

**Energy Efficient Mortgage  
Cost Effectiveness Calculation  
Optional Form**

**U.S. Department of Housing  
and Urban Development**  
Office of Housing  
Federal Housing Commissioner

OMB No. 2502-0561 (exp. XX/XX/XXXX)

The intent of this form is to provide guidance to lenders for determining the cost effectiveness of the energy package associated with an Energy Efficient Mortgage. Lenders are not required to use this form and are allowed to use alternative formats for calculating cost effectiveness. Public reporting burden for this collection of information is estimated to average 0.1 hours. This includes the time for collecting, reviewing, and reporting the data. The information is being collected to determine the eligibility for FHA mortgage insurance under the Energy Efficient Mortgage (EEM) program. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number. No assurance of confidentiality is provided.

Borrower's Name:

FHA Case no:

Property Address:

A. Qualifying Mortgage Amount	1. Mortgage (w/o MIP) (line 11d of the MCAW-PUR or line 10g from MCAW WS)	A. \$
B. EEM Amount	The Home Energy Rating Report will provide the information on the Recommended Energy Package, its cost, and the present value of the energy saved. The cost of the Energy Package (not to exceed \$8,000) can be added to A if the cost is less than the Present Value of the energy saved:	
	Compare Cost and PV of energy savings: 1. Cost of Energy package \$ _____ 2. PV of Energy Saved \$ _____ 3. Is PV more than Cost? Y <input type="checkbox"/> / N <input type="checkbox"/> If Yes, Continue:	
	1. If Cost is less than \$4,000, enter the Cost in B. (or)	B. \$
	2. If the Cost is more than \$4,000, but 5% of the value is less than \$4,000, enter \$4,000 in B. (or)	
	3. If the Cost is less than 5% of the value, but 5% of value is more than \$4,000 enter the lesser of the cost or \$8,000 (or)	
	4. If the Cost is greater than 5% of value, enter the lesser of 5% of value or \$8,000 in B	
C. Final EEM Mortgage Amount (w/o MIP)	Add A and B	C. \$

Remarks: