

February 18, 2026

Freddie Mac Update

Effective Date

Effective Immediately

Update:

Income Continuance Start Date

Freddie Mac has added specificity to the existing income continuance requirements when the duration is defined and documentable by adding the “Application Received Date” as a start date for the three-year continuance requirement.

This does not represent a change to existing requirements.

This update applies to the following income types, when applicable:

Impacted income types	
Income type	Continuance category
Alimony, child support and/or separate maintenance	Duration of obligation is defined and documentable.
Homeownership Voucher Program (HOV)	Duration of HOV term limit is defined and documentable.
<ul style="list-style-type: none"> Mortgage differential Nonrecurring restricted stock and restricted stock unit awards subject to time-based vesting provisions Notes receivable Royalty payments (fixed payments) Trust income (fixed payment) 	Duration of payment and/or payment eligibility is defined and documentable.
<ul style="list-style-type: none"> Long-term disability Public assistance (e.g., Temporary Assistance for Needy Families) Retirement income (not including retirement account distributions as income) Survivor and dependent benefit income 	May or may not have documentable continuance. Refer to Sections 5305.1 and 5301.1(d) for complete information.

Should you have any questions, please reach out to your Account Executive or Client Manager