



FREDDIE MAC Green Advantage®

The Freddie Mac Green Advantage suite of offerings includes Green Up® or Green Up Plus® options. These financing programs reward borrowers who improve their properties to reduce their energy and/or water usage by 30% or those who already have green-certified properties and are looking for new financing. When you commit to reduce energy or water consumption, according to a Green Assessment® or a Green Assessment Plus®, borrowers can receive better pricing and maximize funding to make these enhancements. Green Advantage® works with Freddie Mac Conventional, Targeted Affordable Housing (TAH) and Seniors Housing products.

Green Assessment®	<ul style="list-style-type: none"> • Quick property analysis to show borrowers how they can save energy and/or water by making property improvements • Can be completed within two weeks without adding to processing time • Reimbursements of up to \$4,000 of the cost of the report when the borrower closes a loan
Green Assessment Plus®	<ul style="list-style-type: none"> • Highly detailed property analysis based on an ASHRAE Level 2 energy audit • Reimbursements of up to \$4,000 of the cost of the report when the borrower closes a loan
Eligible Loans	<ul style="list-style-type: none"> • Conventional and TAH cash preservation (excludes SBL, Seniors, MHCs and supplementals) • 10-year fixed-rate Freddie Mac Multifamily Optigo® loans • Workforce housing properties (40% of units affordable at workforce housing rents): <ul style="list-style-type: none"> ○ 80% AMI in standard markets ○ 100% AMI in cost-burdened renter markets ○ 120% AMI in very cost-burdened renter markets ○ 150% AMI in extremely cost-burdened renter markets • Green Retrofits (eligible properties need to have at least 20% of units affordable at 60% AMI) • Affordability Test required
Minimum Projected Consumption Reduction	<ul style="list-style-type: none"> • Green Up® and Green Plus®: 30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy based on Green Assessment®. • Green Retrofit: 15% energy or water/sewer consumption savings at the property; property improvements must have been made within the current calendar year and the preceding two calendar years from the completion date of the Form 1209: Green Retrofits Certification
DCR/LTV	<ul style="list-style-type: none"> • Must meet policy compliant DCR/LTV; No adjustment
Time to Complete Green Improvements	Two years to complete
Escrow Requirements	Funds for energy/water efficiency work will be escrowed at 125% of cost and released as work is completed
Benchmarking Data Collection	Green Up® and Green Up Plus® 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
Required Third-Party Reports	<ul style="list-style-type: none"> • Green Up®: Green Assessment® • Green Up Plus®: Green Assessment Plus®
Eligible Loans	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:

- EarthCraft, Southface
- ENERGY STAR® for Multifamily Existing Building, High Rise, New Construction, EPA
- Green Communities, Enterprise Community Partners
- Green Globes, Green Building Initiative
- GreenPoint Rated, Build It Green
- Leadership in Energy and Environmental Design (LEED), US Green Building Council
- National Green Building Standard (NGBS), Home Innovation Research Labs
- Passive House Institute US (PHIUS) Certified
- Passive House Institute (PHI) Certified

Green Rebate

If your borrower does not choose any of the above Green Advantage options, a \$5,000 rebate may be available for a borrower reporting an EPA ENERGY STAR® score.