



Making Home Possible in Idaho

Financing Homeownership & Rental Housing

Freddie Mac is supporting the housing market and answering the nation's call to assist with its recovery. Our top priorities are providing essential liquidity to the market and helping to stem the foreclosure crisis. Over the past decade, Freddie Mac has invested approximately **\$22.5 billion** in home loans, helping **182,196** Idaho families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$2.4 billion	14,081	407	14,488
Past 10 Years	\$22.5 billion	178,117	4,079	182,196

In 2008 Freddie Mac:

- Enabled 866 Idaho homebuyers to purchase their first home.
- Financed loans for 6,289 low- and moderate-income Idaho families.
- Funded home loans with an average mortgage of \$168,835.

Preventing Foreclosure

We are proud to play a key role in sustaining homeownership by supporting the President's Making Home Affordable program. Freddie Mac helped approximately **88,000** homeowners avoid foreclosure in 2008, and **199** in Idaho alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	134	213	16	30	393

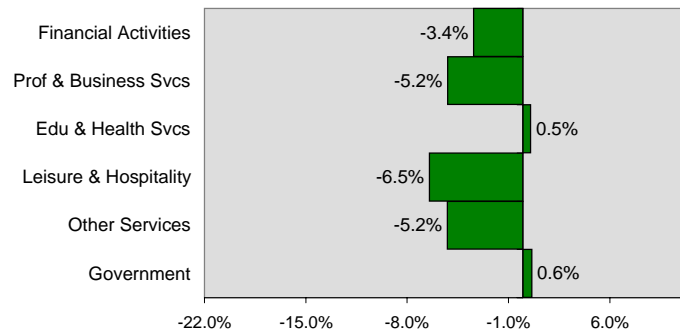
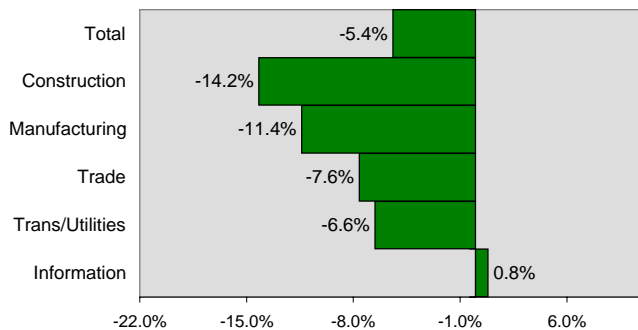
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Idaho Foreclosure Prevention Resources](#)
- [Homeowner's HOPE™ Hotline, \(888\) 995-HOPE™](#)
- [HUD-Certified Housing Counselors, \(800\) 569-4287](#)
- www.FreddieMac.com/avoidforeclosure or (800) FREDDIE

For more information, please go to www.freddiemac.com/states

* Based on completed agreements. Periodically, there are differences in and changes to our reported numbers due to the timing of completion.

Employment growth was strongest in Idaho's information sector over the year ended July 2009



Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	39,605	42,905	43,767	45,545	45,547
% Change	8.6	8.3	2.0	4.1	0
Total Non-Farm Employment (ths.)	587.9	611.3	638.4	654.9	648.4
% Change	2.8	4.0	4.4	2.6	-1.0
Unemployment Rate (%)	4.6	3.7	3.0	3.0	4.9
Personal Income Growth (%)	9.4	7.3	8.7	7.2	2.9
Population (ths.)	1,390.3	1,424.1	1,461.2	1,496.1	1,523.8
Single-Family Permits	15,273	19,172	14,789	9,551	5,673
Multifamily Permits	2,835	2,406	2,286	2,554	797
Existing Median Home Sales Price (ths.)	130.7	150.3	182.1	182.0	165.5
Mortgage Originations (# of SF loans)	71,426	88,649	84,386	65,040	n/a
Personal Bankruptcies (total ch. 7 & 13)	9,323	11,818	2,875	3,718	5,075
Existing Home Sales (ths.)	32.1	na	na	33.1	24.1
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	9.8	7.0	7.4	8.1	10.3
Serious Mortgage Delinquency (% All Loans)	1.19	0.90	0.98	1.90	3.62
Foreclosure Rate (% All Loans)	0.63	0.68	0.91	1.44	2.10
Homeownership Rate (%)	72.4	71.4	71.3	72.1	70.9

National Weekly Average Mortgage Interest Rates from Freddie Mac's Primary Mortgage Market Survey®

