

Housing Finance

Fannie Mae and Freddie Mac

Issue Overview

to restructure the housing finance system have subsided, the focus is now concentrated on the future of the Enterprises. Whether the conservatorships are sustainable in perpetuity, what are the benefits and downsides of releasing the Enterprises from conservatorship, with and without Congress acting, and how important is an explicit federal government guarantee to investors are just a few of the questions that must be considered. One of the central questions of releasing the Enterprises from conservatorship is whether

ing for loans it does not see as meeting the core mission of the Enterprises, (i.e., cash refinances, jumbo conforming, second homes).

The Enterprises are a critical source of financing for single-family and multifamily housing. Any disruption to the availability and cost of mortgage credit to shrink the footprint of the Enterprises or end conservatorship would be detrimental to the housing market.

Solutions

- Continue to allow Fannie Mae and Freddie Mac to build capital and ensure they maintain a vital role of providing liquidity to the mortgage market.
- family homes and rental units to be built to the 2021 IECC or ANSI/ASHRAE/IES Standard 90.1-2019.
- Encourage a reduction in loan level pricea



Housing Finance

Federal Housing Programs

Issue Overview

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