



Frequently Asked Questions (FAQs)

Healthy Housing Rewards™ Healthy Design

Healthy Housing Rewards provides a pricing break for borrowers who incorporate health-promoting design and operational features in their newly constructed or rehabilitated multifamily affordable properties. Borrowers who incorporate healthy design features that encourage physical activity, healthy eating and improved air quality – such as playgrounds, community gardens and tobacco-free policies – may be eligible for a pricing discount.

GENERAL INFORMATION

Q1. What is Healthy Housing Rewards: Healthy Design?

Research has shown that certain building design elements, operational policies, and resident services have a measurable positive impact on the health and stability of low income renters. Incorporating health-promoting elements at the property level represents one of the best ways to influence positive change.

Q2. How does the borrower benefit from using Healthy Design?

Borrowers that incorporate healthy design features will benefit from a pricing incentive. Qualifying properties will receive a 15 basis point discount.

Q3. Which deals qualify for this incentive?

Multifamily Affordable Housing (MAH) properties with rent or income restrictions in place where at least 60% of the units are serving tenants with incomes of 60% of AMI or less, that also meet the certification requirements of the Fitwel® Certification System, are eligible. There is a one-time use limit for this incentive per borrower per property.

Q4. What is the Fitwel Certification?

Fitwel is a building certification that was developed to set standards for design features and operational policies that improve health outcomes of residents at multifamily residential properties. Properties must earn a Fitwel score of at least 90 points out of a total possible 144 points to receive a Fitwel certification. Provided the borrower obtains the certification prior to rate lock of the loan, and the property meets the minimum affordability requirements, the property will be eligible for the discount.

Q5. Will certifications from organizations other than Fitwel be accepted to receive this incentive?

Currently we accept certification from Fitwel only. In the future we may accept alternate certifications from other organizations.

Q6. Will Fannie Mae reimburse the cost of Fitwel Certification?

Yes. The borrower is initially responsible for the cost of the certification or the lender may choose to pay for the costs of Fitwel certification on behalf of the borrower. Upon delivery the lender may request reimbursement of the certification fee.



Q7. How does the process work?

- 1) If the property meets Healthy Housing Rewards affordability criteria, the Borrower reviews the Fitwel for Multifamily Residential Scorecard to determine if Fitwel certification is appropriate for the project. The Scorecard is available to download free at <https://fitwel.org/resources>.
- 2) To begin the Fitwel certification process, the borrower creates a free login on the Fitwel Portal by visiting www.fitwel.org and clicking on the green “Account” button in the upper right corner of the webpage, or by directly visiting the Fitwel Portal at www.app.fitwel.org.
- 3) The borrower registers the project on the Fitwel Portal (registration fee required) by completing a short survey of information about the project. Once the project is registered, the borrower completes the Fitwel Scorecard, uploads all required documentation and submits the project for review (certification fee required).
- 4) The Fitwel Certification Team (led by the Center for Active Design) reviews submitted documentation and provides certification within 6 weeks, pending timely response from the applicant to any clarifying questions. The project review process and timeline are as follows:
 - a. Borrower submits project documentation for review via the Fitwel Portal;
 - b. Fitwel Team performs an initial review and provides comments (2 weeks);
 - c. Borrower responds to the Fitwel Team’s initial review comments and provides additional documentation, if needed (2 weeks);
 - d. Fitwel Team performs a final review and awards a numerical score and Fitwel Star Rating Certificate for the project (2 weeks).
- 5) The lender will register the deal and obtain the Healthy Housing Rewards Quote in DUS Gateway® by selecting Pricing/Fees category, then Healthy Design Certification sub-category.
- 6) Prior to rate lock, the lender must upload the following documents to DUS Gateway:
 - a. Fitwel Star Rating Certificate,
 - b. Borrower invoice or payment receipt from Fitwel,
 - c. Lender invoice to Fannie Mae for reimbursement of the certification, and
 - d. Lender completed Fannie Mae [Form 4829](#).

The documents must be submitted as Third-Party Reports with Document type set to Healthy Design Certification.

- 7) After the Lender reimburses the borrower for the cost of the Healthy Design certification and delivers the Mortgage Loan to Fannie Mae, the Lender requests the reimbursement from their Deal Team via chatter in DUS Gateway.

Q8. Are there any additional requirements in C&D?

Yes. When submitting Healthy Housing Rewards deals to C&D, the lender must select Special Feature Code 845.

Q9. Is Additional Disclosure required?

No. Additional Disclosure is not required.

Q10. Can Healthy Design incentive be combined with Healthy Housing Rewards Enhanced Resident Services™?

No. Only one of the Healthy Housing Rewards incentives can be used per property.