

# Green Advantage®

## Better Pricing. More Proceeds. Cost Savings.

We make it easy to be green. Save energy and water to get better pricing.

### The Freddie Mac Difference

When it comes to multifamily finance, Freddie Mac gets it done. We work closely with our Optigo® lender network to tackle complicated transactions, provide certainty of execution and fund quickly.

Contact your Freddie Mac Multifamily representative today — we're here to help.

### Borrowers Who Want to Know More

Contact one of our Optigo lenders at [mf.freddiemac.com/borrowers/](https://mf.freddiemac.com/borrowers/).

### Product Snapshot

- Available for fixed- or floating-rate loans with a 5, 7- or 10-year term
- Options include Green Up® if you'd like to go green, and Green Retrofits, Green Certified or Green Rebate if you've already gone green.
- The Green Assessment® shows borrowers how they can save energy or water. We reimburse up to \$4,000 of the cost of the report when the borrower closes a loan.
- We support eligible mixed-use properties.

## Green Advantage®

Our Freddie Mac Multifamily [Green Advantage](#) initiative rewards borrowers who improve their properties to save energy or water.

Green Up	
Eligible Loans	<ul style="list-style-type: none"> <li>Conventional loans and TAH cash preservation loans (excludes SBL, Seniors, Student, MHCs and supplementals)</li> <li>5, 7- or 10-year term</li> <li>Fixed- or floating-rate execution</li> </ul>
Minimum Projected Consumption Reduction	<p>30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment</p> <p>Find additional energy- and water-efficient products at the Environmental Protection Agency's <a href="#">ENERGY STAR®</a> and <a href="#">WaterSense</a> program webpages.</p>
DCR/LTV	Must meet policy compliant DCR/LTV; no adjustment
Time to Complete Green Improvements	2 years to complete
Escrow Requirements	Funds for energy-/water-efficiency work will be escrowed at 125% of cost and released as work is completed
Required Third- Party Reports	Green Assessment
Benchmarking Data Collection	Green Up loans require borrowers to engage a third-party data collection consultant, prior to the origination of the loan, to collect, input and monitor actual energy and water usage through the term of the loan

## Already Green?

Green Retrofits	
Overview	For deeply affordable properties that have already had energy and/or water efficiency improvements made within the current calendar year or the previous two calendar years from when the borrower completes <a href="#">Form 1209: Green Retrofits Certification</a> .
Eligible Loans	<ul style="list-style-type: none"> <li>Conventional and TAH cash preservation (excludes SBL, Seniors, Student, MHCs and supplementals)</li> <li>10-year fixed</li> <li><a href="#">Affordability Test</a> required – eligible properties need to have at least 20% of units affordable at <a href="#">60% AMI</a></li> </ul>
Green Certified	
Eligible Loans	<p>We give discounted loan pricing for 10-year fixed-rate loans – if at least 40% of the property's units are affordable at workforce housing levels. They must have an industry-standard green building certification:</p> <ol style="list-style-type: none"> <li>1. EarthCraft, Southface</li> <li>2. ENERGY STAR for Multifamily Existing Buildings, High Rise, New Construction, EPA</li> <li>3. Green Communities, Enterprise Community Partners</li> </ol>

	<ul style="list-style-type: none"><li>4. Green Globes, Green Building Initiative</li><li>5. GreenPoint Rated, Build It Green</li><li>6. Leadership in Energy and Environmental Design (LEED), US Green Building Council</li><li>7. National Green Building Standard (NGBS), Home Innovation Research Labs</li><li>8. Passive House Institute US (PHIUS) Certified</li><li>9. Passive House Institute (PHI) Certified</li></ul>
Get Started	<p>Optigo lenders should:</p> <ul style="list-style-type: none"><li>1. Speak to their Freddie Mac representatives.</li><li>2. Complete our <a href="#">Affordability Test</a> and select the relevant certification.</li><li>3. Provide evidence of certification as part of the loan submission to receive our best quote.</li></ul>

Green Rebates

If your borrower doesn't choose any of the above Green Advantage options, make sure they know they can receive \$5,000 from Freddie Mac for delivering an EPA ENERGY STAR Score®.