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Performance and Accountability Report



This annual report describes FHFA's accomplishments, as well as challenges, the agency faced in meeting the strategic goals and objectives during the past fiscal year.

FHFA Values

Respect	We strive to act with respect for each other, share information and resources, work together in teams, and collaborate to solve problems.
Excellence	We aspire to excel in every aspect of our work and to seek better ways to accomplish our mission and goals.
Integrity	We are committed to the highest ethical and professional standards to inspire trust and confidence in our work.
Diversity	We seek to promote diversity in our employment and business practices and those of our regulated entities.

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Annual Report to Congress

Read about the agency’s 2018 examinations of Fannie Mac, Freddie Mac and the Home Loan Bank System.

[Plans and Reports](#)

We Want to Hear From You

Submit comments and provide input on FHFA Rules Open for Comment by clicking on Rulemaking and Federal Register.

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- [Conservatorship](#)
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Conservatorship of Fannie Mae and Freddie Mac

Implement critical reforms that will produce a stronger and more resilient housing finance system.

Conservatorship Performance Goals

FOSTER competitive, liquid, efficient, and resilient (CLEAR) national housing finance markets that support sustainable homeownership and affordable rental housing; OPERATE in a safe and sound manner appropriate for entities in conservatorship; and PREPARE for eventual exits from the conservatorships.

[2020 Scorecard](#)

[2019 Conservatorships Strategic Plan](#)

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FHFA experts provide reliable data, including all states, about activity in the U.S. mortgage market through its House Price Index, Refinance Report, Foreclosure Prevention Report, and Performance Report.

House Price Index Release Dates

[See HPI Release Dates for 2020](#)

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Source: FHFA

FHFA economists and policy experts provide reliable research and policy analysis about critical topics impacting the nation's housing finance sector. [Meet the experts...](#)

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[News Release](#)

FHFA Announces that Enterprises will Purchase Qualified Loans in Forbearance to Keep Lending Flowing

FOR IMMEDIATE RELEASE
4/22/2020

Washington, D.C. – To support homeowners and mortgage lenders, the Federal Housing Finance Agency (FHFA) is approving the purchase of certain single-family mortgages in forbearance that meet specific eligibility criteria by Fannie Mae and Freddie Mac (the Enterprises).

“We are focused on keeping the mortgage market working for current and future homeowners during these challenging times,” said Director Mark Calabria. “Purchases of these previously ineligible loans will help provide liquidity to mortgage markets and allow originators to keep lending.”

Due to the COVID-19 pandemic, some borrowers have sought payment forbearance shortly after closing on their single-family loan and before the lender could deliver the mortgage loan to the Enterprises. Mortgage loans either in forbearance or delinquent are ineligible for delivery under Enterprise requirements. However, today's action lifts that restriction for a limited period of time and only for mortgages meeting certain eligibility criteria. Eligible loans will also be priced to mitigate the heightened risk of loss to the Enterprises from these loans. These prudential measures also ensure fulfillment of the Enterprises' charter requirements to only purchase loans that meet the purchase standards imposed by private, institutional mortgage investors.

FHFA and the Enterprises will continue to monitor the impact of the coronavirus national emergency on the housing finance market and update our policies as necessary.

Today's actions are the latest FHFA has taken to support homeowners and the housing finance system. To see the actions FHFA has taken to help Americans impacted by the coronavirus remain in their homes please visit FHFA's [Webpage on Coronavirus Actions](#).

Attachments:

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The Federal Housing Finance Agency regulates Fannie Mae, Freddie Mac and the 11 Federal Home Loan Banks. These government-sponsored enterprises provide more than \$6.3 trillion in funding for the U.S. mortgage markets and financial institutions. Additional information is available at www.FHFA.gov, on Twitter, [@FHFA](#), [YouTube](#), [Facebook](#), and [LinkedIn](#).

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