



2109 Broadway, Suite 200  
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www.mhrahome.org

## **Instructions for Applying for a Federal Housing Authority (FHA) Energy Efficient Mortgage**

To apply for FHA's Energy Efficient Mortgage (EEM) for manufactured homes, follow the steps below:

- Step 1** Complete the *Request to Provide FHA EEM Energy Report Agreement*.
- Step 2** Complete a *Manufactured Home Energy Report* for each home to be evaluated.
- Step 3** Complete a *Manufactured Home Specification Sheet* for each home to be evaluated.
- Step 4** Submit the completed agreement, the Energy Report(s) and the Home Specification Sheet(s) to:

Manufactured Housing Research Alliance  
2109 Broadway, Suite 200  
New York, NY 10023  
Fax: (212) 496-5389  
Attn: Gwynne Koch  
E-mail: gkoch@research-alliance.org

These forms can be downloaded from the MHRA web site: [www.mhrahome.org](http://www.mhrahome.org)



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# Agreement: Request to Provide FHA EEM Energy Report

\_\_\_\_\_ hereby requests that the  
(name of company)

Manufactured Housing Research Alliance (MHRA) determine the allowable increase in mortgage amount under the Federal Housing Authority (FHA) **Energy Efficient Mortgage (EEM)** program.

Specifically, MHRA is requested to provide the following services:

1. Estimate the energy costs of the home built *without* the ENERGY STAR<sup>®</sup> package.
2. Estimate the energy costs of the home built *with* the ENERGY STAR package.
3. Determine the present value of the energy savings that results from installation of the ENERGY STAR package.
4. Determine the allowable increase in home cost associated with the ENERGY STAR package.
5. Determine the increase in the mortgage amount allowed under the FHA **Energy Efficient Mortgage (EEM)** program.

In consideration of the above services, we agree to pay MHRA a fee of \$150 for each home for which a **Manufactured Home Energy Report** is provided.

The above is agreed and accepted to:

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print name Email address

\_\_\_\_\_  
Mailing address

\_\_\_\_\_  
City State Zip code



# The Federal Housing Administration (FHA) Energy Efficient Mortgage Manufactured Home Energy Report

To apply for FHA's Energy Efficient Mortgage for manufactured homes, complete this **Energy Report**. This Report is based on information developed by the Manufactured Housing Research Alliance (MHRA). MHRA is a non-profit research organization responsible for administrative, technical and design guidance and quality control verification for manufactured homes meeting the requirements of U.S. EPA's ENERGY STAR® for Homes. The information provided for this home is based on procedures and methods developed as part of the manufactured homes provisions of ENERGY STAR for Homes.

Professional judgment was employed in the evaluation of the property's energy features and systems efficiencies. The property is deemed "energy efficient," and the calculation of the energy savings amounts shown below is made in accordance with procedures established by the U.S. EPA and as described in the publication: **ENERGY STAR® Qualified Manufactured Homes: Design, Manufacturing, Installation and Certification Procedures, 3<sup>rd</sup> Edition**. This document is available on the web at: ([http://www.mhrahome.org/media/energystar/es\\_guide3\\_h.pdf](http://www.mhrahome.org/media/energystar/es_guide3_h.pdf)).

Complete Section A below and the attached **Home Specification Sheet** for each home to be evaluated. Submit the completed report to:

Manufactured Housing Research Alliance  
2109 Broadway, Suite 200  
New York, NY 10023  
Fax: (212) 496-5389  
Attn: Gwynne Koch  
E-mail: [gkoch@research-alliance.org](mailto:gkoch@research-alliance.org)

A signed copy of the completed **Energy Report** must be retained by the retailer/developer and the FHA lender.

<b>A. To be completed by the retailer or developer:</b>	
1. Homeowner:	Name _____ Address _____ City _____ State _____ Zip code _____
2. FHA lender:	Name _____ Address _____ City _____ State _____ Zip code _____ Phone _____ Fax _____ E-mail _____
3. Retailer/developer:	Name _____ Address _____ City _____ State _____ Zip code _____ Phone _____ Fax _____ E-mail _____

<b>B. To be completed by MHRA:</b>	
1. Additional cost of the ENERGY STAR® package:	\$ _____
2. Present value of the ENERGY STAR® package energy savings:	\$ _____
3. Allowable increase in the mortgage amount:	\$ _____
MHRA signature _____	Date _____



# The Federal Housing Administration (FHA) Energy Efficient Mortgage Manufactured Home Specification Sheet

To apply for an FHA Energy Efficient Mortgage, enter the requested information below. Most of this information is available from the home manufacturer.

## A. HOME CHARACTERISTICS

1. Energy Star® package number: \_\_\_\_\_
2. Home length: \_\_\_\_\_ ft
3. Home width: \_\_\_\_\_ ft

## B. ENVELOPE

1. Ceiling insulation R-value: \_\_\_\_\_
2. Wall insulation R-value: \_\_\_\_\_
3. Floor insulation R-value: \_\_\_\_\_
4. Foundation type (check one):  Crawlspace  Heated basement  Unheated basement

## C. WINDOWS (including windows, skylights, bay windows and sliding glass doors)

1. Total window area: \_\_\_\_\_ sq ft
2. Primary window type (check one):  Single pane  Double pane  Double Low-E
3. Primary window frame type (check one):  Aluminum  Vinyl
4. Storm windows:  Yes  No

## D. HVAC EQUIPMENT/CONTROLS

1. Cooling equipment (check one and indicate efficiency):  
 Heat pump \_\_\_\_\_ SEER  A/C \_\_\_\_\_ SEER
2. Heating equipment (check one and indicate efficiency):  
Electric:  Electric resistance  Electric heat pump \_\_\_\_\_ HSPF  
Fossil fuel:  Natural gas furnace \_\_\_\_\_ AFUE  Oil furnace \_\_\_\_\_ AFUE
3. Programmable thermostat:  Yes  No
4. Water heater (check one and indicate efficiency):  
Electric:  Electric \_\_\_\_\_ EF  
Fossil fuel:  Natural gas \_\_\_\_\_ EF  Propane \_\_\_\_\_ EF  Oil \_\_\_\_\_ EF

## E. DUCTS

1. Supply duct location (check one):  
 Overhead  
 Under floor (for multi-section homes, check one):  
 Crossover duct inside (through rim)  Crossover duct outside—insulation R-value: \_\_\_\_\_

## F. OTHER SPECIAL ENERGY FEATURES

1. Indicate below other energy features included in the home and the cost to the homebuyer:  

<input type="checkbox"/> Geothermal heat pump	\$ _____	<input type="checkbox"/> Solar water heater	\$ _____
<input type="checkbox"/> Air-to-air heat exchanger	\$ _____	<input type="checkbox"/> Water heater heat recovery unit	\$ _____
<input type="checkbox"/> Radiant barrier system	\$ _____	<input type="checkbox"/> Tankless water heater	\$ _____
<input type="checkbox"/> Ceiling fans	\$ _____	<input type="checkbox"/> Evaporative cooler	\$ _____
<input type="checkbox"/> Other: _____			\$ _____

Person completing this sheet: Name \_\_\_\_\_ Title \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_

\_\_\_\_\_  
 Signature Date

*Signer certifies to the best of his/her knowledge and belief that the information contained in this report is true and accurate and understands that the information in this report may be used in connection with an application for an Energy Efficient Mortgage to be insured by the Federal Housing Administration of the U.S. Department of Housing and Urban Development.*