Refinance customers having existing energy improvement debt to pay off

**WHAT DOES IT COVER?**
- Energy and water system upgrades, including solar and HVAC
- Financing to pay off existing energy-related debt
- Property improvements for natural disaster resilience

A long-term, fixed-rate or adjustable-rate mortgage that helps borrowers finance energy upgrades during the purchase of a home or refinance of their current one. It can be combined with other loan products for additional flexibility and savings.

**WHEN IS IT A GOOD FIT?**
- Buying an older home
- Improving the comfort, safety and resilience of a current home

Plus, HomeStyle Energy loans qualify lenders for a $500 loan level price adjustment (LLPA) credit.

**FANNIE MAE’S HOMESTYLE® ENERGY LOAN**

**WE WANT TO EMPOWER YOU TO EMPOWER YOUR BORROWERS**

**CLICK THE LINKS BELOW TO ACCESS VALUABLE RESOURCES FOR YOUR BORROWERS**
- Fannie Mae Insights: How Homeowners and Homebuyers Can Make Their Home More Energy-Efficient
- Energy Saving Tips
- Weatherization Assistance Program
- ENERGY STAR® Rebate Finder
- Home Energy Score Resources
- RESNET HERS® Index
- National Association of State Energy Officials

**READ THE FULL FANNIE MAE ENERGY EFFICIENCY REPORT**

Any questions? Click here to have a Fannie Mae representative contact you.

**HELP MORE BORROWERS MAKE THEIR HOMES MORE ENERGY EFFICIENT**

**ENERGY EFFICIENCY HELPS MAKE HOUSING AFFORDABLE & SUSTAINABLE**

On average, low-income families spend:

- **8%** Of their monthly budget on energy costs

**IT’S TIME FOR ECO-CONSCIOUS CHANGE**

- **74%** Of homeowners say they are willing to invest in energy-efficient products

**BUT 47% OF BORROWERS SEE ENERGY EFFICIENCY AS COST-PROHIBITIVE**

**Sources**
2. Fannie Mae Insights: How Homeowners and Homebuyers Can Make Their Home More Energy-Efficient