



# FANNIE MAE AND FREDDIE MAC 2014 AND FINAL 2015 – 2017 HOUSING GOALS

## 2014 AND FINAL 2015 – 2017 SINGLE-FAMILY HOUSING GOALS

(Percentage of overall single-family mortgage purchases)

| BENCHMARK                                   | 2014<br>BENCHMARK | 2015 - 2017<br>FINAL RULE |
|---------------------------------------------|-------------------|---------------------------|
| Low-Income Families Home Purchase Goal      | 23%               | 24%                       |
| Very Low-Income Families Home Purchase Goal | 7%                | 6%                        |
| Low-Income Areas Home Purchase Subgoal      | 11%               | 14%                       |
| Low-Income Families Refinance Goal          | 20%               | 21%                       |

*Note: Low-income families are those with incomes no greater than 80 percent of Area Median Income (AMI). Very low-income families are those with incomes no greater than 50 percent of AMI. The low-income areas home purchase goal includes mortgages in low-income census tracts and loans to borrowers with incomes no greater than AMI in high-minority census tracts.*

## 2014 AND FINAL 2015 – 2017 MULTIFAMILY HOUSING GOALS

(Number of units affordable to low- and very low-income families)

| BENCHMARK                        | 2014<br>FANNIE<br>MAE | 2014<br>FREDDIE<br>MAC | 2015<br>BOTH | 2016<br>BOTH | 2017<br>BOTH |
|----------------------------------|-----------------------|------------------------|--------------|--------------|--------------|
| Low-Income Units                 | 250,000               | 200,000                | 300,000      | 300,000      | 300,000      |
| Very Low-Income Units            | 60,000                | 40,000                 | 60,000       | 60,000       | 60,000       |
| Small Property: Low-Income Units | NA                    | NA                     | 6,000        | 8,000        | 10,000       |

*Note: Low-income units are those affordable to families with incomes no greater than 80 percent of Area Median Income (AMI). Very low-income units are those affordable to families with incomes no greater than 50 percent of AMI. Small multifamily properties are those with 5 to 50 units.*

