



Making Home Possible in Kansas

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 **\$31 billion** in home loans, helping **283,637** Kansas families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$2.4 billion	16,555	3,223	19,778
Past 10 Years	\$31 billion	250,855	32,782	283,637

In 2008 Freddie Mac:

- Enabled 2,315 Kansas homebuyers to purchase their first home.
- Financed loans for 10,576 low- and moderate-income Kansas families.
- Funded home loans with an average mortgage of \$134,250.

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 **991** in Kansas alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	229	457	24	37	747

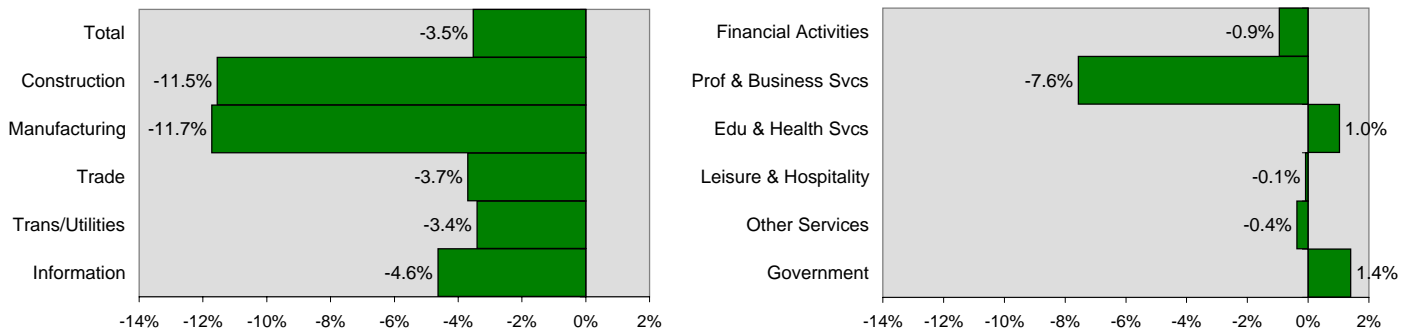
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Kansas HUD](#)
- [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.

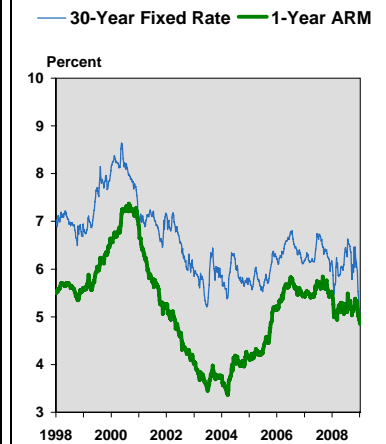
Employment growth was strongest in Kansas' government sector over the year ended July 2009



Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	88,316	89,994	93,123	96,016	98,110
% Change	1.8	1.9	3.5	3.1	2.2
Total Non-Farm Employment (ths.)	1,325.0	1,333.1	1,353.8	1,380.0	1,391.1
% Change	0.9	0.6	1.6	1.9	0.8
Unemployment Rate (%)	5.5	5.1	4.4	4.1	4.4
Personal Income Growth (%)	4.3	4.1	8.0	6.6	4.9
Population (ths.)	2,731.1	2,742.2	2,756.3	2,777.4	2,802.1
Single-Family Permits	11,548	11,626	11,133	8,137	5,425
Multifamily Permits	1,753	2,422	3,486	3,336	2,763
Existing Median Home Sales Price (ths.)	129.8	134.0	134.0	133.1	128.9
Mortgage Originations (# of SF loans)	106,241	105,068	96,630	84,912	n/a
Personal Bankruptcies (total ch. 7 & 13)	16,012	22,366	6,188	7,809	8,649
Existing Home Sales (ths.)	72.8	77.5	76.3	70.6	60.4
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	13.6	12.8	11.3	11.1	10.3
Serious Mortgage Delinquency (% All Loans)	1.55	1.79	1.90	2.45	2.99
Foreclosure Rate (% All Loans)	0.60	0.65	0.59	0.72	0.85
Homeownership Rate (%)	69.5	69.5	69.9	70.2	69.4

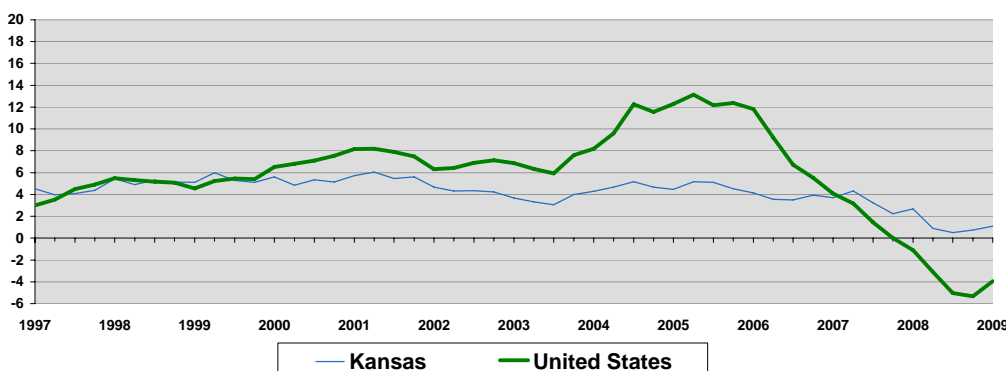
National Weekly Average Mortgage Interest Rates from Freddie Mac's Primary Mortgage Market Survey®