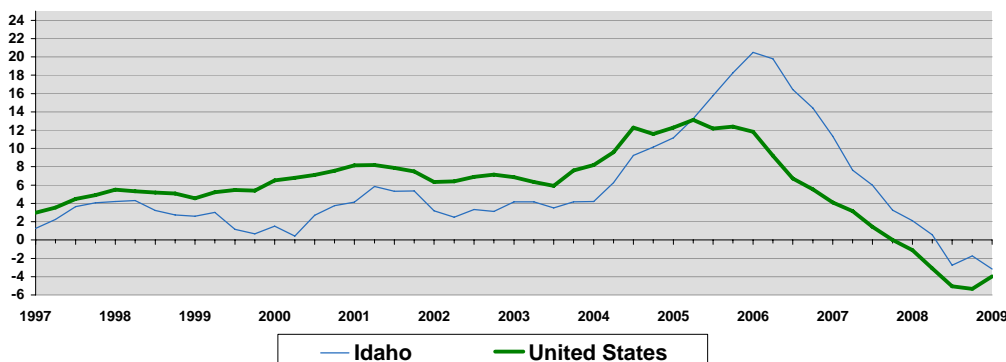
— 30-Year Fixed Rate — 1-Year ARM



Source: Freddie Mac, Primary Mortgage Market Survey®

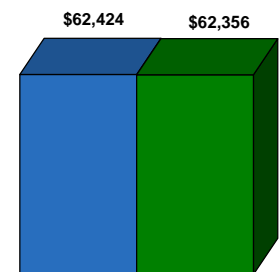
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

Annual % Change in House Prices



Source: Freddie Mac's Conventional Mortgage Home Price Index

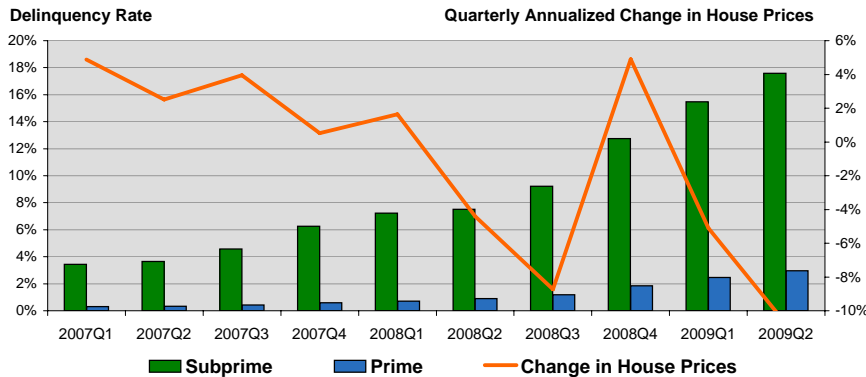
2008Q4 Median Family Income



■ Idaho ■ United States

Source: US Census Bureau, Moody's Economy.com

Serious mortgage delinquencies are rising among prime and subprime borrowers in Idaho and are exacerbated by declining house prices



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	12
1 = Highest	
Mortgage Delinquency Rate	32
1 = Most Delinquent	
Median Family Income	25
1 = Highest	
Adjustable Rate Mortgage Share	31
1 = Highest Share	
Housing Affordability	33
1 = Most Affordable	
Employment Growth	47
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Idaho

	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	70.9%	-1.2%
White, Non-hispanic	72.5%	-0.5%
Black	63.6%	23.2%
Hispanic	53.6%	-5.6%
Asian or Pacific Islander	53.6%	-8.4%

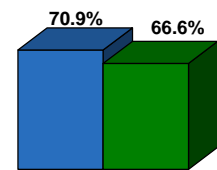
Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is higher in Idaho than the national average

2008 Homeownership Rate



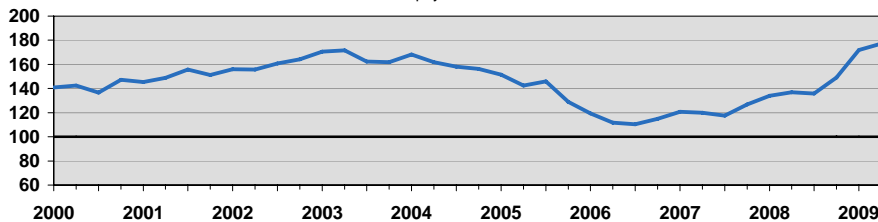
■ Idaho ■ United States

Source: US Census Bureau

State Housing Affordability Index

Idaho

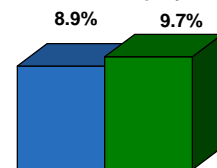
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is lower in Idaho

August 2009 Unemployment Rate

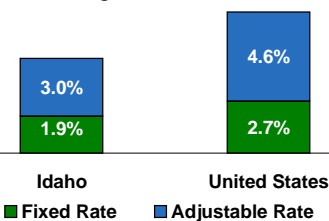


■ Idaho ■ United States

Source: Bureau of Labor Statistics

The Subprime Picture

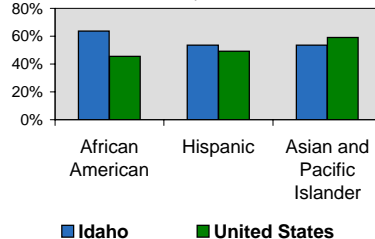
Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

ID Homeownership rates are higher among Hispanic and African American groups

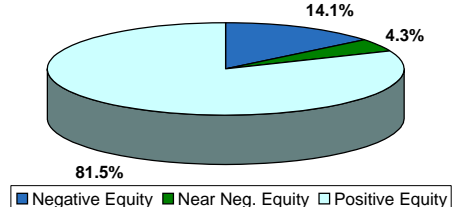
2008 Homeownership Rate



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity Idaho

US: 19.8% Negative Equity Share & 5.2% Near Negative Equity



Source: First American CoreLogic. Data represent share of homes where total mortgage debt is higher than home value.