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Freddie Mac Publishes Updated Single-Family Green MBS Framework, Effective January 2025

Today, Freddie Mac published an updated [2025 Single-Family \(SF\) Green MBS Framework](#) and associated [Second Party Opinion](#) from S&P Global Ratings. This announcement reinforces Freddie Mac's commitment to promote energy-efficient single-family homes. By providing an efficient capital markets execution for loans secured by energy-efficient homes, Freddie Mac can help to encourage more lending in this space and make it easier for prospective homeowners to purchase these types of homes.

The new Framework includes updated eligibility criteria for mortgages backed by newly constructed homes with a Home Energy Rating System (HERS) Index Score of 55 or less and now permits mortgages backed by newly constructed homes with an ENERGY STAR v3.2 or higher certification. As covered in our [November 2021 Single-Family Green Bond Framework](#), these mortgages also remain eligible: mortgages backed by newly constructed homes with a renewable energy source and Freddie Mac [GreenCHOICE Mortgages®](#) where borrowers used refinance proceeds or portion thereof to pay off existing debt that was used to finance the purchase and installation of a renewable energy source such as solar panels.

The new eligibility requirements for SF Green MBS, as defined in the [2025 Single-Family Green MBS Framework](#), will go into effect beginning in January 2025. The [November 2021 Single-Family Green Bond Framework](#) will remain in effect for the remainder of 2024. More information on the Frameworks, associated Second Party Opinions and Impact Reports are accessible on our [Single-Family Green Bonds](#) page.

For questions, please contact Freddie Mac Investor Inquiry at investor_inquiry@freddiemac.com.

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