Fannie Mae and Fitwel have joined together to provide developers with the necessary tools to support healthy housing.

Through the newly available Fannie Mae Healthy Housing Rewards™ program, a borrower receives a 15 basis point loan discount and reimbursement of Fitwel Certification costs (up to $6,500). To qualify, a multifamily property must attain Fitwel certification by including specific features. Additionally, at least 60% of units must serve tenants who are at or below 60% of the area median income (AMI).

What is Fitwel?

Fitwel is a building certification system that sets standards for design features and operational strategies that support the health of people living in multifamily residential properties. The Fitwel Certification System offers 50+ evidence-based design and operational strategies to optimize the health promoting impact of multifamily housing, and offers two efficient pathways for achieving certification in just 6 weeks.

Healthy Housing Rewards
Providing financial resources and scientific knowledge to advance healthy housing

Healthy Housing Rewards can be used when:

- Refinancing a loan for an affordable housing project
- Financing a newly completed affordable housing project
- Financing the preservation of an existing building as affordable housing

Fitwel Certification Fees

- $500 registration
- $5,500 - $8,000 certification per project, depending on project size

Who is using Fitwel?

[Company Logos]

Ready to get started? Register your project at app.fitwel.org and discuss eligibility for Healthy Housing Rewards with your lender.

Have questions or interested in learning more? Contact Sara Karerat at sara@centerforactive design.org or 212-227-2831.
Our History

In just two years, Fitwel has become the world’s leading health certification system with more than 600 projects registered to date. Generated by expert analysis of over 3,000 academic research studies, Fitwel is implementing a vision for a healthier future where all buildings and communities are enhanced to strengthen health and wellbeing.

Fitwel was created as a joint initiative led by the U.S. Centers for Disease Control and Prevention (CDC) and the General Services Administration (GSA), with the Center for Active Design selected as the operator in 2016.

BY THE NUMBERS

<table>
<thead>
<tr>
<th>Projects Certified/ Pending Certification</th>
<th>Projects Registered</th>
<th>Total People Impacted</th>
<th>Global Users</th>
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<td>195+</td>
<td>740+</td>
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There are Two Pathways to Obtain Fitwel Certification

Two-Step Certification Pathway

Offers projects a preliminary certification review (Step 1) within 6 weeks, followed by a final certification review (Step 2) over a one year period. This pathway is available for new construction or rehab projects where major renovations will be needed to reach the 90 point threshold and achieve Fitwel Certification. Step 1 is sufficient for loan closing.

One-Step Certification Pathway

Allows projects to advance through the process of achieving certification within 6 weeks. This pathway is ideal for projects that only need to make minimal updates to reach the 90 point threshold and achieve Fitwel Certification.

"Fannie Mae believes that the manner in which affordable rental housing properties are designed and maintained creates a strong platform for healthier families and their surrounding neighborhoods. Fitwel’s healthy building certification system strengthens that platform by providing multifamily property owners and developers with the tools they need to create healthier places to live for our nation’s renter population."

– Bob Simpson, Vice President of Affordable & Green Financing, Fannie Mae
Process for Achieving Fitwel Certification to Qualify for Healthy Housing Rewards

Outlined below are steps the borrower must undertake to achieve Fitwel Certification and unlock the healthy housing financial rewards.

Step 1  Connect with a Fannie Mae DUS® Lender about Healthy Housing Rewards

The borrower should notify lender of interest in participating in the Healthy Housing Rewards program to receive a 15 basis point discount on their loan interest rate.

Step 2  Register and Assess the Project on the Fitwel Portal

The borrower will create an account on the Fitwel Portal (app.fitwel.org), register the project, and complete an initial benchmark analysis. Benchmarking enables the borrower to see the project’s anticipated Fitwel score to assist them in determining the improvements they must apply within the building. Through this analysis, the borrower can determine whether they should pursue the Two-Step or One-Step Certification pathway.

Step 3  Upload Compliance Documentation and Submit for Review

The borrower must upload documentation on the Fitwel Portal, including building plans, policies, and/or photographs to demonstrate compliance with the Fitwel Strategy. After all documentation is uploaded, the borrower must submit the project for review by the Fitwel Certification Team.

Step 4  Advance through the Project Review Process

1) The Fitwel Certification Team will review the submitted project within two weeks, and notify the borrower of any additional documentation that is needed to earn credit for the selected Fitwel strategies.

2) The borrower will then have two weeks to respond to the comments from the Fitwel Certification Team, and to upload additional documentation as necessary.

3) The Fitwel Certification Team will complete the final review of the project within two weeks of receiving comments, and notify the borrower if the project meets the 90 point threshold for Fitwel Certification.

Step 5  Notify the Fannie Mae DUS® Lender

The borrower should submit a record of the Fitwel Certification documentation to their Fannie Mae DUS Lender to qualify for Healthy Housing Rewards.

Step 6  Finalize Certification

After outstanding improvements are complete, borrowers that advanced through the Two-Step Certification pathway must submit all outstanding documentation to complete full Fitwel Certification for their Healthy Housing Rewards project.

Fitwel will not slow down your closing process
**Featured Press**

**Forbes**

**Making Wellness Design Affordable With Builder Incentives**

Fannie Mae, the massive mortgage funder, introduced its Healthy Housing Rewards Initiative in 2017 to encourage multi-family developers to use Fitwel to build wellness-enhancing properties for the affordable market.

**Affordable Housing Finance**

**Affordable Housing a Platform for Healthy and Stable Communities**

Today, we all know that certain design features and maintenance practices in new and existing properties can improve air quality and encourage physical activity. These practices can help reduce the rates of childhood asthma and other respiratory diseases and encourage physical activity.

**HousingWire**

**Fannie Mae wants affordable housing developers to focus on resident wellbeing**

Healthy Housing Rewards targets developers and offers them an incentive to include healthy design features, like including common spaces, community gardens, playgrounds, into the design of newly constructed or rehabilitated affordable, multifamily rental properties.

**National Mortgage News**

**Fannie gives rate break for healthy multifamily buildings**

The first phase of the Healthy Housing Rewards initiative will give a pricing break to borrowers who incorporate design features that improve air quality and encourage physical activity, plus provide common space, community gardens and playgrounds.