

At a Glance

Fannie Mae facilitates equitable and sustainable access to homeownership and quality, affordable rental housing across the United States. Our 2023 Corporate Responsibility & Impact (CRI) Report outlines our efforts to foster positive environmental, social, and economic outcomes both externally and internally for the communities we serve and for our employees. This report features data that reaffirms our commitment to transparency and our work to increase equitable and sustainable access to homeownership and quality, affordable rental housing.

In 2023, Fannie Mae acquired mortgages supporting:



805K

single-family home purchases

Over a third were to low- to moderate-income households, and nearly half were to first-time homebuyers.



179K

single-family refinancings

Over half were to low- to moderate-income households.



482K

multifamily units

A significant majority reported rents affordable to low- to moderate-income households.

We are addressing key obstacles to equitable and sustainable access to affordable housing.

Some of the ways we address these obstacles include:

Offering options to reduce closing costs, such as alternatives to title insurance and traditional appraisals



Bringing visibility to on-time rent payments for renters and prospective homebuyers

Providing pricing incentives to preserve and increase the supply of affordable rental housing

Repairing our real estate owned properties and providing closing cost credits for qualified owner-occupant homebuyers

Enabling lower down payments, by accepting loans with low down payments and standardizing processes around down payment assistance



Offering no-cost financial education and hardship counseling

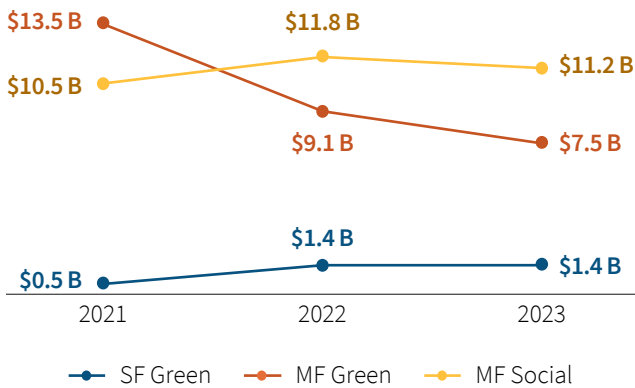
Prioritizing options that keep borrowers in their homes when they face hardships

Grounding our approach in research to understand market needs and dynamics

We connect investors to impactful mortgage financing.

We regularly issue MBS with green and social labels, including some that meet the criteria for both labels.

GREEN AND SOCIAL MBS ISSUANCE PER YEAR¹



Our **Single-Family Green Bonds** finance new single-family homes with green building certifications.

Our **Multifamily Green Bonds** finance buildings with green building certifications or verified improvements to energy efficiency.

Our **Single-Family Social Bonds** finance single-family mortgage pools with high concentrations of targeted populations served.²

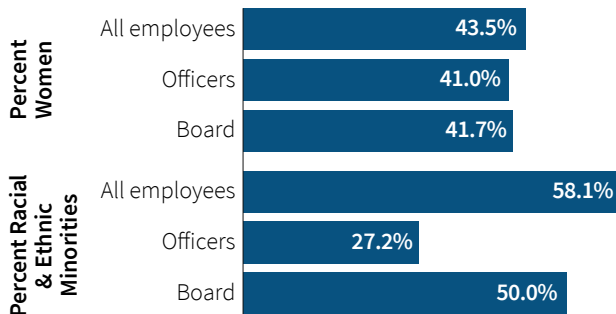
Our **Multifamily Social Bonds** finance properties with restricted and market-rate affordable rents and manufactured housing communities.



Our Green MBS financed **52K more-efficient housing units** in 2023, backed by loans that were estimated³ to achieve **699M kBtu** of projected source energy savings, **126M gallons** of projected water savings,⁴ and **34K mtCO₂e** of projected greenhouse gas emissions prevented.

Our people make our mission happen.

Our employees⁵ and Board contribute a diversity of perspectives.



Our engaged workforce is a critical driver of our ability to achieve our mission.



- 1 Social and Green designations are not mutually exclusive; an MBS may meet the criteria for both labels, in which case it is included in both the Green and Social MBS data in this chart. There were \$479 million, \$587 million, and \$612 million in Multifamily MBS that were labeled both Green and Social in 2023, 2022, and 2021, respectively.
- 2 Single-Family Social Bonds were first issued in 2024.
- 3 Sum of single-year projected savings for each loan. Savings are likely to continue beyond one year. kBtu is one thousand British thermal units, a unit of energy measurement MtCO₂e is metric tons of carbon dioxide equivalent.
- 4 Multifamily Green Bonds only.
- 5 Employee data reflect or are derived from demographic information reported in our 2023 EEO-1 report. Officers are employees with job titles that include Fellow, Vice President, Senior Vice President, Executive Vice President, President, and CEO.
- 6 Percentage is based on employee responses to our last survey of 2023.

To learn more about the ways we are driving a positive impact, read our CRI Report at fanniemae.com/cri-report or scan the QR code.

