

Healthy Housing Rewards™ Healthy Design



Want to support resident health at your affordable property? We have you covered.

At Fannie Mae, we're focused not only on affordable housing but providing a healthy home for residents. Healthy Design provides lower pricing for borrowers who incorporate design features that promote physical activity, improve air quality, and integrate green spaces into newly constructed or rehabilitated affordable properties. Properties may qualify by obtaining a certification from [Fitwel®](#), [WELL](#), or [Enterprise Green Communities Certification System](#).

Flexible and Certain

- Lower interest rate
- Reimbursement for Healthy Design Certification (up to \$6,500)
- Flexible loan terms, and fixed- or variable-rate financing options
- Flexible underwriting may be available for Multifamily Affordable Housing properties
- Certainty and speed of execution

Rely on us

- Single-asset security allows for customized Mortgage Loan structures
- Delegated risk-sharing model provides certainty of execution, faster decisions, and quicker loan closings
- Dedicated experts know the business and understand complex transactions
- Life-of-loan servicing means seamless post-closing activities

Contact a Fannie Mae representative to learn more about how our financing solutions can help you compete.

Term	5-30 years
Amortization	Up to 35 years.
Affordability	Rent or income restrictions where at least 50% of the units are affordable to households earning no more than 80% area median income (AMI).
Healthy Design Certification	Certification fee cost (up to \$6,500) reimbursed by Fannie Mae. Property must have a Healthy Design Certification that is recognized and approved by Fannie Mae per Form 4248.
Interest Rate	Fixed- and variable-rate options available.
Prepayment Availability	Flexible prepayment options available including yield maintenance and declining prepayment premium.
Loan Amount	No minimum or maximum.
Rate Lock	30- to 180-day commitments. Borrowers may use the Streamlined Rate Lock option. Confirmation of Healthy Design certifications is required prior to Rate Lock.
Accrual	30/360 and Actual/360.
Recourse	Non-recourse execution is available, with standard carve-outs for “bad acts” such as fraud and bankruptcy required.
Third-Party Reports	Standard third-party reports, including Appraisal, Phase I Environmental Assessment, and a Property Condition Assessment, are required. Confirmation of Healthy Housing Rewards features and eligibility is required.
Assumption	Mortgage Loans are typically assumable, subject to review and approval of the new borrower’s financial capacity and experience.