



U.S. FEDERAL HOUSING
Office of the Director

October 9, 2025

Mr. Mike Hutchins
President and Interim Chief Executive Officer
Federal Home Loan Mortgage Corporation
8200 Jones Branch Drive
McLean, VA 22103-3107

Re: Final Determination of Freddie Mac’s 2024 Housing Goals Performance

Dear Mr. Hutchins:

U.S. Federal Housing FHFA (“FHFA”) reviewed Freddie Mac’s performance under the Enterprise housing goals and subgoals for 2024 and is providing this notice of FHFA’s final determination of Freddie Mac’s performance as required by 12 CFR 1282.21.

FHFA has established single-family housing goals under 12 CFR 1282.12. For each housing goal, Freddie Mac’s performance reflects the proportion of the Enterprise’s mortgage purchases that met the criteria for that goal. FHFA evaluated Freddie Mac’s performance on the single-family housing goals for 2024 based on the following benchmarks and market shares:

Single-Family Housing Goals	2024		
	Benchmark	Market Share	FHFA Final Determination of Freddie Mac’s Performance
Low-Income Home Purchase	28%	25.5%	26.6%
Very Low-Income Home Purchase	7%	6.0%	6.1%
Low-Income Areas Home Purchase	19%	27.9%	28.0%
Minority Census Tracts Home Purchase (Subgoal)	10%	11.9%	12.0%
Low-Income Census Tracts Home Purchase (Subgoal)	4%	9.9%	9.2%
Low-Income Refinance	26%	34.8%	33.0%

Based on the above information, FHFA has determined that Freddie Mac has achieved each of the single-family goals for 2024.

FHFA has also established multifamily housing goals under 12 CFR 1282.13. For each housing goal, Freddie Mac's performance reflects the proportion of affordable units in properties financed by mortgages purchased by the Enterprise that met the goal criteria. FHFA evaluated Freddie Mac's performance on the multifamily housing goals for 2024 based on the following benchmarks:

Multifamily Housing Goals	2024	
	Benchmark	FHFA Final Determination of Freddie Mac's Performance
Low-Income	61%	65.3%
Very Low-Income (Subgoal)	12%	15.3%
Small (5-50 unit) Low-Income (Subgoal)	2.5%	3.4%

Based on this information, FHFA has determined that Freddie Mac achieved each of the multifamily housing goals for 2024.

If you have any questions, please contact Leda Bloomfield, Senior Associate Director, Office of Affordable Housing & Community Investment, Division of Housing Mission & Goals, at Leda.Bloomfield@fhfa.gov or 202-649-3415.

Sincerely,



William J. Pulte