



## Frequently Asked Questions (FAQs) Healthy Housing Rewards<sup>™</sup> 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 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 make these investments will benefit from a pricing incentive. Qualifying properties will receive a 15 basis point discount.

#### **Q3. Which deals qualify for this incentive?**

MAH properties where at least 60% of the units are serving tenants at 60% of AMI or less that also meet the certification requirements of the Fitwel Certification are eligible. There is a one-time use limit for this incentive per borrower per property.

#### **Q4. What is the Fitwel Certification?**

The Fitwel Certification was developed to recognize design features and operational policies that improve health outcomes of residents at multifamily properties. Properties must earn a Fitwel score of at least 90 points (and meet the minimum affordability requirements) to receive a Fitwel certification. Provided the borrower obtains the certification prior to rate lock of the loan, 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 the 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 downloads the Fitwel Residential Scorecard to determine if Fitwel certification is appropriate for the project. The Scorecard is available at <https://fitwel.org>.
- 2) The borrower contacts the Center for Active Design to request a Fitwel Portal login to register their project.  
[housing@centerforactivedesign.org](mailto:housing@centerforactivedesign.org), or  
<https://fitwel.org/contact>
- 3) Borrower completes the Fitwel scorecard and uploads documentation via Fitwel Portal. The Center for Active Design reviews submitted documentation and provides certification within approximately 4 weeks, pending timely response to clarifying questions.
- 4) 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.
- 5) Prior to rate lock, the lender must upload the following documents to DUS Gateway:
  - a. Fitwel Certification letter,
  - b. Borrower invoice 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.

- 6) 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.