete the pages that apply to the property appraised and provide to appraiser prior to the completion of an appraisal. Provide the Addendum to the lender at the time of loan application to assist them in understanding the property type so an appraiser with sufficient knowledge of this property type will be engaged to provide an appraisal to meet secondary mortgage market guidelines.

Completed by:

Client:	Client File #:	
Subject Property:	Appraisal File #:	

Solar Panels								
The following ite	ms are considered within the appraisal analysis of the subj	ect property:						
Solar Photovoltaic (Electric) System								
	Array #		Array # (if applicable)					
Type of	□ Leased □ Owned □* Solar Loan with UCC Filing	_						
Ownership	Power Purchase Agreement (PPA) If solar loan has UCC Filing, it is considered personal] Owned □ Solar Loan □ UCC Filing ase Agreement (PPA)					
	property and should not be included in market value.		ase Agreement (PPA)					
		Custom Cine.						
Panel Specifications	System Size: kW (1kW = 1000 Watts)		kW (1kW = 1000 Watts)					
specifications	Year Installed: II: Energy Production:		 ion: kWh					
	kWh Source of Energy Source of Energy Production Estimate:							
	Source of Energy Floudction Estimate.	Source of Energy Production Estimate:						
	Manufacturer:	Manufacturer:						
	Warranty on Panels: years		nels: years					
-								
Array Placement	□ Fixed Mount □ Tracking Mount	Tilt / Slope:						
Affects energy	Tilt / Slope:	Azimuth:						
production.	*Azimuth:							
*Orientation								
Inverter	Number of Inverters per Array:	Number of Inve	rters per Array:					
Specifications	Year Installed:							
	Wattage:watts		watts					
	Manufacturer:	Manufacturer:						
	Warranty Term:years		:years					
Energy Storing								
Batteries	Battery Type: Lithium-ion Lithium-ion Polymer Lea		alcium 🗆 AGM 🗆 GEL					
	Manufacturer: Storage Capacity:							
	Warranty Term: years Year Installed:							
Name of Utility		Charge / kWh	\$ / kWh					
Company:		from Utility	· · / KVII					
	Solar Thermal Water Heati	ng System						
	Active: Direct Dindirect	Storage Tank						
Type of System	Passive: 🛛 Integral collector 🛛 Thermo-syphon	Size	Gallons:					
Collector Type	□ Flat-Plat □ Integral □ Evacuated-Tube Solar	System Age	Year Installed:					
Back-Up	Conventional Water Heater Dankless On Demand	Warranty						
System	Tankless Heat Pump	Term						
Solar Energy Factor (SEF)		Manufacturer						
	*Rating ranges 1 to 11. Higher number is more efficient.	_						
	Proposed Solar Install	ation						
	Roof Shape: Pitched Flat Rounded Multiple	_						
	Rafters: □ Typical □ Engineered Wood Trim □ Rough Sawn Decking : □ No decking □ Plywood □ Tongue & Groove □ O							
	Slope/Roof Pitch: (example: S1_6/1							
	Roof Material: Comp Shingle Rolled Asphalt Concret		🗆 Slate 🗆 Corrugated Metal 🗆 Standing					
	Seam Metal Polycarbonate/fiberglass Foam Tar and							
	Number of layers of roof material: (Attach photes the second seco	otograph of roof i	material and attic space)					
	Main Electrical Panel : Main Breaker Panel MB & Sub Panel Fuse Box Amperage:							
	Remaining spaces in main service panel (MSP), subpanel (if							
	(Attach photograph of inside of electrical panel and doc around the main service panel (and subpanel))	n cioseu and a pl	clure of three reet back to show space					
	Red flag – \Box Gas line within 3' of electrical panel \Box More the second seco							
	Composition Shingle over Wood Shake Tile Roof Witho							
	□ Roof section over 12:12 pitch □ Unpermitted structure/addition □ Metal Trusses □ No permanent foundation □ Carport may not be structurally sound □ SIP Roofing may not be structurally sound □ Open/No walls (Patio)							
			,					

Completed by:

Date:

Client:	Client File #:	
Subject Property:	Appraisal File #:	

Location - Site								
The following items are considered within the appraisal analysis of the subject property:								
Walk Score	Score: Source: http://www.walkscore.com Other:							
Public Transportation	□ Bus Distance:	Blocks	□ Train: Distance: Blocks □ Subway Distance: Blocks					
Site	Orientation (front fac □ East / West □ N	•	Landscaping:					
Comments								

