



Making Home Possible in Washington, D.C.

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 **\$11.6 billion** in home loans, helping **75,220** Washington, D.C. families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$1.4 billion	5,140	1,840	6,980
Past 10 Years	\$11.6 billion	56,080	19,140	75,220

In 2008 Freddie Mac:

- Enabled 1,174 Washington, D.C. homebuyers to purchase their first home.
- Financed loans for 4,745 low- and moderate-income Washington, D.C. families.
- Funded home loans with an average mortgage of \$249,958.

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 **156** in Washington, D.C. alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	69	71	7	9	156

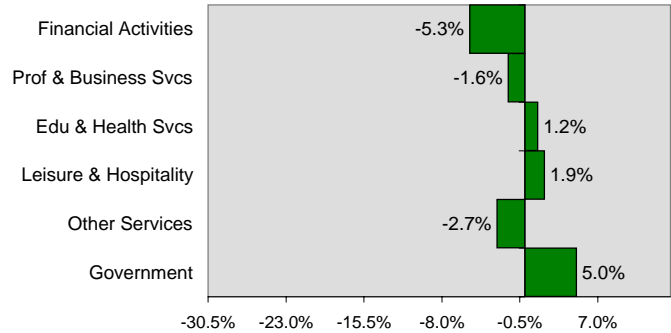
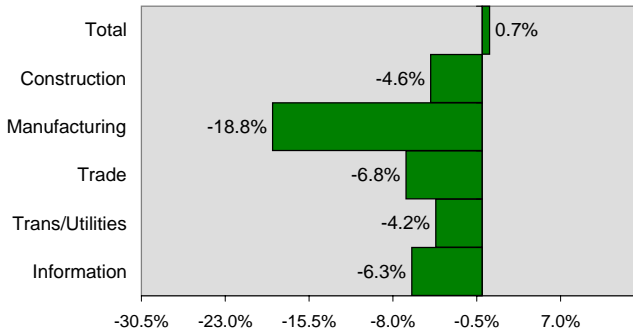
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Washington, D.C. 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 DC's 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	67,537	70,003	71,424	72,641	74,812
% Change	4.4	3.7	2.0	1.7	3.0
Total Non-Farm Employment (ths.)	674.2	682.2	687.6	693.7	704.8
% Change	1.3	1.2	0.8	0.9	1.6
Unemployment Rate (%)	7.5	6.5	5.8	5.5	7.0
Personal Income Growth (%)	8.5	9.1	8.1	6.7	4.7
Population (ths.)	579.5	582.0	585.4	587.9	591.8
Single-Family Permits	226	125	126	576	248
Multifamily Permits	1,710	2,735	1,979	1,334	288
Existing Median Home Sales Price (ths.)	272.3	355.7	364.5	365.9	285.2
Mortgage Originations (# of SF loans)	32,382	35,498	31,726	23,803	n/a
Personal Bankruptcies (total ch. 7 & 13)	1,888	2,381	519	677	818
Existing Home Sales (ths.)	13.3	12.2	10.2	9.7	7.1
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	11.3	7.7	7.8	9.6	8.6
Serious Mortgage Delinquency (% All Loans)	0.78	0.59	1.01	2.31	4.13
Foreclosure Rate (% All Loans)	0.51	0.43	0.56	0.90	1.51
Homeownership Rate (%)	43.6	42.5	45.8	44.5	43.4

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

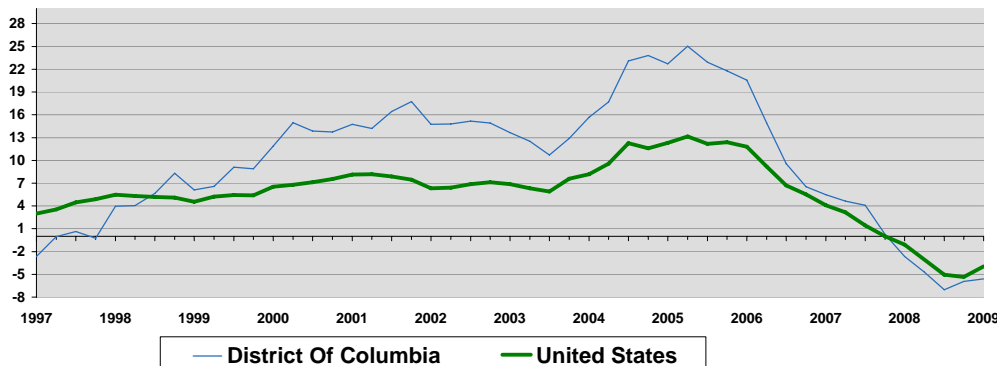
National Weekly Average Mortgage Interest Rates from Freddie Mac's Primary Mortgage Market Survey®

