



Guide Update 25-23: Healthy Housing Rewards

Effective: 12/01/25

Summary of Changes

Primary Audience: Underwriting and Asset Management

HIGHLIGHTS

Effective for Mortgage Loans Committed as of December 1, 2025, removed the Healthy Housing Rewards product type and its associated reporting requirements.

Primary Changes

- Removed Healthy Housing Rewards™ as a product type, including deleting:
 - Part III, Chapter 10: Healthy Housing Rewards;
 - Healthy Housing Rewards Enhanced Resident Services Term Sheet;
 - Healthy Housing Rewards Healthy Design Term Sheet;
 - How to: Register, Quote, Close, and Deliver a Healthy Housing Rewards Mortgage Loan;
 - FAQ: Healthy Housing Rewards – Healthy Design;
 - Healthy Housing Rewards Flow Chart Job Aid;
 - Healthy Design Certifications (Form 4248);
 - Modifications for Multifamily Loan and Security Agreement (Healthy Housing Rewards – Enhanced Resident Services) (Form 6263); and
 - Modifications for Multifamily Loan and Security Agreement (Healthy Housing Rewards – Healthy Design) (Form 6265).
- Removed:
 - reporting requirements for Healthy Housing Rewards Portfolio Mortgage Loans in Part V, Chapter 4: Asset Management: Loan Document Administration, Section 418.06: Enhanced Resident Services; and
 - the ERS (Enhanced Resident Services) term from the Glossary.



Questions

Please contact Jarrodd Davis at (202) 752-0849, or Jarrodd_davis@fanniemae.com with any questions.