



U.S. Federal Housing FHFA

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May 27, 2026

Kevin Kauffman
Senior Vice President of Seller Engagement
Freddie Mac
1551 Park Run Drive
McLean, VA 22102-3110

Dear Mr. Kauffman:

On December 23, 2025, U.S. Federal Housing FHFA (“FHFA”) published a final rule in the Federal Register establishing housing goals for 2026-2028 for Freddie Mac.

The final rule provides that the overall low-income areas housing goal benchmark shall include the 16.0 percent benchmark for the low-income areas subgoal and an increment for families in disaster areas with incomes no greater than area median income (AMI). This disaster areas increment for 2026 is 5 percent, resulting in an overall benchmark of 21.0 percent for the low-income areas home purchase goal for 2026.

The disaster areas increment for the low-income areas home purchase goal was calculated by determining all counties that were designated by the President as adversely affected by a major disaster where housing assistance payments were authorized by the Federal Emergency Management Agency during the 2023-2025 period. The calculation excludes areas that would have been included in the low-income areas subgoal.

Home purchase mortgages in these areas to families with incomes no greater than 100 percent of area median income, but which would not have been included in the low-income areas subgoal, were calculated as a share of all home purchase mortgages, based on FHFA analysis of Home Mortgage Disclosure Act (HMDA) data for 2020-2024. This yielded the 5 percent disaster areas increment for 2026. The details underlying the calculation of the 2026 disaster areas increment are contained in the enclosed document, “Methodology for Establishing Designated Disaster Areas.”

Sincerely,

Leda DeRosa-Bloomfield
Senior Associate Director, Office of Affordable Housing & Community Investment

Enclosure