

Workforce Housing MBS Update

March 4, 2026

In December 2025, Freddie Mac [issued](#) its first workforce housing (WFH) MBS, which were backed by mortgage loans made to public service professionals such as teachers and firefighters who earn up to 120% of Area Median Income.

To support our planned issuance of additional WFH bonds, we are making available an analysis of the [historic prepayment behavior](#) of loans that could have qualified for pooling in workforce housing bonds. We believe this data provides useful insight for assessing this collateral in relation to other existing specified pools.

Information about future issuance of WFH MBS will be posted to our [Workforce Housing MBS](#) website.

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