Fannie Mae®

Guide Update 22-09: Healthy Housing Rewards

Effective: 07/05/22
Retired: 01/21/25

Summary of Changes

HIGHLIGHTS
Effective for all Healthy Housing Rewards Mortgage Loans Committed on or after July 5, 2022, the eligibility and certification requirements were expanded.

Primary Changes

- For Healthy Design Mortgage Loans:
  - expanded the:
    - eligibility to MAH Properties where at least 50% of the units serve tenants with incomes of 80% of AMI or less;
    - list of recognized certifications in the new Healthy Design Certifications (Form 4248); and
    - Healthy Housing Rewards Job Aid to include updated certification steps; and
  - updated the Modifications to Multifamily Loan and Security Agreement (Healthy Housing Rewards Healthy Design) (Form 6265).
- For Enhanced Resident Services Mortgage Loans:
  - expanded the eligibility to Properties where at least 50% of the units serve tenants with incomes of 80% of AMI or less;
  - expanded the eligible resident service providers to include a CORES-certified
    - Borrower,
    - Sponsor or Affiliate, or
    - third-party;
  - updated the Modifications to Multifamily Loan and Security Agreement (Healthy Housing Rewards Enhanced Resident Services) (Form 6263); and
  - required a Payment Guaranty (Pricing Incentive Recapture) (Form 6020.PIR) be executed

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for all Tiers.

Questions

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