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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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- [Supervision & Regulation](#)

- [Fannie Mae & Freddie Mac](#)
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- [Dodd-Frank Act Stress Tests](#)
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Annual Report to Congress

Read about the agency’s 2019 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](#)

- [Building for the Future](#)
- [History of Fannie Mae & Freddie Mac Conservatorships](#)
- [Senior Preferred Stock Purchase Agreements](#)

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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[Downloadable Data & Data Reports](#)

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 and 2021](#)

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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 Extends Foreclosure and REO Eviction Moratoriums

Foreclosure moratorium applies to Enterprise-backed mortgages; eviction moratorium applies to Enterprise-owned properties

FOR IMMEDIATE RELEASE
8/27/2020

Washington, D.C. – Today, to help borrowers at risk of losing their home due to the coronavirus national emergency, the Federal Housing Finance Agency (FHFA) announced that Fannie Mae and Freddie Mac (the Enterprises) will extend the moratoriums on single-family foreclosures and real estate owned (REO) evictions until at least December 31, 2020. The foreclosure moratorium applies to Enterprise-backed, single-family mortgages only. The REO eviction moratorium applies to properties that have been acquired by an Enterprise through foreclosure or deed-in-lieu of foreclosure transactions. The current moratoriums were set to expire on August 31, 2020.

“To help keep borrowers in their homes during the pandemic, FHFA is extending the Enterprises' foreclosure and eviction moratoriums through the end of 2020,” said Director Mark Calabria. “This protects more than 28 million homeowners with an Enterprise-backed mortgage.”

Currently, FHFA projects additional expenses of \$1.1 to 1.7 billion will be borne by the Enterprises due to the existing COVID-19 foreclosure moratorium and its extension. FHFA will continue to monitor the effect of coronavirus on the mortgage industry and update its policies as needed. To understand the protections and assistance offered by the government to those having trouble paying their mortgage, please visit the joint Department of Housing and Urban Development, FHFA, and the Consumer Financial Protection Bureau website at cfpb.gov/housing.

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 \$6.6 trillion in funding for the U.S. mortgage markets and financial institutions. Additional information is available at www.FHFA.gov, on Twitter, [@FHFA](https://twitter.com/FHFA), [YouTube](https://www.youtube.com/user/FHFA), [Facebook](https://www.facebook.com/FHFA), and [LinkedIn](https://www.linkedin.com/company/fhfa).

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