



ARBOR

Growing Financial Partnerships

Sponsor-Dedicated Workforce Housing

Helping more people across the U.S. access quality workforce rental housing is part of our mission. Together, we can support a more equitable housing market by removing barriers that prevent people from finding an affordable place to call home.

As the need for affordable workforce housing continues to grow, Fannie Mae is developing creative solutions to expand affordability and increase workforce housing renter accessibility. As a leading Fannie Mae DUS® lender, Arbor now offers this financing to our partners.

Sponsor-Dedicated Workforce (SDW) Housing is designed for conventional properties and provides sponsors with a minimum of 20% of the units affordable to renters earning 80% of come (AMI) for the life of the loan. In certain high-cost markets, sponsors can create or preserve a minimum of 20% of rents affordable to those renters earning up to 100% – 120% of AMI.

Benefits for Arbor Clients

- Lower interest rates and competitive pricing
- Flexible loan terms, with simple loan document modifications
- Creation and preservation of workforce housing affordable to households earning up to 80% of Area Median Income or, in certain metros, up to 100% – 120% of AMI
- Supports socially responsible housing providers
- Provides conventional borrowers with the opportunity to create or preserve ongoing affordability for renters
- Straightforward annual rent monitoring with no third-party compliance requirement
- Can be combined with Fannie Mae [Green Financing](#)

What Fannie Mae Provides in Partnership with Arbor

- Single-asset security that allows for customized mortgage loan structures
- Delegated risk-sharing model that provides certainty of execution, faster decisions, and quicker loan closings
- Experts who know the business and understand complex transactions
- Life-of-loan servicing results in seamless post-closing activities

“Helping our partners fulfill their commitments to quality affordable housing while meeting sponsor needs for competitive and sound financing.”

Jean-Laurent Pouliot
MD, Senior Production Officer
Arbor Realty Trust

Questions?

Speak to your **Loan Originator** or give Arbor a call at **800.ARBOR.10**

