

Ginnie Mae Impact MBS Metrics – Guaranteed Portfolio as of January 2025

	Targeted Population	Positive Outcomes	Our Commitment	
Social - Affordable	FHA Borrowers – 7,237,071 VA Borrowers – 3,710,557 RHS Borrowers – 768,149 PIH Borrowers – 23,890	Loans under \$200K 6,471,360 Loans First-Time Home Buyers 4,581,413 Loans Down Payment Assistance 708,562 Loans Rural Single Family – 1,778,718 Loans HECM – 1,465,287 Loans	Ginnie Mae was established by Congress in 1968 to offer broad access to credit nationwide with a special emphasis on low- and moderate-income borrowers, and rural, inner-city, and underserved communities. Ginnie Mae securitization provides a unique and sustainable service in making home ownership more affordable, accessible, and equitable for our nation. The proceeds from the sale of Ginnie Mae Primary Issuance MBS are a source of capital to finance the specific residential mortgage loans collateralizing the Ginnie Mae MBS. Ginnie Mae securitization collateral selection is restricted to agency insured mortgages from the following United States Government Agencies. These agencies are the: Federal Housing Administration (FHA), Department of Veterans Affairs (VA), United States Department of Agriculture’s Rural Housing Service (USDA-RHS), and HUD Public and Indian Housing (PIH). The combination of these insuring agency programs and Ginnie Mae’s guaranty enable housing outcomes for households who might otherwise not be able to obtain mortgage access.	Single Family
	Low-to-Moderate Income Borrowers (LMI)	3,320,362 Loans		
	LMI Majority Census Tract Loans	1,790,063 Loans		
	Borrowers Facing Difficulties	781,996 modifications with over 839,640 in partial claims		
	Senior Citizens Aging in Place	263,182 Home Equity Convertible Mortgages (HECM) or Reverse	Ginnie Mae has been integral to the federal actions to prevent foreclosure for homeowners experiencing financial hardship.	HECM
	Multifamily Housing (MF)	1.329 million apartment homes 497,891 healthcare living units	Affordable rental housing is in critically short supply. Government lending and subsidy programs support preservation and creation of new affordable housing units nationwide.	Multi-Family
	MF Affordable	5,104 MF loans are either Green, Affordable, or both		
MF Green	Ginnie Mae provides information to investors via its monthly bond disclosure on multifamily investments that meet FHA’s MF Green Mortgage Insurance Premium (MIP) Discount Qualified Mortgages and those loans meeting FHA’s MF Broadly Affordable and Affordable requirements.			
Green				