

HomeStyle® Energy Eligible Improvements

HomeStyle® Energy does not always require an energy report. Any of the following improvements are eligible for HomeStyle Energy without an energy report. For energy items not listed in the table below, refer to our Energy Report requirements (*Selling Guide section B5-3.2-03, HomeStyle Renovation Mortgages: Collateral Considerations*).

Note: All energy-related improvements must be permanently affixed to the property except for certain appliances installed with kitchen and utility room remodels when completed as part of a HomeStyle Renovation loan. Refer to Fannie Mae Selling Guide, section B5-3.2-01, HomeStyle Renovation Mortgages, for additional information.

Energy Efficiency	Renewable Energy Production	Water Efficiency	Resiliency or Preventative Improvements and Environmental Hazard Damage Repairs
<p>Improvements which can be reasonably expected to reduce household energy usage, including but not limited to:</p> <ul style="list-style-type: none"> • Any ENERGY STAR®-certified product, as evidenced by energystar.gov/products • Insulation (attic, floors, walls, basement) • Air sealing (including weather-stripping and caulking doors and windows, sealing around plumbing fixtures and penetrations, and sealing around light fixtures and wire penetrations) • Windows and doors) • Duct sealing & duct insulation • Heating and Cooling <ul style="list-style-type: none"> • HVAC systems and components • Air-source heat pumps • Geothermal heat pumps • Furnaces • Boilers • Ductless heating & cooling • Central air conditioner • Water Heaters <ul style="list-style-type: none"> • Heat pump water heaters • High efficiency gas storage water heaters • Solar water heaters • Whole home tankless gas water heaters 	<p>Any improvement that produces clean energy to be used on the property, including but not limited to:</p> <ul style="list-style-type: none"> • Solar panels • Geothermal systems • Wind power devices • Micro-hydropower systems 	<p>Any improvement which can be reasonably expected to reduce water consumption, including but not limited to:</p> <ul style="list-style-type: none"> • Installation of Low-Flow fixtures (e.g., toilets, faucets, and showerheads), and water-savings toilets • Sinks and faucets with auto shut-off mechanisms • Irrigation systems, such as low-flow sprinkler system or sprinkler system with a rain sensor • Automatic shower shut-off timer valves 	<p>Repairs to homes damaged in a natural disaster or by an environmental disaster and to install resiliency or preventative improvements, including but not limited to:</p> <ul style="list-style-type: none"> • Storm surge barriers • Foundation retrofitting for earthquakes • Hazardous brush and tree removal in fire zones • Retaining walls to address mud or water flows • Other items specifically needed to either repair environmental hazard damage or improve the home's ability to withstand environmental hazards such as hurricanes, tornadoes or windstorms, earthquakes, flooding, landslides, and wildfires • Installation of radon remediation systems • Whole-Home Back-Up Power (e.g., house generators and battery back-up systems)