

## **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<sup>™</sup> 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

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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.

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