

## Green Financing



### Use pricing breaks and higher loan proceeds to make smarter, greener property investments.

Fannie Mae leads the multifamily Green Financing market. Our solutions reward borrowers for investing in smart energy- and water-saving improvements or green building certified properties at refinance, acquisition, or supplemental financing.

Fannie Mae offers a suite of Green Financing solutions: Green Rewards, Green Building Certification Pricing Break, Green Preservation Plus, and C-PACE consent.

#### Are you investing in value-add, energy- or water-saving property improvements?

Get a lower interest rate and additional loan proceeds with Green Rewards or Green Preservation Plus.

Fannie Mae pays 100% of the cost of the energy and water audit report.

#### Does your property have a green building certification?

Get a lower interest rate with our Green Building Certification Pricing Break.

#### Do you have a C-PACE loan?

Fannie Mae allows certain Commercial Property Assessed Clean Energy (C-PACE) financing for qualified loans. Check with your Deal Team about requirements.

#### Rely on us

- Green MBS issued as a single-asset security with standard Fannie Mae guarantees
- Customized loan structures including Yield Maintenance or Declining Prepayment Premium
- Experts who know the Green Financing business and understand complex transactions

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

# Fannie Mae Multifamily Green Financing Products

	Green Rewards	Green Building Certification Pricing Break	Green Preservation Plus
<b>Ideal fit</b>	Existing properties ready to make energy- and water-saving improvements	New construction or existing properties awarded a green building certification	Existing properties ready to make energy- and water-saving improvements
<b>Loan type</b>	Refinance, acquisition, supplemental, and 2nd supplemental	Refinance, acquisition, and supplemental	Refinance and acquisition, Multifamily Affordable Housing only
<b>Interest Rate and Rate Lock</b>	Fixed-rate with Streamlined or Early Rate Lock option, or variable-rate	Fixed-rate with Streamlined or Early Rate Lock option, or variable-rate	Fixed-rate only
<b>Energy and water audit report cost</b>	100% paid by Fannie Mae	N/A	100% paid by Fannie Mae
<b>Pricing incentive</b>	Lower interest rate	Lower interest rate	Lower interest rate
<b>Additional loan proceeds</b>	Up to 5% more than standard DUS Loan; underwrite 75% of owner and 25% of tenant projected cost savings	Standard DUS	Up to 5% more than standard DUS Loan
<b>Minimum projected consumption reduction</b>	20% energy <i>or</i> 20% water consumption	None	None
<b>Minimum green improvement budget</b>	None	None	At least 5% of loan proceeds
<b>Maximum LTV</b>	Standard DUS	Standard DUS	Up to 85%
<b>DSCR</b>	Standard DUS	Standard DUS	1.15x
<b>Documentation requirements</b>	Energy and water audit report	Current, Fannie Mae-recognized green building certification	Energy and water audit report; Pest Management Report