

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/.

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"> • Conventional loans and TAH cash preservation loans (excludes SBL, Seniors, Student, MHCs and supplementals) • 5, 7- or 10-year term • Fixed- or floating-rate execution
Minimum Projected Consumption Reduction	30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment
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 Form 1209: Green Retrofits Certification .
Eligible Loans	<ul style="list-style-type: none"> • Conventional and TAH cash preservation (excludes SBL, Seniors, Student, MHCs and supplementals) • 10-year fixed • Affordability Test required – eligible properties need to have at least 20% of units affordable at 60% AMI

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"> 1. EarthCraft, Southface 2. ENERGYSTAR® for Multifamily Existing Buildings, High Rise, New Construction, EPA 3. Green Communities, Enterprise Community Partners 4. Green Globes, Green Building Initiative

	<ol style="list-style-type: none">5. GreenPoint Rated, Build It Green6. Leadership in Energy and Environmental Design (LEED), US Green Building Council7. National Green Building Standard (NGBS), Home Innovation Research Labs8. Passive House Institute US (PHIUS) Certified9. Passive House Institute (PHI) Certified
Get Started	<p>Optigo lenders should:</p> <ol style="list-style-type: none">1. Speak to their Freddie Mac representatives.2. Complete our Affordability Test and select the relevant certification.3. Provide evidence of certification as part of the loan submission to receive our best quote.

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®.