

Multifamily Affordable Housing Debt Solutions

09.08.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.648%	4.56%	4.67%	4.79%	5.25%

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	1.21% - 1.76%	5.77% - 6.32%	1.11% - 1.66%	5.67% - 6.22%	1.03% - 1.58%	5.59% - 6.14%
7yr Fixed ⁽¹⁾	6.5yr YM	1.05% - 1.60%	5.72% - 6.27%	0.95% - 1.50%	5.62% - 6.17%	0.87% - 1.42%	5.54% - 6.09%
10yr Fixed ⁽¹⁾	9.5yr YM	0.93% - 1.43%	5.72% - 6.22%	0.83% - 1.33%	5.62% - 6.12%	0.75% - 1.25%	5.54% - 6.04%
12yr Fixed ⁽¹⁾	11.5yr YM	1.03% - 1.53%	5.82% - 6.32%	0.93% - 1.43%	5.72% - 6.22%	0.85% - 1.35%	5.64% - 6.14%
15yr Fixed ⁽¹⁾	14.5yr YM	1.14% - 1.64%	5.93% - 6.43%	1.04% - 1.54%	5.83% - 6.33%	0.96% - 1.46%	5.75% - 6.25%
30yr Fixed ⁽¹⁾	15yr YM	1.68% - 2.18%	6.47% - 6.97%	1.58% - 2.08%	6.37% - 6.87%	1.50% - 2.00%	6.29% - 6.79%
10yr SARM ⁽²⁾	1yr LO, 1%	2.05% - 2.25%	5.70% - 5.90%	1.90% - 2.10%	5.55% - 5.75%	1.75% - 1.95%	5.40% - 5.60%

(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%	5.93% - 6.43%	2.57% - 3.07%	7.36% - 7.86%	2.67% - 3.17%	7.46% - 7.96%

(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%	5.82% - 6.27%	1.05% - 1.50%	5.72% - 6.17%
10-Yr	Defeasance	0.97% - 1.37%	5.76% - 6.16%	0.87% - 1.27%	5.66% - 6.06%
ARM ⁽¹⁾		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
7-Yr	1 Yr LO, 1%	1.70% - 1.95%	5.35% - 5.60%	1.60% - 1.73%	5.25% - 5.50%
10-Yr	1 Yr LO, 1%	1.80% - 2.05%	5.45% - 5.70%	1.70% - 1.95%	5.35% - 5.60%
9% LIHTC ⁽²⁾		90%/1.15x 35-Yr Am		80%/1.15x 35-Yr Am	
15-Yr Immediate	YM	1.59% - 1.94%	6.38% - 6.73%	1.49% - 1.84%	6.28% - 6.63%
18-Yr Immediate	YM	1.79% - 2.14%	6.58% - 6.93%	1.69% - 2.04%	6.48% - 6.83%

(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:	Purchase/Refinance (35yr Term/Amortization)	Construction (40yr Term/Amortization)
Prepay:	All-In Rate	All-In Rate
10,9,8,7,6,5,4,3,2,1	Call for Pricing	Call for Pricing



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