Incentives – Amount of Incentive and Terms

The following items are	considered within the appraised value of the subject property and based on effective date of value .
Federal	
State	
Local	
Comments	Incentives offset cost and should be reported and described in the cost approach section of the report. Clearly identify the incentives that offset the gross cost of construction to meet appraisal standards. Incentives are typically not a sales concession in sales comparison approach since they do not transfer with the property and are not paid by the seller. Incentives are typically for a specified period and only those available as of the date of value should be addressed in the appraisal process. Incentives may be available to offset repairs or deferred maintenance items as well. Incentives, rebates, and tax credits for most U.S. properties can be found at <u>www.dsireusa.org</u>

The objective of this Addendum is to standardize the communication of the high performing features of residential properties. Identifying the features not found on the appraisal form provides a basis for comparable selection and analysis of the features.

- Builders, contractors, homeowners, and third party verifiers are encouraged to complete this Addendum and present to appraisers, agents, lenders, and homeowners. Appraisers typically do not have sufficient information to complete this addendum without builder, contractor, or third party verifier documentation.
- Attach this completed document to the MLS listing to provide sufficient detail on sales and listings to assist buyers, appraisers, and real estate agents in understanding the high performance features of the property.
- Complete the pages that apply to the property appraised and provide to appraiser prior to the completion of an appraisal.
- Provide the Addendum to the lender at the time of loan application to assist them in understanding the property type so an appraiser with sufficient knowledge of this property type will be engaged to provide an appraisal to meet secondary mortgage market guidelines.

Completed by:	_Title:	Date:

Client:	Client File #:	
Subject Property:	Appraisal File #:	

Residential Green and Energy Efficient Addendum Additional Resources

Appraised Value and Energy Efficiency: Getting it Right. This document provides links to resources in understanding the secondary mortgage market guidelines on appraisals of energy efficient and green features. It addresses the following:

- What can builders do?
- For Buyers: Assuring a competent appraiser for your home
- For Lenders: A sample letter that should be completed and provided to the lender at the time of mortgage application alerts the lender to the special features that requires an appraiser with knowledge of the property type.

https://www.appraisalinstitute.org/assets/1/29/AI-BCAP_Flyer.pdf

Residential Green Valuation Tools. A textbook resource for completing the AI Residential Green and Energy Efficient Addendum is available. It can be purchased at the following website: <u>http://www.appraisalinstitute.org/residential-green-valuation-tools/</u>

Glossary

ASHRAE 700 / ICC National Green Building Standard (NGBS): An ANSI-approved residential green building standard developed by the National Association of Home Builders (NAHB) and the International Code Council (ICC). It is applicable to single and multifamily projects, renovations and additions and residential land development. To comply, all buildings must incorporate sustainable lot development techniques and address energy, water & material resource efficiency and indoor environmental quality. Also, all owners must be educated about building operation and maintenance. https://www.nahb.org/en/research/nahb-priorities/green-building-remodeling-and-development/icc-700-national-green-building-standard.aspx

Building Envelope: The building envelope is everything that separates the building's interior from the exterior. This includes the foundation, exterior walls, roof, doors and windows. The envelope rating should be compared to the local building code requirements for this rating to identify a structure that exceeds the building code.

Energy Recovery Ventilation System (ERV) or Heat Recovery Ventilators (HRV): These systems provide fresh air without wasting all the energy already used to heat the indoor air. By recovering sensible (heat) or latent (moisture) energy from the stale indoor air, they offer fresh air ventilation with reduced energy loss.

ENERGY STAR Certified New Homes: EPA's ENERGY STAR certified homes are independently verified to be at least 15 percent more efficient that code-built homes, and include additional energy efficiency measures that can deliver savings of up to 30 percent compared to standard new homes. More than just a collection of ENERGY STAR products, an ENERGY STAR certified home includes a comprehensive package of energy efficiency systems and features that work together to deliver better performance, including a High-Efficiency Heating & Cooling System, a Complete Thermal Enclosure System; a Water Protection System; and Efficient Lighting & Appliances. www.energystar.gov/newhomes