— 30-Year Fixed Rate — 1-Year ARM



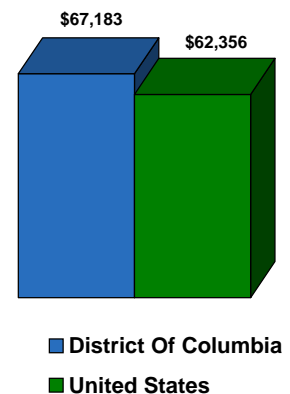
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



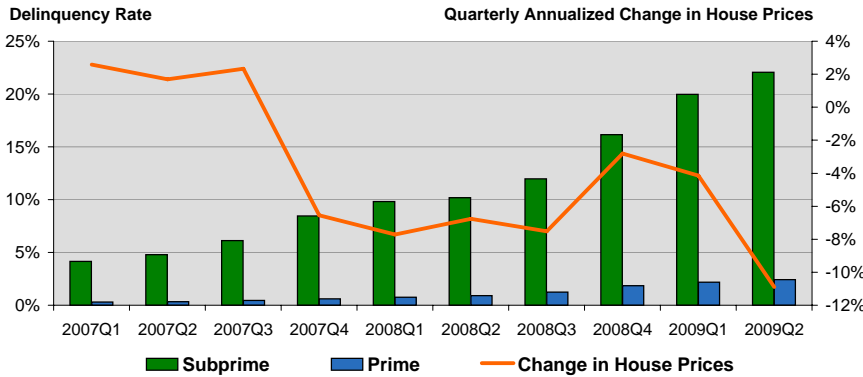
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



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

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



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	51
1 = Highest	
Mortgage Delinquency Rate	24
1 = Most Delinquent	
Median Family Income	16
1 = Highest	
Adjustable Rate Mortgage Share	10
1 = Highest Share	
Housing Affordability	44
1 = Most Affordable	
Employment Growth	2
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in District Of Columbia

	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	43.4%	-1.1%
White, Non-hispanic	55.0%	1.0%
Black	37.5%	-0.9%
Hispanic	27.2%	-2.7%
Asian or Pacific Islander	34.6%	-10.6%

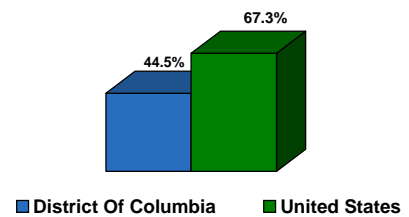
Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

Homeownership in DC is lower than the national average

2008 Homeownership Rate

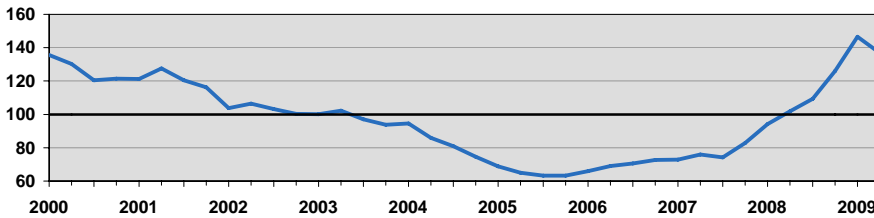


Source: US Census Bureau

State Housing Affordability Index

District Of Columbia

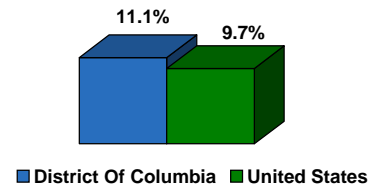
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment is higher in DC

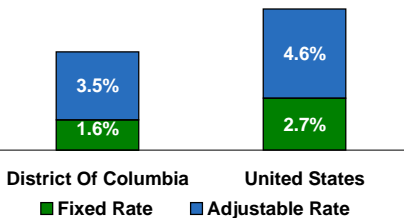
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

The Subprime Picture

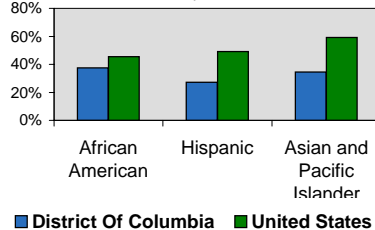
Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

DC minority homeownership rates are lower than those of the US

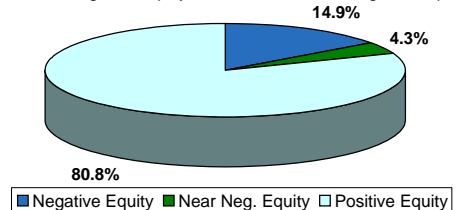
2008 Homeownership Rate



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity District Of Columbia

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.