AI Overview

As of the first half of 2025, the single-family serious delinquency rate for Fannie Mae was 0.57%, for Freddie Mac it was 0.57% in April 2025, and for FHA-backed mortgages the rate was 4.41% in early 2025, according to the Urban Institute. These rates refer to mortgages that are three or more monthly payments past due or are in foreclosure.

Specifics by Entity

- **Fannie Mae:**

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The serious delinquency rate for Fannie Mae single-family loans was 0.57% in January 2025, according to Fannie Mae's January 2025 summary.

- **Freddie Mac:**

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The single-family serious delinquency rate for Freddie Mac was 0.57% in April 2025, down from March but up year-over-year, notes Safeguard Properties.

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FHA:

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The FHA serious delinquency rate was 4.41% in early 2025, a notable increase from its low in mid-2024 and bringing the rate to levels seen in 2017, according to the Urban Institute.

What these rates mean

- **Serious Delinquency:**

This term typically includes loans that are at least 90 days past due or are in foreclosure.

- **Contributing Factors:**

For FHA loans, factors like increased unemployment, rising property taxes and insurance, and more credit card debt contributed to the rise in delinquencies, according to The Urban Institute.