## HomeStyle® Energy Mortgage

Affordable financing to upgrade home energy and water systems and resiliency so your clients don't have to choose between charm and efficiency



The median age of owner-occupied homes is approaching 40 years and, although many buyers find older homes appealing, most would like to avoid the headaches and high costs associated with obsolete energy systems. With a HomeStyle Energy mortgage, available from any Fannie Mae lender, they can have the charm of an older home while enjoying the comfort and efficiency of modern energy systems. HomeStyle Energy also offers your clients the opportunity to strengthen the home to withstand disasters. From charming older homes to natural disaster-vulnerable areas to solar rich opportunities, you can help your clients make smart choices and upgrades to suit their needs.

# Fannie Mae's HomeStyle Energy can help your clients...

#### Choose the home of their dreams

Buyers no longer have to overlook charming older homes or those that are simply dated just because they need energy and water system upgrades or better protection from natural disasters.

#### Save on energy costs

Homeowners can quickly make basic weatherization improvements—such as installing insulation, a programmable install smart thermostat and weather stripping—or even invest in solar.

Your clients can finance energy and water improvements now and save on energy-related costs in the long term.

#### Make the home more comfortable and resilient

Buyers can enhance comfort and resiliency with upgrades that improve temperature regulation and guard against mold, wind damage, and other environmental hazards or natural disasters.

#### Learn more

HomeStyle Energy is open to all Fannie Mae lenders with no special approval required and can be used with most standard Fannie Mae products, including HomeReady® mortgage and HomeStyle Renovation. Visit **fanniemae.com/singlefamily/homestyle-energy** to learn more about how this product can help your clients upgrade energy and water systems to create the home of their dreams.

### No special approvals needed!

HomeStyle Energy mortgages can be originated by any Fannie Mae lender.

Add solar

Replace windows and doors-

Improve insulation

Install water-efficient toilet and shower
Install smart thermostats

Seal cracks and weatherstrip around doors and windows

Install storm surge and wind barriers, retrofit foundations, add retaining walls, and remove hazardous brush and trees Replace or reseal air ducts

Replace HVAC and/or hot water heater

Pay off existing PACE loans or other energy-related improvement debt.