

Dec. 5, 2024

Sponsor Speed Reads



Freddie Mac
MULTIFAMILY



2025 Multifamily Loan Purchase Cap

The Federal Housing Finance Agency 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.”

[Learn More](#)

Making an Impact in Rural Communities

Affordable housing, along with economic opportunity, is key to the future of rural communities. We help [finance USDA Section 515 rental properties](#) in rural areas — for very low- to moderate-income families, the elderly and people with disabilities.



Many of these properties are in need of recapitalization and preservation — with new first mortgage debt in front of USDA 515 loans.

Our [Tax-Exempt Loan \(TEL\)](#) and [Cash Loan for Affordable Housing Preservation](#) can help preserve this vital, at-risk housing stock. Nearly one-third of rural and small-town renters live below the poverty level. And one in four rural renters spends more than 50% of their income on housing.

Connecting Renters to Banking Services

According to a [Federal Deposit Insurance Corp. \(FDIC\) survey](#), an estimated 5.9 million U.S. households were “unbanked” in 2021, meaning that no one in the household had a checking or savings account at a bank or credit union. Multifamily property owners



and operators can help support the financial stability of renters and their ability to efficiently make rental payments by assisting their efforts to locate banking resources.

[Learn How](#)

Building Credit Through Rent Reporting

We support 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. This work has



helped hundreds of thousands of renters build their credit file and has established credit scores for tens of thousands of renters who were previously credit invisible. We've pioneered this impactful work since the launch of our credit-building initiative in 2021.

[Read More](#)

Do TEL! Celebrating 10 Years

A decade ago, we created and launched our flagship TEL program. Since then, this one program has financed more than 100,000 units of affordable housing and provided nearly \$12 billion in funding.

Do TEL!

CELEBRATING

10 YEARS

[Read More](#)

Sustainable Living and Historic Architecture at Abbot Mill

Abbot Mill has a water canal that powers a hydrothermal system to generate energy-efficient heating and cooling, and two separate rooftop solar panel systems that service the complex, providing more than 300 kilowatts in non-carbon energy.



[Read More](#)

New Podcasts

Understanding Upzoning

Upzoning gained traction a few years ago in some markets around the country, but what impact has it made? Christina Stacy from the Urban Institute helps us unpack it.



[Listen Here](#)

Impact Investing in Underserved Communities

Impact investing is making a difference in communities and the lives of renters — and at IMPACT Community Capital, impact is what drives their business.

[Listen Here](#)