

# SBL Update



Freddie Mac  
MULTIFAMILY

## 2025 Lending Cap Announced

On November 18, [the Federal Housing Finance Agency \(FHFA\)](#) [announced](#) that Freddie Mac's multifamily loan purchase cap will be \$73 billion for 2025, with at least 50% of our loan purchases to be "mission-driven."

To learn more, [read the news article](#) from Kevin Palmer on our website.

## Last Call for Submissions: 2025 Sponsor Cohorts

Today, **Friday, November 22**, is the final day we are accepting online applications for our 2025 Impact Sponsor and 2025 Diverse & Emerging Sponsor cohorts.

### Impact Sponsors

[Impact Sponsors](#) are those who go above and beyond to promote tenant advancement, environmental best practices and social impact across their multifamily portfolio. The cohort is formed each year and creates opportunities for like-minded sponsors to share experiences, explore ideas and meet with the Freddie Mac team.

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Impact Sponsors receive pricing benefits, as well as a dedicated relationship manager, and networking opportunities through in-person and virtual meetings.

If you or someone you know would be a good fit for the 2025 Impact Sponsor cohort, complete the [digital form](#) or reach out to [mf\\_impact\\_sponsor@freddiemac.com](mailto:mf_impact_sponsor@freddiemac.com) with any questions.

### **Diverse & Emerging Sponsors**

Our 2025 [Diverse & Emerging Sponsor](#) cohort will comprise of multifamily sponsors who are looking to (a) grow and scale their business but have yet to reach Freddie Mac lending requirements, (b) learn more about government-sponsored entity finance or (c) help advance progress with diverse and emerging sponsors.

We believe this cohort will be most beneficial to sponsors who meet the following guidelines.

- No more than 1,000 multifamily units owned/operated
- At least 5 years of multifamily ownership experience and/or meets the Small Balance Loan baseline experience requirements

The benefits of participating in this cohort include dedicated in-person and virtual meetings with Freddie Mac Multifamily representatives, as well as increased networking and educational opportunities.

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To be considered for the 2025 Diverse & Emerging Sponsor cohort, complete the [digital form](#) or reach out to [mf\\_emerging\\_sponsor@freddiemac.com](mailto:mf_emerging_sponsor@freddiemac.com) with any questions.

## Resident-Centered Housing Features

Over the past few years, the multifamily market has made significant strides in adopting practices and providing services that strengthen the landlord-tenant relationship and support renters' well-being. The latest resident-centered housing features we've highlighted are:

### Building Credit Through Rent Reporting

We're supportive of efforts to adopt practices that will strengthen the financial health and economic mobility of our nation's renters. One way we can achieve this is through our credit-building initiative that facilitates the reporting of on-time rent payments to the three major credit bureaus. [Learn how to get involved.](#)

### Connecting Renters to Banking Services

What does it mean to be unbanked or underbanked? [According to a Federal Deposit Insurance Corp. \(FDIC\) survey](#), for 24.6 million U.S. households, it means limited access to traditional financial tools, with higher reliance on costly alternatives. Multifamily property owners and operators can help support the financial stability of renters by offering banking resources, flexible rent payment options and more. [Read the article.](#)

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To learn more about these efforts and increasing opportunities for renters, visit the resource page [on our website](#).

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