

Healthy Housing Rewards™ and Healthy Housing Index™

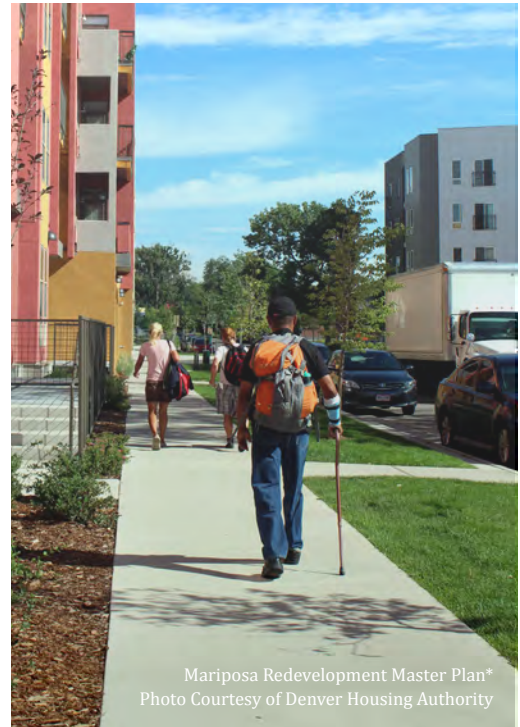
Healthy housing benefits residents, developers, and the community at large. This document outlines the eligibility requirements and how to get involved with Fannie Mae's [Healthy Housing Rewards™](#) initiative and the Center for Active Design's [Healthy Housing Index™](#).

Fannie Mae's Healthy Housing Rewards™ provides a financial incentive to borrowers that invest in the health and stability of the people who live in their affordable housing properties.

To be eligible for the Healthy Housing Rewards™ discount, a project must:

- Qualify as a Multifamily Affordable Housing property
- Have at least 60% of the units affordable at 60% of Area Median Income or less
- Achieve at least a score of 90 points through the Healthy Housing Index™ (see below)

Benefits include 15 basis points discount off the Multifamily Affordable Housing grid pricing, lower interest rate, flexible loan terms, and fixed- or variable-rate financing options.



The Center for Active Design's Healthy Housing Index™ (www.healthyhousingindex.com) identifies design and operations strategies for multifamily affordable housing properties that support resident health. The index consists of 45 evidence-based strategies distributed across eight sections:

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| 1 Location (15 points) | 5 Entrances & Ground Floor (16 points) |
| 2 Neighborhood Scale (12 points) | 6 Stairwells (15 points) |
| 3 Accessibility (8 points) | 7 Indoor Environment (15 points) |
| 4 Outdoor Spaces (33 points) | 8 Shared & Living Spaces (26 points) |

Projects must meet or exceed the minimum achievement score of 90 (out of 140 possible) points in order to receive documentation and qualify for Fannie Mae's Healthy Housing Rewards™ program.

Process for Completing the Healthy Housing Index™:

- 1 Borrower contacts a Fannie Mae DUS® Lender to determine project eligibility and initiate a Healthy Housing Rewards™ application.
- 2 If the project is eligible, borrower contacts housing@centerforactivedesign.org to set up a call to pre-qualify the project for the Healthy Housing Index™ and review the process for registering a project.
- 3 Upon submitting payment (\$6,000 per project)¹ and a signed agreement to the Center for Active Design, borrower is granted access to the Healthy Housing Index™ digital scorecard (at www.healthyhousingindex.com).
- 4 Borrower completes the scorecard and uploads the required documentation for each registered project. Center for Active Design will provide determination of Healthy Housing Index™ score within 4 weeks, pending timely response to clarifying questions.
- 5 The Center for Active Design reviews the completed project scorecard and documentation and provides an official letter to demonstrate the project's Healthy Housing Index™ score.
- 6 Borrower submits Healthy Housing Index™ confirmation letter and receipt of payment to Fannie Mae DUS® Lender to proceed with their Healthy Housing Rewards™ application.



Mariposa Redevelopment Master Plan*
Photo Courtesy of Denver Housing Authority

¹Cost of Healthy Housing Index™ 100% reimbursed by Fannie Mae up to \$10,000 per property upon submission of appropriate documentation to Fannie Mae and upon MBS issuance.

*Mariposa Redevelopment Master Plan is not a Healthy Housing Rewards™ / Healthy Housing Index™ project. These images are provided for illustration purposes only.