

Multifamily Affordable Housing Debt Solutions

07.07.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.636%	4.23%	4.35%	4.49%	5.01%

FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae		Tier 2 (80% / 1.20x)		Tier 3 (70% / 1.30x)		Tier 4 (60% / 1.50x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5yr Fixed ⁽¹⁾	4.5yr YM	1.18% - 1.73%	5.41% - 5.96%	1.08% - 1.63%	5.31% - 5.86%	1.00% - 1.55%	5.23% - 5.78%
7yr Fixed ⁽¹⁾	6.5yr YM	1.03% - 1.58%	5.38% - 5.93%	0.93% - 1.48%	5.28% - 5.83%	0.85% - 1.40%	5.20% - 5.75%
10yr Fixed ⁽¹⁾	9.5yr YM	0.90% - 1.40%	5.39% - 5.89%	0.80% - 1.30%	5.29% - 5.79%	0.72% - 1.22%	5.21% - 5.71%
12yr Fixed ⁽¹⁾	11.5yr YM	1.01% - 1.51%	5.50% - 6.00%	0.91% - 1.41%	5.40% - 5.90%	0.83% - 1.33%	5.32% - 5.82%
15yr Fixed ⁽¹⁾	14.5yr YM	1.14% - 1.64%	5.63% - 6.13%	1.04% - 1.54%	5.53% - 6.03%	0.96% - 1.46%	5.45% - 5.95%
30yr Fixed ⁽¹⁾	15yr YM	1.70% - 2.20%	6.19% - 6.69%	1.60% - 2.10%	6.09% - 6.59%	1.52% - 2.02%	6.01% - 6.51%
10yr SARM ⁽²⁾	1yr LO, 1%	2.01% - 2.21%	5.65% - 5.85%	1.86% - 2.06%	5.50% - 5.70%	1.71% - 1.91%	5.35% - 5.55%

(1) Loan size > \$6MM

(2) Loan size > \$25MM

FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE

9% LIHTC ⁽¹⁾		Immediate 9% LIHTC		24 month Unfunded Forward		30 month Unfunded Forward	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
15 year	14.5yr YM	1.14% - 1.64%	5.63% - 6.13%	2.57% - 3.07%	7.06% - 7.56%	2.67% - 3.17%	7.16% - 7.66%

(1) Assumes Tier 2 and loan size greater than \$6MM

FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS

Fixed ⁽¹⁾		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate
7-Yr	Defeasance	1.15% - 1.60%	5.50% - 5.95%	1.05% - 1.50%	5.40% - 5.85%
10-Yr	Defeasance	0.97% - 1.37%	5.46% - 5.86%	0.87% - 1.27%	5.36% - 5.76%
ARM ⁽¹⁾		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
7-Yr	1 Yr LO, 1%	1.70% - 1.95%	5.34% - 5.59%	1.60% - 1.73%	5.24% - 5.49%
10-Yr	1 Yr LO, 1%	1.80% - 2.05%	5.44% - 5.69%	1.70% - 1.95%	5.34% - 5.59%
9% LIHTC ⁽²⁾		90%/1.15x 35-Yr Am		80%/1.15x 35-Yr Am	
15-Yr Immediate	YM	1.59% - 1.94%	6.08% - 6.43%	1.49% - 1.84%	5.98% - 6.33%
18-Yr Immediate	YM	1.79% - 2.14%	6.28% - 6.63%	1.69% - 2.04%	6.18% - 6.53%

(1) For 36 Month Forward: +56bps to 15Yr Immediate and +53bps to 18Yr Immediate

(2) For 42 Month Forward: +62bps to 15Yr Immediate and +60bps to 18Yr Immediate

FHA/GINNIE MAE

FHA - Fixed Rate:

Prepay:
10,9,8,7,6,5,4,3,2,1

Purchase/Refinance (35yr Term/Amortization)

All-In Rate
Call for Pricing

Construction (40yr Term/Amortization)

All-In Rate
Call for Pricing



NEWPOINT.COM

Interest rates and spreads change frequently and are subject to market conditions and other factors. All rates are informational only and subject to change at any time without notice. All loan pricing is based on the individual characteristics of a loan. Some products may not be available in all states. Restrictions may apply. Nothing contained in this rate sheet constitutes a commitment to lend. Arizona Commercial Mortgage Banker License CBK - 0926535. Nevada Mortgage Company License 5605. California DFPI Finance Law License 603F812. California commercial real estate broker activities are conducted through NewPoint Multifamily Capital Corporation (California Department of Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Company License No. 10991236549. North Carolina Collection Agency Permit No. 112712. North Dakota Money Broker License MB104168. South Dakota Non-Residential Mortgage Lender License 1140125.ML-NR. To view NewPoint's complete licensing information please visit newpoint.com/licensing-disclosures.

©2026 NewPoint Real Estate Capital LLC. All rights reserved.