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### Freddie Mac- PLS Goal and Subgoal Qualifying Rates 2003 - 2006

Federal Home Loan Mortgage Corporation (Freddie Mac)

Ron Borzekowski

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FREDDIE MAC

Response to E-mail dated 12/13/2010 from Ron Borzekowski

Goal Qualifying Rates for PLS Purchases 2003 - 2006<sup>1</sup>

Year	Low Mod Eligible Adjusted Units <sup>2</sup>	Low Mod Qualified Adjusted Units <sup>2</sup>	Low Mod Goal-Qualifying Rates	Special Affordable Eligible Adjusted Units <sup>2</sup>	Special Affordable Qualified Adjusted Units <sup>2</sup>	Special Affordable Goal-Qualifying Rates	Underserved Eligible Adjusted Units <sup>2</sup>	Underserved Qualified Adjusted Units <sup>2</sup>	Underserved Goal-Qualifying Rates
2003	213,915.28	103,991.24	48.61%	213,915.28	43,737.61	20.45%	214,033.38	96,543.92	45.11%
2004	587,329.78	314,673.60	53.58%	587,329.78	129,815.20	22.10%	585,734.20	280,441.64	47.88%
2005	976,123.83	456,497.60	46.77%	976,123.83	187,814.66	19.24%	976,245.60	563,186.57	57.69%
2006	722,139.68	366,117.73	50.70%	722,139.68	143,699.09	19.90%	745,525.65	405,396.85	54.38%

Sub-Goal Qualifying Rates for PLS Purchases 2005 - 2006<sup>3</sup>

Year	Low Mod Eligible Adjusted Units <sup>2</sup>	Low Mod Qualified Adjusted Units <sup>2</sup>	Low Mod Goal-Qualifying Rates	Special Affordable Eligible Adjusted Units <sup>2</sup>	Special Affordable Qualified Adjusted Units <sup>2</sup>	Special Affordable Goal-Qualifying Rates	Underserved Eligible Adjusted Units <sup>2</sup>	Underserved Qualified Adjusted Units <sup>2</sup>	Underserved Goal-Qualifying Rates
2005	320,607.28	187,447.94	58.47%	320,607.28	74,828.02	23.34%	320,618.76	174,275.70	54.36%
2006	168,360.71	142,235.13	84.48%	168,360.71	57,281.87	34.02%	168,331.18	95,938.16	56.99%

<sup>1</sup> As with other data recently provided by Freddie Mac to the FCIC, the data set forth above has been assembled specifically in response to the FCIC's requests. In addition, this data is being provided on an expedited basis given the FCIC's request that it be provided as soon as possible. For example, we note that the data provided above for qualified adjusted units in 2003 and 2004 differ immaterially from data in Table 15 provided to you previously on December 2 and 7, 2010, for those respective years. Accordingly, while we believe that the data set forth above is materially accurate, the FCIC should bear the foregoing in mind as it reviews this data.

<sup>2</sup> Regulatory guidance regarding housing goals required that GSEs receive pro rata housing goals credit for certain security purchases. Thus, "adjusted units" takes into account Freddie Mac's pro-rata share of each dwelling unit backing our security purchases, whereas "unadjusted units" does not take into account Freddie Mac's pro-rata share.

<sup>3</sup> Sub-goals were not established for the GSEs until 2005.

\*We note that "[a] mortgage purchase ... by an Enterprise in a particular year shall count toward the achievement of each housing goal for which such purchase ... qualifies in that year." 12 CFR 1282.15(c). The GSEs' goals for the relevant time period are set forth at 24 CFR 81.12-14.