Source: Freddie Mac, Primary Mortgage Market Survey®

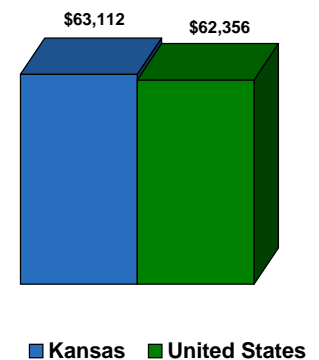
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

Annual % Change in House Prices



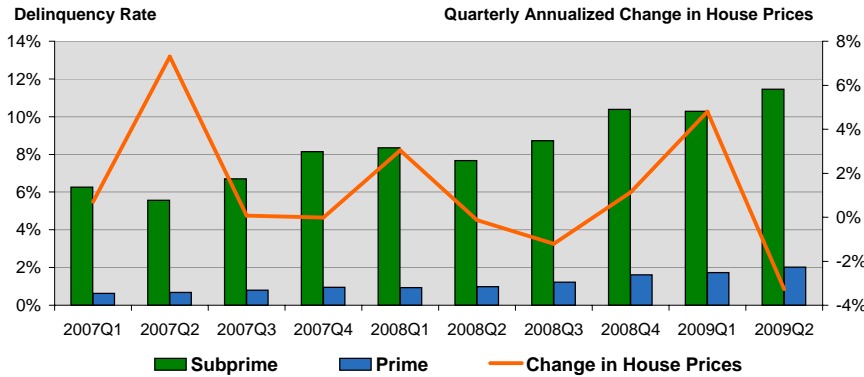
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



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

Serious mortgage delinquencies are rising among prime and subprime borrowers in Kansas but remain low overall



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	23
1 = Highest	
Mortgage Delinquency Rate	43
1 = Most Delinquent	
Median Family Income	23
1 = Highest	
Adjustable Rate Mortgage Share	27
1 = Highest Share	
Housing Affordability	7
1 = Most Affordable	
Employment Growth	26
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Kansas

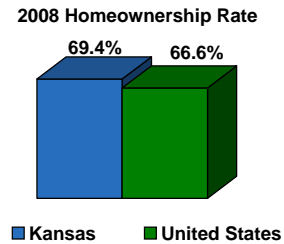
Race/Ethnicity	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	69.4%	-0.7%
White, Non-hispanic	72.7%	-0.1%
Black	40.3%	-2.2%
Hispanic	57.7%	2.2%
Asian or Pacific Islander	55.2%	-8.8%

Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is slightly higher than the national average in KS

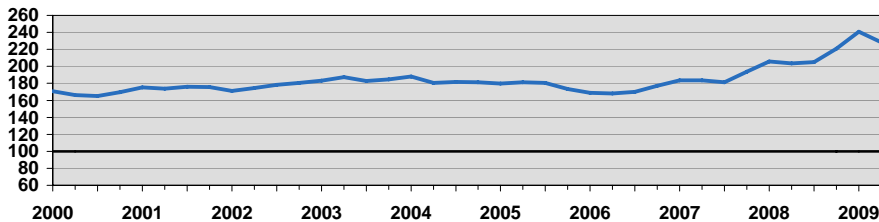


Source: US Census Bureau

State Housing Affordability Index

Kansas

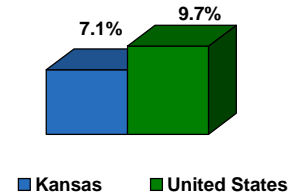
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is low in KS

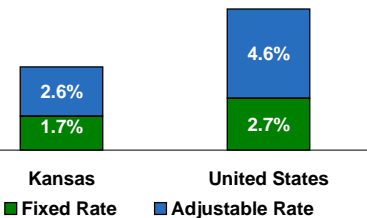
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

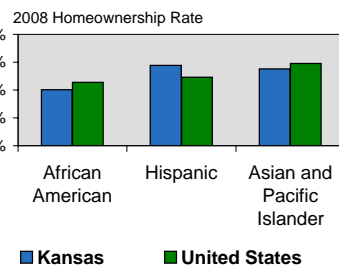
The Subprime Picture

Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

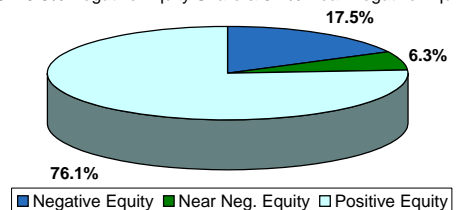
Homeownership is high among Hispanic households in KS



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity Kansas

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.