



# U.S. Department of Energy Zero Energy Ready Home™

## LENDER PARTNER AGREEMENT



Passive House Institute US

This agreement is administered by the U.S. Department of Energy (DOE) in support of DOE Zero Energy Ready Home™ program. It is being coordinated with the U.S. Environmental Protection Agency (EPA) ENERGY STAR™ Certified Home and Passive House Institute US (PHIUS) high-performance home labeling programs. This is only an agreement between DOE and the Lending Partner, and therefore does not entitle Lender Partners to use the logos of any programs except DOE Zero Energy Ready Home.

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## Instructions for Partnering with U.S. Department of Energy

Organizations interested in partnering with DOE Zero Energy Ready Home™ as a Lender Partner should take the following steps:

1. Review the [DOE Zero Energy Ready Home National Program Requirements](#), this **Partnership Agreement**, and the ***Guidelines for Correctly Using the DOE Zero Energy Ready Home Name and Logo***.
2. Register at <http://www4.eere.energy.gov/buildings/residential/register> by entering your contact information online. There must be an authorized signature to accept the terms of the agreement. Additional contacts may be added.
  - Select “Lender” as organization type. Then select lender type from the following: Local lender, local branch of regional or national lender, regional or national lender with multiple branches.
  - **IMPORTANT:** You must read and agree to the terms and conditions stated in the Lender Partner Agreement. Click on the toggle next to “I have read and agree to the terms and conditions stated in the DOE Zero Energy Ready Home Lender Partner Agreement.” This serves as your electronic signature. You may access the Partnership Agreement online at any time by logging into your account.
  - Upload your logo for display in the partner locator tool.
  - Choose all states in which you conduct business and are offering these services for locator tool searches. Do not choose a state if you are a national lender, but not offering these services in that specific state. Do not choose a state if you are a local branch of a larger lender, but only making a commitment for the local branch.
  - Click register. You will receive an email with a login password asking you to confirm your participation.
  - Your registration will be reviewed by DOE Zero Energy Ready Home staff. Once approved, you are entered into the DOE Zero Energy Ready Home database and are considered a Partner. Your contact information will go live on the DOE Zero Energy Ready Home locator. You may use your password to login anytime to change contact information or remove yourself from the program.
3. Start facilitating Green Mortgage Appraisal services with loans for homes certified under the DOE Zero Energy Ready Home, EPA ENERGY STAR Certified Home, and PHIUS programs.

Note: the DOE Zero Energy Ready Home was formerly known as the DOE Challenge Home. Any certification under the DOE Challenge Home should be deemed equivalent with certification under the DOE Zero Energy Ready Home Program.

# U.S. Department of Energy Zero Energy Ready Home

## Terms of the Agreement

### LENDER PARTNER AGREEMENT

#### *Introduction*

Through this agreement, the registered organization ("Partner") joins in partnership with the Department of Energy (DOE). Partners recognize that by accepting this agreement, they are expected to facilitate green mortgage appraisals to certified homes under the DOE Zero Energy Ready Home, EPA ENERGY STAR Certified Home, and PHIUS programs (Certified Homes). Certified Homes offer leading builders a timely solution for differentiating their product from existing homes as well as minimum code new homes. The DOE Zero Energy Ready Home label recognizes high-performance homes that are so energy efficient most or all annual energy consumption can be offset with renewable energy. The ENERGY STAR Certified Home label recognizes homes that are significantly more efficient than code and include comprehensive building science measures. The PHIUS label recognizes homes that are super-efficient and highly resilient. Lenders who become Partners will make it easier to finance homes with lower risk because these homes are built to much more rigorous standards than minimum code and afford occupants significantly lower operation costs.

