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Freddie Mac Issues Green MBS with Expanded Collateral Under its Single-Family Green Bond Framework

Today, Freddie Mac announced its first issuance of [Single-Family Green Mortgage-Backed Security \(MBS\)](#) transactions backed by a combination of eligible collateral. Specifically, the MBS include both purchase-money mortgages on newly-constructed homes with a Home Energy Rating System (HERS) Index score of 60 or less and [GreenCHOICE](#) Mortgages®, where borrowers used refinance proceeds or a portion thereof to pay off existing debt that was used to finance the purchase and installation of solar panels as a renewable energy source. Today's Single-Family Green MBS issuances are the first MBS to be issued under its 2021 [Single-Family Green Bond Framework](#), which received a Light Green rating in CICERO Shades of Green's [Second Opinion](#).

The inclusion of loans with an eligible HERS Index score marks an exciting expansion of the Green Bond Program. The [Home Energy Rating System \(HERS\) Index](#) was created and is maintained by the Residential Energy Services Network (RESNET) to measure a home's energy efficiency. The HERS Index is an industry standard for measuring a home's energy efficiency and is recognized by the U.S. Department of Energy and the Environmental Protection Agency. Prior to today's issuance, Freddie Mac had issued over \$616 million in Single-Family Green MBS backed solely by [GreenCHOICE](#) Mortgages. Going forward, Freddie Mac's Single-Family Green MBS may include a combination of eligible collateral as described in its recently announced Single-Family Green Bond Framework.

Please visit Freddie Mac's [Single-Family Green Bond webpage](#) for more information on the Green Bond Program and associated Single-Family Green Bond Framework.

For questions, please contact Freddie Mac Investor Inquiry at 800-336-3672 or investor_inquiry@freddiemac.com.

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