



Making Home Possible in New Hampshire

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 **\$26 billion** in home loans, helping **179,159** New Hampshire families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$2 billion	10,534	553	11,087
Past 10 Years	\$26 billion	170,837	8,322	179,159

In 2008 Freddie Mac:

- Enabled 917 New Hampshire homebuyers to purchase their first home.
- Financed loans for 5,521 low- and moderate-income New Hampshire families.
- Funded home loans with an average mortgage of \$190,307.

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 **518** in New Hampshire alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	221	230	26	41	518

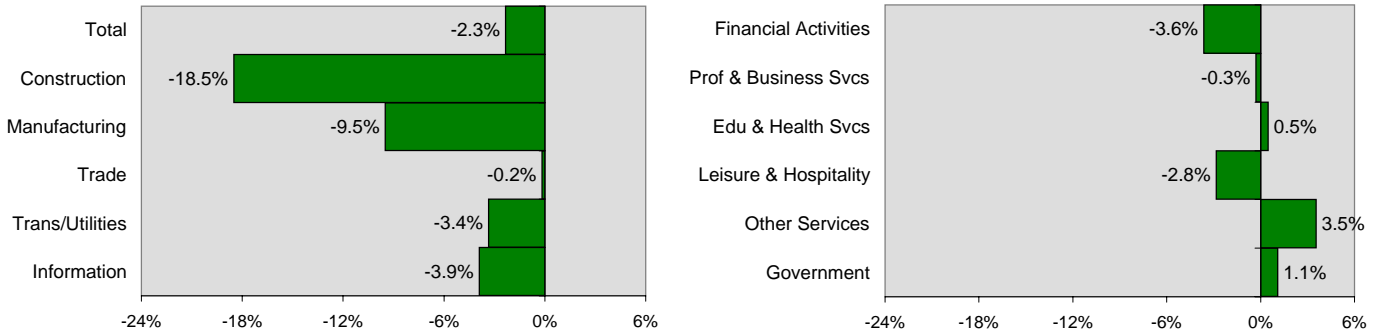
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Help for New Hampshire Homeowners](#)
- [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 New Hampshire's service sectors over the year ended July 2009

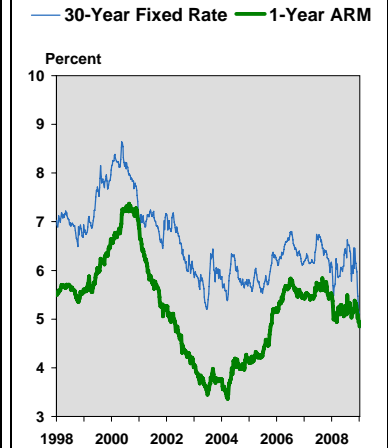


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	47,744	48,531	49,266	49,642	50,553
% Change	4.0	1.6	1.5	0.8	1.8
Total Non-Farm Employment (ths.)	627.4	636.3	641.9	646.0	645.7
% Change	1.5	1.4	0.9	0.6	0.0
Unemployment Rate (%)	3.9	3.6	3.5	3.5	3.8
Personal Income Growth (%)	6.5	3.2	6.7	5.1	3.1
Population (ths.)	1,292.1	1,300.5	1,308.8	1,312.3	1,315.8
Single-Family Permits	7,002	6,432	4,826	3,772	2,333
Multifamily Permits	1,651	1,154	851	789	901
Existing Median Home Sales Price (ths.)	214.0	235.0	230.4	219.2	206.3
Mortgage Originations (# of SF loans)	75,037	74,174	61,996	44,920	n/a
Personal Bankruptcies (total ch. 7 & 13)	4,490	5,506	1,712	2,651	3,562
Existing Home Sales (ths.)	26.8	na	na	na	18.5
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	4.8	5.1	6.0	5.7	7.5
Serious Mortgage Delinquency (% All Loans)	0.51	0.80	1.43	2.58	3.61
Foreclosure Rate (% All Loans)	0.44	0.39	0.63	1.27	2.31
Homeownership Rate (%)	72.6	73.0	72.1	74.1	72.3

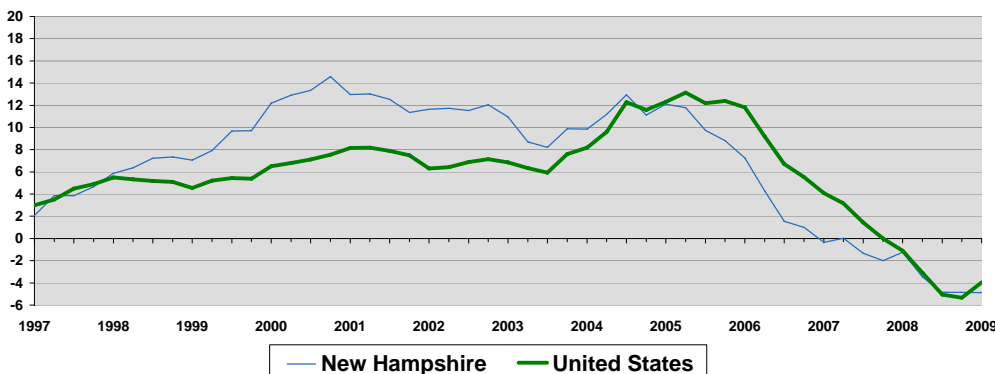
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