#### *Program Definitions and Eligible Organizations*

1. Eligible organizations: Lender partners may be any person or entity that offers mortgage services for residential properties.
2. Definitions:
  - a. **DOE Zero Energy Ready Home** is a home that meets all of the criteria found in the [DOE Zero Energy Ready Home National Program Requirements](#) set forth in Exhibit A. DOE Zero Energy Ready Homes are verified by a qualified third-party and are at least 40%-50% more energy efficient than a typical new home. This generally corresponds to a [Home Energy Rating System \(HERS\) Index Score](#) in the low to mid-50s, depending on the size of the home and region in which it is built.
  - b. **Green Mortgage Appraisal Services** are services that ensure a green appraiser and hand-off of the Residential Green and Energy Efficient Addendum to the green appraiser for consideration in the valuation of a home as described in this Partner agreement.
  - c. Green Appraiser is an appraiser who is listed by the Appraisal Institute under the *Valuation of Sustainable Buildings Professional Development Program*<sup>1</sup> (see [http://www.myappraisalinstitute.org/findappraiser/green\\_sustainability\\_residential.aspx](http://www.myappraisalinstitute.org/findappraiser/green_sustainability_residential.aspx))
  - d. Residential Green and Energy Efficient Addendum – form developed by the Appraisal Institute intended to help value features of a green or energy efficient home.<sup>2</sup>
  - e. **DOE Zero Energy Ready Home Logo** distinguishes certified homes as being among the top performing homes in the nation.
  - f. **DOE Zero Energy Ready Home certificate** is automatically generated from compliance software. It includes energy savings information as well as a HERS Index Score.

<sup>1</sup> DOE will consider other equivalent green appraiser programs or certifications as presented by other organizations

<sup>2</sup> DOE will consider alternate equivalent green appraisal forms as presented by other organizations. The Addendum can be found at <http://www.appraisalinstitute.org/education/education-resources/green-building-resources/>.

## General terms and commitments made between DOE Zero Energy Ready Home Program and Lender Partners

### **DOE's Commitments to DOE Zero Energy Ready Home Lender Partners**

1. DOE will work to increase awareness of the DOE Zero Energy Ready Home program as the trusted government-backed symbol for zero net-energy ready homes.
2. DOE will provide Partners with timely program updates, information, and resources via the DOE web sites, webinars, newsletters, e-mail, and presentations.
3. DOE will provide Partners with recognition for their participation in the program through vehicles such as the DOE website, outreach, and other media.
4. DOE will provide participants with access to the DOE Zero Energy Ready Home Partner logos. The US Department of Energy retains rights to the DOE Zero Energy Ready Home names, logos and labels. Use and reproduction of the logo and graphic without specific authorization and full compliance with *Guidelines for Correctly Using the DOE Zero Energy Ready Home Name and Logo* for the DOE Zero Energy Ready Home are prohibited.
5. DOE will respond swiftly to any requests for information or clarification on program policies.
6. DOE does not provide warrantee and cannot be held liable for deficiencies resulting from the proper or improper application of program guidelines.

### **Lender Partner Commitments**

1. For Certified Homes (see National Program Requirements), the Partner will facilitate the following green mortgage appraisal services:
  - Select an appraiser for the appraisal of the home who is listed by the Appraisal Institute under the *Valuation of Sustainable Buildings Professional Development Program*<sup>3</sup> (see [http://www.myappraisalinstitute.org/findappraiser/green\\_sustainability\\_residential.aspx](http://www.myappraisalinstitute.org/findappraiser/green_sustainability_residential.aspx)).
  - Hand-off of the completed Appraisal Institute's Residential Green and Energy Efficient Addendum<sup>4</sup> from the Certified Home partner to the appraiser to assist the appraiser in taking account of the energy efficient features in the valuation of the home.
  - Provide DOE an Annual report documenting the number of transactions where green mortgage appraisal services were provided in total and individually for homes certified under the DOE Zero Energy Ready Home, ENERGY STAR Certified Home, and PHIUS programs.
2. The lender will facilitate the above green mortgage appraisal services whenever presented with the following documentation:
  - A DOE Zero Energy Ready Home Certificate (DOE Challenge Home Certificate allowed as a substitute), ENERGY STAR Certified Home Certificate, or PHIUS certificate AND
  - A Completed Residential Green and Energy Efficient Addendum (see <http://www.appraisalinstitute.org/education/education-resources/green-building-resources/>).

<sup>3</sup> DOE will consider other equivalent green appraiser programs or certifications as presented by other organizations.

