

Optigo® Cash Loan for Affordable Housing Preservation



Fast, Efficient Funding for Affordable Housing

Get one of our cash loans to finance affordable housing preservation. We offer fast, efficient execution with the added advantage of capital markets pricing. Choose either a fixed- or floating-rate loan.

It's immediate, permanent financing with a maximum 15-year loan term.

The Freddie Mac Difference

When it comes to multifamily finance, Freddie Mac gets it done. We work closely with our Optigo lender network to tackle complicated transactions, provide certainty of execution and fund quickly. Contact your Freddie Mac Multifamily representative today — we're here to help.

Borrowers Who Want to Know More

Contact one of our Optigo lenders at mf.freddiemac.com/borrowers/.

Product Snapshot

- Certainty of execution
- Fixed- or floating-rate financing to facilitate the acquisition or refinancing of affordable housing properties nationwide
- Financing for multifamily properties with regulatory rent or income restrictions
- May include transactions with Section 8 financing, Section 236 financing, tax abatements, or other affordability components
- We support eligible mixed-use properties

Index Lock

Freddie Mac Multifamily's Index Lock allows borrowers to lock in the most volatile part of the coupon-- the Treasury index. To learn about other ways you can get certainty of execution, see our [lock options](#) here.

► Targeted Affordable: Cash Loan for Affordable Housing Preservation

Eligible Property Types	Garden, mid-rise or high-rise multifamily properties that meet affordability criteria and with 90% occupancy for 90 days
Terms	Maximum term of 15 years
Product Description	Financing for the acquisition or refinance of stabilized affordable multifamily properties with fixed-rate or floating-rate cash loans; see the Fixed-Rate Loan or Floating-Rate Loan term sheet for more information
Type of Funding	Permanent, immediate financing
Minimum Debt Coverage Ratio (DCR) ¹	1.25x
Maximum Loan-to-Value (LTV) Ratio ¹	80% of market value
Construction Loan Term	N/A
Maximum Amortization	Up to 35 years, depending on the market. Please contact your Relationship Manager to discuss.
Prepayment Provisions	Yield maintenance or defeasance, depending on the product
Subordinate Financing ²	Permitted per the Freddie Mac <i>Multifamily Seller/Service Guide</i>
Tax and Insurance Escrows	Required per the Freddie Mac <i>Multifamily Seller/Service Guide</i>
Fees	Application fee, commitment fee, plus other fees as applicable
Securitization Available	Yes

¹ Adjustments may be made depending on the property, product and/or market.

² Includes USDA section 515 loans.

For More Information

Contact your Targeted Affordable Housing representative.

mf.freddiemac.com/product/

The information in this document is not a replacement or substitute for information found in the Freddie Mac *Multifamily Seller/Service Guide*. Terms set forth herein are subject to change without notice.

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