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



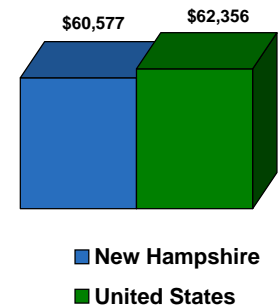
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



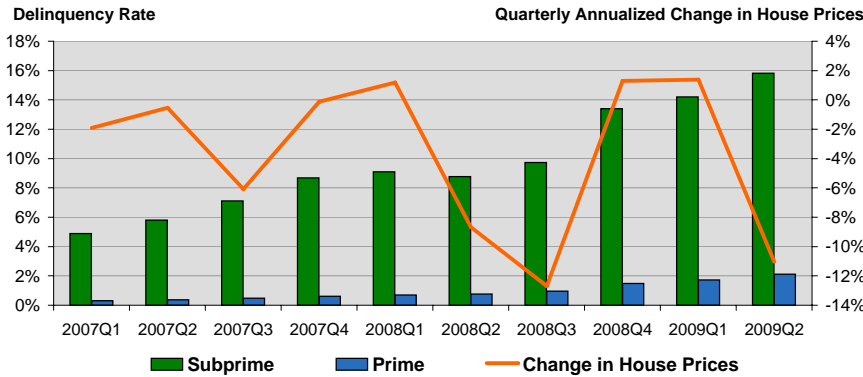
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



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

Serious mortgage delinquencies are high and rising among prime and subprime borrowers in New Hampshire



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	6
1 = Highest	
Mortgage Delinquency Rate	33
1 = Most Delinquent	
Median Family Income	27
1 = Highest	
Adjustable Rate Mortgage Share	1
1 = Highest Share	
Housing Affordability	25
1 = Most Affordable	
Employment Growth	14
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in New Hampshire

	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	72.3%	-1.8%
White, Non-hispanic	73.7%	-1.1%
Black	36.0%	-14.3%
Hispanic	47.5%	-0.4%
Asian or Pacific Islander	52.9%	-8.3%

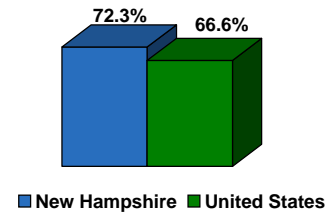
Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership is higher in New Hampshire than the national average

2008 Homeownership Rate

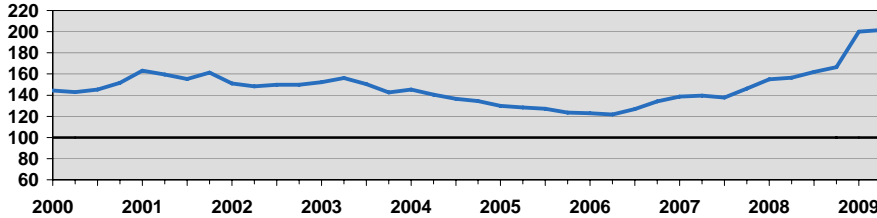


Source: US Census Bureau

State Housing Affordability Index

New Hampshire

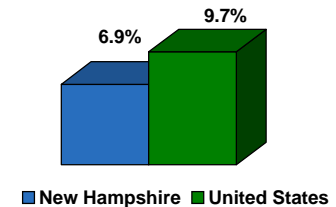
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is low in New Hampshire

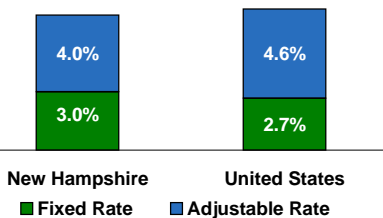
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

The Subprime Picture

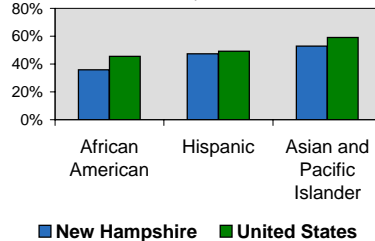
Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

Homeownership among minority households is low in NH

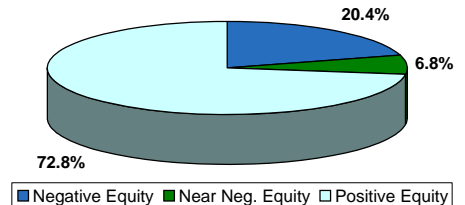
2008 Homeownership Rate



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity New Hampshire

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.