ENERGY STAR Products: Behind each blue label is a product, building, or home that is independently certified to use less energy and cause fewer of the emissions that contribute to climate change. Today, ENERGY STAR is the most widely recognized symbol for energy efficiency in the world. In order to earn the label, ENERGY STAR products must be third-party certified based on testing in EPA-recognized laboratories. In addition to up-front testing, a percentage of all ENERGY STAR products are subject to "off-the-shelf" verification testing each year. The goal of this testing is to ensure that changes or variations in the manufacturing process do not undermine a product's qualification with ENERGY STAR requirements. https://www.energystar.gov/about/origins_mission

Geothermal: A geothermal heat pump uses the constant below ground temperature of soil or water to heat and cool your home. <u>http://energy.gov/energysaver/articles/geothermal-heat-pumps</u>

HERS Index: The Home Energy Rating System (HERS) Index is an industry standard by which a home's energy efficiency is measured. It's also the nationally recognized system for inspecting and calculating a home's energy performance. A qualified third party certifier assesses the house based on its physical characteristics. The energy estimates from this assessment may vary depending on the lifestyle of the occupants, increasing utility expenses, and changes in the maintenance or characteristics of the energy features. There are three rating types: sampling rating, projected rating, and confirmed rating. A **Sampling Rating** is an application of the Home Energy Rating process whereby fewer than 100% of a builder's new homes are randomly inspected and tested to evaluate compliance with a set of threshold specifications. A **Projected Rating:** A Rating Type that encompasses one individual dwelling or dwelling unit and is conducted in accordance with Section 5.1.4.3.1 through 5.1.4.3.5 of the ANSI/RESNET/ICC Standard 301. A **Confirmed Rating** is a rating type that encompasses one individual dwelling or dwelling unit and is conducted in accordance with Sections 5.1.4.1.1 through 5.1.4.1.3. More information: <u>http://www.resnet.us/hers-index</u>. The ANSI standard utilized in the HERS Index is posted at <u>http://codes.iccsafe.org/app/book/content/PDF/ICC%20Standards/ICC_301-2014/ICC_RESNET_301.pdf</u>.

Home Energy Score (HES): The Home Energy Score, developed and managed by the U.S. Department of Energy (DOE), is a national system that allows homes to receive an energy rating, like the MPG rating available for cars. The Home Energy Score uses a 10-point scale to reflect how much energy a home is expected to use under standard operating conditions. The Home Energy Score uses a standard calculation method and considers the home's structure and envelope (walls, windows, foundation) and its heating, cooling, and hot water systems. Only Assessors who pass DOE's Simulation Training can provide the Home Energy Score.

Indoor airPLUS: EPA's Indoor airPLUS is a voluntary EPA label for new homes that integrate a set of construction practices and technologies to reduce indoor air pollutants and improve the indoor air quality in a new home beyond minimum code requirements. It is only available to homes that first meet ENERGY STAR[®] Certified Home requirements. <u>Http://www.epa.gov/indoorairplus</u>

LEED: Leadership in Energy and Environmental Design is a green certification program created by the U.S. Green Building Council (USGBC). As an internationally recognized mark of excellence, LEED provides building owners and operators with a framework for identifying and implementing practical and measurable green building design, construction, operations and maintenance solutions. http://www.usgbc.org/DisplayPage.aspx?CMSPageID=1988

Living Building Challenge: Created by the Living Future Institute, the Living Building Challenge is the world's most rigorous proven performance standard for buildings. People can use the regenerative design framework to create spaces that, like a flower, give more than they take. Living Building Challenge certification requires actual rather than modeled performance. Therefore, projects must be operational for at least twelve consecutive months prior to evaluation. <u>https://living-future.org/lbc/basics/</u>

Low E: "Low emissivity" indicates a coating is added to the glass surface. The coating allows visible light to pass through the glass while stopping radiant heat energy from entering the building by passing through the glass. Approximately 40% of the sun's harmful ultra violet rays are blocked and insulation enhanced. <u>https://energy.gov/energysaver/energy-efficient-windows</u>

NGBS Small Project Remodel: Run by the Home Innovation Research Labs, this program certifies whole house and small project remodels as energy efficient. Unlike the Whole–House Remodel, the Small Project certification is prescriptive. Chapter 12 of the National Green Building Standard includes a list of mandatory practices, related to materials use, sustainable products, energy efficiency, and indoor environmental quality. A Home Innovation Accredited NGBS Green Verifier gives a final inspection to verify Small Project certification. During inspection, the Verifier will ensure the applicable practices have been met. http://www.homeinnovation.com/services/certification/green homes/remodeling certification/remodel home certification process

