



SBL UPDATE

Updated Affordability Test

We posted a new [Affordability Test](#), version 4.8, which helps you determine the percentage of a property's units that meet FHFA's mission-driven requirements.

With this version, we updated the tool with the 2022 Duty to Serve High Opportunity Areas as provided by FHFA.

For more information, visit our [Affordability Test and Other Resources webpage](#). If you have any questions, please contact your Freddie Mac representative.

SBL Income and Expense Comparables

The SBL Income and Expense Comparables engines were updated on July 1 and are continuously updated on a quarterly basis. Please utilize the most recent versions uploaded to the [Originate & Underwrite page](#).

Note that there are two files of the engine on the website in order to accommodate users that may have different Excel versions. One file is for users with [versions of Excel that predate Excel 2016](#) and the second file is for users with [Excel 2016 version or later](#). Both versions contain the exact same

data with the exact same splicers, but the second file (Excel 2016 or later) allows for much faster splicing/filtering of the data.

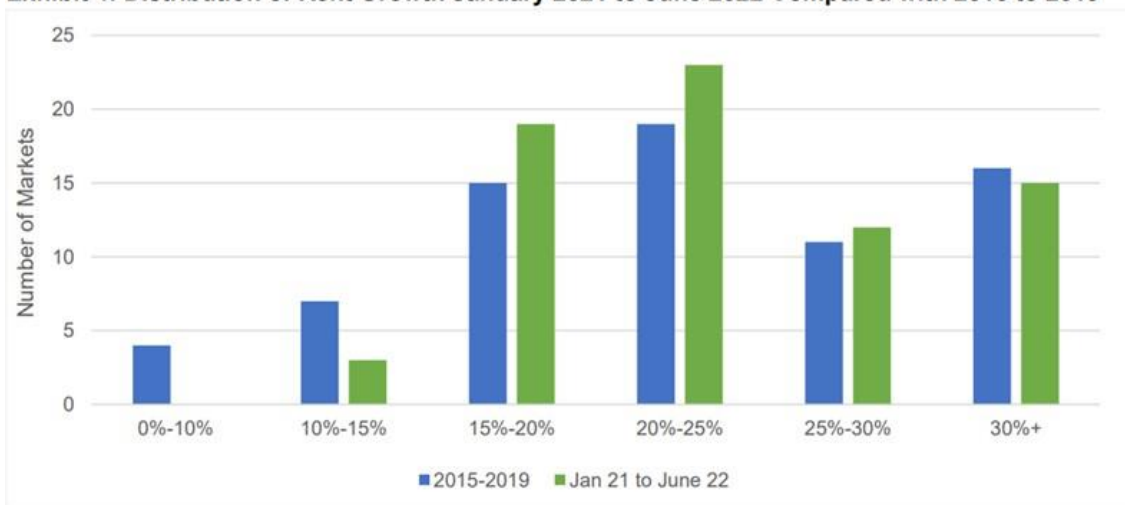
Exception Requests in Pipeline Management Tool (PMT)

Please be sure to submit prescreen and exception requests in PMT prior to contacting the SBL production team. Failure to input these requests in a timely manner may result in approval delays or cancellation of the approval.

As a reminder, it is important to enter the exception or prescreen request even if the deal is considered lost shortly after the request is made. Freddie Mac uses this to help with consistency in exception decisions across all regions.

2022 Midyear Multifamily Outlook

Exhibit 4: Distribution of Rent Growth January 2021 to June 2022 Compared with 2015 to 2019



Sources: RealPage, Freddie Mac

The economy has entered a turbulent time as interest rates have moved up and inflation is very real for consumers — but despite the increased uncertainty, the multifamily industry is positioned well, and we forecast solid performance for the year. Read [Steve Guggenmos's viewpoint](#) or the [full report here](#).

Optigo® Analyst Workshops

8/05/2022

We'll be hosting our [Southeast region workshop](#) at Freddie Mac's Campus next week. We're excited to be teaming up with both our Targeted Affordable Housing and Conventional counterparts for this event. This has been a very popular event and all the slots are now filled. We look forward to seeing many of you next week!



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