



ARBOR

FHA Loan Program

Conventional Multifamily, Affordable Housing,
Senior Housing, and Healthcare

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Who We Are



Ivan Kaufman
Chairman and CEO

Founded by Chairman and CEO [Ivan Kaufman](#), Arbor Realty Trust, Inc. (NYSE: ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, single-family rental (SFR) portfolios, and other diverse commercial real estate assets. Headquartered in Uniondale, New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in government-sponsored enterprise products. Arbor is a leading Fannie Mae DUS® lender, Freddie Mac Optigo® Seller/ Servicer, and an approved FHA Multifamily Accelerated Processing (MAP) lender. Arbor's product platform also includes bridge, CMBS, mezzanine, and preferred equity loans. Arbor is rated by Standard and Poor's and Fitch. In June 2023, Arbor was added to the S&P SmallCap 600® index. Arbor is committed to building on its reputation for service, quality, and customized solutions with an unparalleled dedication to providing our clients excellence over the entire life of a loan.

For more than 30 years, Arbor has been helping multifamily and commercial real estate clients achieve their financial goals by focusing on growing long-term relationships and conducting business as not simply another real estate lender, but as a partner.



Proven Direct Lender

As an approved FHA Multifamily Accelerated Processing (MAP) and LEAN Lender under the U.S. Department of Housing and Urban Development (HUD), Arbor leverages the expertise of its seasoned professionals to guide multifamily, senior housing, and healthcare investors through the complex HUD loan process and to provide innovative solutions for their individual needs. Arbor sets the standard for FHA loan executions by providing an **unparalleled level of customer service** and an **individualized approach** to ensure borrowers achieve the most favorable terms and financing outcomes.

Optimal Financing for the Entire Multifamily Sector

- Market rate and affordable multifamily assets (apartments and cooperatives)
- Senior housing (independent living, assisted living facilities, and skilled nursing facilities)
- Healthcare facilities

Diverse Financing Options for Every Transaction Type

- Acquisitions
- Green-energy retrofitting
- Refinancing
- Moderate to substantial rehab
- Low-income housing tax credit (LIHTC) executions
- New construction
- Energy-efficient upgrades



Arbor's FHA execution exceeded our expectations and the service after the sale is second to none.

— Repeat Arbor Borrower





FHA Competitive Advantage

Arbor's dedicated FHA lending platform offers our clients unique competitive benefits and customized loan solutions to ensure the financial success of their properties and portfolios.

Nationwide Reach — Our professionals maintain unique knowledge of local markets across the country.

External Relationships — Arbor has strong relationships with all HUD offices and utilizes best-in-class third-party vendors. These relationships are essential to successful transactions.

Decades of Experience — Arbor's seasoned FHA team has executed loans under all FHA loan programs, ensuring a smooth loan process.

Long-Term Client Commitment — Arbor's goal is to create long-term client relationships and to remain a trusted partner. While other lenders sell their FHA loans to third parties, Arbor has the

expertise and commitment to guide our clients through the entire loan process. We are also available to identify potential refinance opportunities.

Diverse Loan Sizes — Arbor has long-standing expertise in customizing loans of all sizes for clients, from first-time borrowers to experienced multifamily operators.

The Best Terms in Multifamily Financing — Arbor offers competitive interest rates with the ability to reduce your rate through an Interest Rate Reduction depending on market conditions. Our FHA loans are high leverage with up to 40-year amortization that is fully assumable for more manageable loan payments.



Benefits for You

Across the multifamily sector, from apartments to senior housing to healthcare facilities, there is an FHA product for your business. Whether you're looking to acquire, refinance, develop, or rehabilitate a property, Arbor will partner with you to customize the financing to your individual needs.

Arbor's FHA Loan Benefits

- Products available for acquisition, refinancing, new construction, moderate, or substantial rehabilitation
- Competitive interest rates
- Self-amortizing loans can be fully assumable
- Lower annual debt service and payments resulting in increased cash flow
- Recoup equity as part of a refinancing
- Eligible refinance costs can be covered in the loan, including prepayment penalties
- Implement or expand tenant services
- Complete needed repairs and improvements
- Monthly distributions of surplus cash for qualifying loans



The best servicing I have experienced so far, you guys do what you say and say what you do!

— Repeat Arbor Borrower



Arbor takes the best interest of the borrower to heart.

— Arbor Borrower



FHA Lending Platform

Multifamily and Affordable Housing/LIHTC

- [FHA 223\(f\)](#): Refinance, Acquisition, or Moderate Rehab of Existing Multifamily Properties (includes refinance of Section 202 properties)
- [FHA 223\(a\)\(7\)](#): Multifamily or Acquisition or Refinancing of Existing HUD-Insured Loans
- [FHA 221\(d\)\(4\)](#): New Construction or Substantial Rehab (includes independent living for residents age 62+ with no services)
- [FHA 220](#): New Construction or Rehab of Multifamily in Urban Renewal and Concentrated Development Areas

Senior Housing

- [FHA 231](#): New Construction or Substantial Rehab (resident age-restricted to 62 years and older)

Healthcare

- [FHA 232](#): New Construction or Substantial Rehab
- [FHA 232/223\(a\)\(7\)](#): Acquisition or Refinance of HUD-Insured Healthcare Properties
- [FHA 241\(a\)](#): Hospital, Healthcare, and Multifamily Improvements or Additions
- [FHA 242](#): Hospital New Construction, Rehab, Acquisition, or Refinance (includes refinance of existing HUD hospitals)

Highlighted FHA Transactions



\$54.2M

FHA 223(f)
526 Units
Columbia, SC



\$50.0M

FHA 223(f)
266 Units
Dewitt, MI



\$31.9M

FHA 223(f)
104 Units
Rialto, CA



\$24.7M

FHA 221(d)(4)
New Construction
146 Units
Granbury, TX



\$18.7M

FHA 223(a)(7)
187 Units
Hyattsville, MD



\$14.6M

FHA 223(a)(7)
252 Units
Ames, IA



\$13.8M

FHA 223(f)
60 Units
Norwalk, CT



\$12.5M

FHA 223(f)
120 Units
Phoenix, AZ



\$8.3M

FHA 232/223f
Healthcare
80 Units
Eugene, OR



Arbor Bridge to HUD/FHA Program

As both an FHA and direct bridge loan lender, Arbor is uniquely suited to provide a seamless, expedited FHA loan process and closing for our clients. Seasoned Arbor professionals can provide a short-term bridge loan that easily transitions to a long-term FHA permanent loan exit.

- Offers decades of experience and certainty of execution
- Provides borrowers a one-stop shop loan process for an efficient closing and reduced transaction costs
- Solves the frequent HUD/FHA timing issue
- Allows for repairs or repositioning to be completed in order to facilitate a maximum FHA refinance loan



The company distinguishes itself from other lenders through its customer service.

— Repeat Arbor Borrower

Contact Our FHA Team

Brett Neely

Senior Vice President,
FHA Chief Underwriter

bneely@arbor.com

216.503.0137

Teddy Whittemore

Vice President, FHA Production

twhittemore@arbor.com

617.619.7330



ARBOR





333 Earle Ovington Blvd. | Suite 900
Uniondale, NY 11553

800.ARBOR.10 | email@arbor.com

arbor.com/fha-multifamily