NGBS Whole Home Remodel: Run by the Home Innovation Research Labs, this program certifies whole house and small project remodels as energy efficient. Certification of a whole-building remodel requires demonstrating that there has been a minimum of a 15% reduction in energy consumption and at least a 20% reduction in water consumption over the pre-remodel condition. There are some mandatory practices that must be met. A minimum number of points must be obtained from practices related to Lot Design, Resource Efficiency, Indoor Environmental Quality, and Homeowner Education. http://www.homeinnovation.com/services/certification/green_homes/remodeling_certification/remodel_home_certification_process

Passivhaus Standard: German standard for low energy homes that began in the 1980s. Passivhaus is a rigorous, voluntary standard for energy efficiency in a building, reducing its ecological footprint. It results in ultra-low energy buildings that require little energy for space heating or cooling. The Passive House Institute (PHI) is an independent research institute that has played an especially crucial role in the development of the Passive House concept - the only internationally recognized, performance-based energy standard in construction. http://passiv.de/en/

Passive House Institute US (PHIUS): Buildings designed and built to the PHIUS+ 2015 Passive Building Standard consume 86% less energy for heating and 46% less energy for cooling (depending on climate zone and building type) when compared to a code-compliant building. PHIUS+ 2015 is the first and only passive building standard based upon climate-specific comfort and performance criteria aimed at presenting a cost-optimized solution to achieving the most durable, resilient, and energy-efficient building possible for a specific location. <u>http://www.phius.org/home-page</u>

Passive Solar: Passive solar is technology for using sunlight to light and heat buildings with no circulating fluid or energy conversion system. <u>http://rredc.nrel.gov/solar/glossary</u>. A complete passive solar building design has the following five elements: (1) aperture (collector) (2) absorber (3) thermal mass (4) distribution (5) control. <u>http://www.nrel.gov/docs/fy01osti/27954.pdf</u>

Rain Garden: A rain garden is a depressed area in the landscape that collects rain water from a roof, driveway or street and allows it to soak into the ground. Planted with grasses and flowering perennials, rain gardens can be a cost effective and beautiful way to reduce runoff from your property. Rain gardens can also help filter out pollutants in runoff and provide food and shelter for butterflies, songbirds and other wildlife. More complex rain gardens with drainage systems and amended soils are referred to as bio-retention. https://www.epa.gov/soakuptherain/rain-gardens

SEER: Seasonal energy efficiency ratio - The higher the SEER rating, the more energy efficient the equipment is. A higher SEER can result in lower energy costs. <u>https://energystar.zendesk.com/hc/en-us/articles/212111387-What-is-SEER-EER-HSPF-</u>

Smart House: A smart house is a home that has highly advanced, automated systems to control and monitor any function of a house – lighting, temperature control, multi-media, security, window and door operations, air quality, or any other task of necessity or comfort performed by a home's resident. http://architecture.about.com/od/buildyourhous1/g/smarthouse.htm

Water Heaters: Types are described here: http://energy.gov/energysaver/articles/solar-water-heaters.

WaterSense: EPA released its Final Version 1.1 WaterSense New Home Specification. This specification will be effective January 1, 2013 and establishes the criteria for new homes labeled under the WaterSense program and is applicable to newly constructed single-family and multi-family homes. <u>http://www.epa.gov/watersense/new_homes/homes_final.html</u>

Whole Building Ventilation System: A whole building ventilation system assists in a controlled movement of air in tight envelope construction. Whole building ventilation equipment is often a part of the forced air heating or cooling systems. There are various methods of providing whole home ventilation including a heat recovery ventilator (HRV) or an energy recovery ventilator (ERV). Four primary types of systems here: <u>https://energy.gov/energysaver/whole-house-ventilation</u>

Zero Energy Ready Home (ZERH): To qualify as a DOE Zero Energy Ready Home, a home shall meet certain minimum requirements, be verified and field-tested in accordance with HERS Standards by an approved verifier, and meet all applicable codes. Builders may meet the requirements of either the Performance Path or the Prescriptive path to qualify a home. http://energy.gov/eere/buildings/zero-energy-ready-home