<sup>4</sup> DOE will consider alternate equivalent green appraisal forms as presented by other organizations.

3. Partner shall continue to facilitate green mortgage appraisal services to remain an active Lender Partner and be eligible to use the DOE Zero Energy Ready Home Lender Partner logo and name. Partner will be removed from the Partner list and discontinue use Lender Partner logo and name when facilitation of green mortgage appraisal services is discontinued as verified by a DOE spot-checking process. Partner will maintain an updated Partner Profile listing locations where green mortgage services are available.
4. Partner shall follow *Guidelines for Correctly Using the DOE Zero Energy Ready Home Name and Logo* when using DOE Zero Energy Ready Home name, logo and/or any other associated marketing materials in conjunction with any products or services. They are not entitled to use the logos for ENERGY STAR Certified Home or PHIUS.
5. Partner will publicize link to green mortgage appraisal services available for DOE Zero Energy Ready Homes, EPA ENERGY STAR Certified Home, and PHIUS certified homes and will make staff available who can facilitate these services.

### ***General Terms and Conditions***

1. This agreement is voluntary and may be amended by written agreement between the parties. This agreement may be terminated by either party upon reasonable written notice to the other party.
2. Partners will assume good faith as a general principle for resolving conflicts that may arise in relation to their program partnership and will seek to resolve all matters to preserve maximum public confidence in DOE and the DOE Zero Energy Ready Home Program.
3. Partners shall not construe, claim, or imply that participation in the DOE Zero Energy Ready Home program constitute DOE approval, acceptance, or endorsement of anything other than Partners' participation in the DOE ZERO Energy Ready Home program. Partnership does not constitute federal government endorsement of the Partner, its products, or services.
4. Partners understand that the activities undertaken in connection with the DOE Zero Energy Ready Home are voluntary and not intended to provide services to the federal government. As such, Partners may not submit claims for compensation to any federal agency in regards to activities related to the Agreement.
5. Partners must adhere to the *Guidelines for Correctly Using the DOE Zero Energy Ready Home Name and Logo* and ensure that authorized representatives, such as advertising agencies, distributors, and subcontractors, also comply.
6. Qualification of a home to earn the DOE Zero Energy Ready Home label shall not be used by Partners to guarantee that it is structurally sound or safe, constructed in accordance with applicable laws, regulations or codes, free of mold or mildew, free of volatile organic compounds or allergens, or free of soil gases, including radon.
7. This Agreement is strictly for internal purposes for each of the parties. It is not legally enforceable and shall not be construed to create any legal obligation on the part of either party. This agreement shall not be construed to provide a private right or cause of action for or by any person or entity.

### ***Dispute Resolution***

Partner and DOE will assume good faith as a general principle for resolving conflicts under the DOE Zero Ready Energy Home programs. Both parties will endeavor to resolve all matters informally, so as to preserve maximum public confidence in the DOE Zero Energy Ready Home. Parties agree to seek to mutually resolve any matter in dispute. The agreement may be terminated by reasonable advance written notice of intent by either party.

### ***Entry into Force and Duration of Agreement***

Both parties concur that this agreement and the terms outlined in the supporting documents, including *DOE Zero Energy Ready Home National Program Requirements* and *Guidelines for Correctly Using the DOE Zero Energy Ready Home Name and Logo*, will be effective when signed electronically by both parties. By completing the registration, you are electronically signing this agreement, and, as an official representative of your organization, you agree to these terms. By electronically approving your registration, DOE agrees to the terms of this partnership.

*The duration of this agreement is one year from DOE's approval of your online registration. The agreement must be maintained with activity and must be renewed annually. Activity is defined as facilitating green mortgage appraisal services in compliance with the terms in this agreement.*

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Public reporting burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Office of the Chief Information Officer, Records Management Division, IM-23, Paperwork Reduction Project (1910-5184), U.S. Department of Energy, 1000 Independence Ave SW, Washington, DC 20585-1290; and to the Office of Management and Budget (OMB), OIRA, Paperwork Reduction Project (1910-5184), Washington, DC 20503.