



Freddie Mac Multifamily Green AdvantageSM

Our new [green financing initiative](#) for America's workforce housing needs is making a real difference for borrowers, renters and the environment—with more than \$4 billion funded since it launched last August.

Why go green? We think it's a no brainer.

It makes financial sense

Better loan pricing and utility savings help a borrower recoup the cost of building improvements.

It's easy

Borrowers automatically get a green quote when they apply for a loan.

No guesswork

A free property assessment* lists practical energy- and water-saving improvements. Order the report when you go under application, and our [preferred vendors](#) will get the assessment back to you within two weeks.

Flexibility

Borrowers have two years to make improvements—twice as long as the competition.

Certainty

We hold a spread for 90 days so we take away the interest rate risk up front (unlike the competition).

Renter Satisfaction

Seventy-eight percent of renters would rather rent “environmentally-friendly”**

Visit [Green Advantage online](#) and download the product [term sheet](#).

**Freddie Mac will reimburse up to \$3,500 of the cost of the property assessment when borrower chooses a Freddie Mac loan.*

*** 2016 September Freddie Mac Renter Research, Poll Conducted by Harris Poll.*

Deal Story

Overview

At a 430-unit property built in 1990 in Texas, a state facing a serious water shortage, water-saving improvements for \$500/unit (higher than the \$350 required minimum) resulted in a big return.

Green Improvements

Low-flow toilets, efficient showerheads, and kitchen/bathroom aerators.

Savings

- 5 million gallons of water/year = 8 Olympic-sized swimming pools
- \$105,000 in utilities in one year

Return on Investment (ROI)

- Full ROI in two years
- \$1.1 million netted in 10 years