



Making Home Possible in Wisconsin

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 **\$93.3 billion** in home loans, helping **764,530** Wisconsin families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$7.3 billion	44,048	2,166	46,214
Past 10 Years	\$93.3 billion	736,665	27,865	764,530

In 2008 Freddie Mac:

- Enabled 3,380 Wisconsin homebuyers to purchase their first home.
- Financed loans for 22,401 low- and moderate-income Wisconsin families.
- Funded home loans with an average mortgage of \$163,116.

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 **1,441** in Wisconsin alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	583	690	83	85	1,441

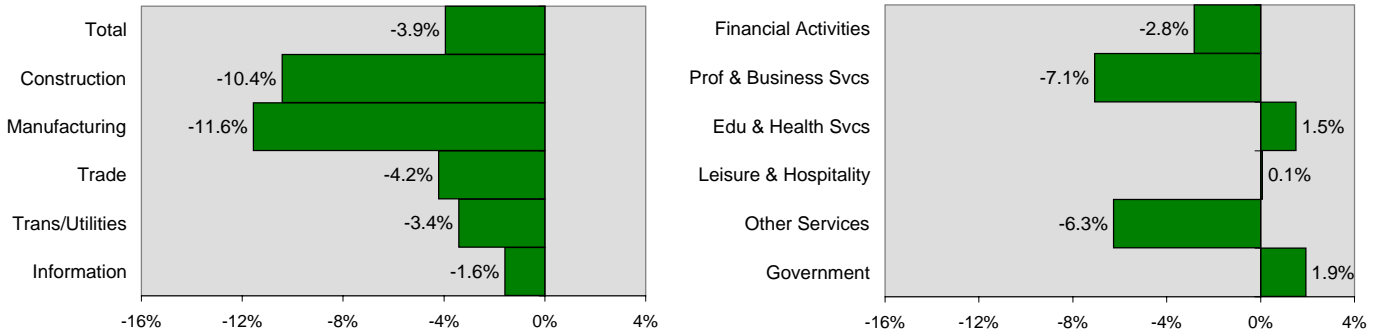
Homeowner Resources

- The mortgage lender, also called the "servicer." (Contact information located on mortgage statement.)
- www.MakingHomeAffordable.gov
- [Wisconsin Foreclosure Resource](#)
- [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 Wisconsin's government sector over the year ended July 2009

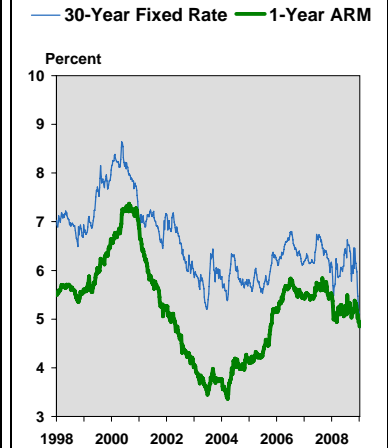


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
Gross State Product, C\$B	188,001	191,653	194,964	196,955	198,324
% Change	2.1	1.9	1.7	1.0	0.7
Total Non-Farm Employment (ths.)	2,807.1	2,842.1	2,866.4	2,884.4	2,870.2
% Change	1.1	1.2	0.9	0.6	-0.5
Unemployment Rate (%)	5.0	4.8	4.6	4.7	4.7
Personal Income Growth (%)	3.9	3.7	5.9	5.8	3.4
Population (ths.)	5,508.8	5,538.8	5,568.5	5,598.9	5,628.0
Single-Family Permits	29,716	25,966	19,607	16,261	10,124
Multifamily Permits	10,276	9,368	7,722	5,576	5,385
Existing Median Home Sales Price (ths.)	144.3	156.7	160.4	159.9	152.7
Mortgage Originations (# of SF loans)	284,198	278,932	244,700	207,718	n/a
Personal Bankruptcies (total ch. 7 & 13)	26,651	37,408	11,158	15,426	20,795
Existing Home Sales (ths.)	115.5	122.2	117.9	104.8	84.0
30-Year Fixed Mortgage Rate Average (%)	5.84	5.87	6.41	6.34	6.07
Rental Vacancy Rate (%)	9.1	9.0	8.2	7.9	8.8
Serious Mortgage Delinquency (% All Loans)	1.10	1.42	1.94	3.17	4.00
Foreclosure Rate (% All Loans)	0.73	0.62	0.56	0.75	1.11
Homeownership Rate (%)	69.9	70.1	70.5	70.1	70.1

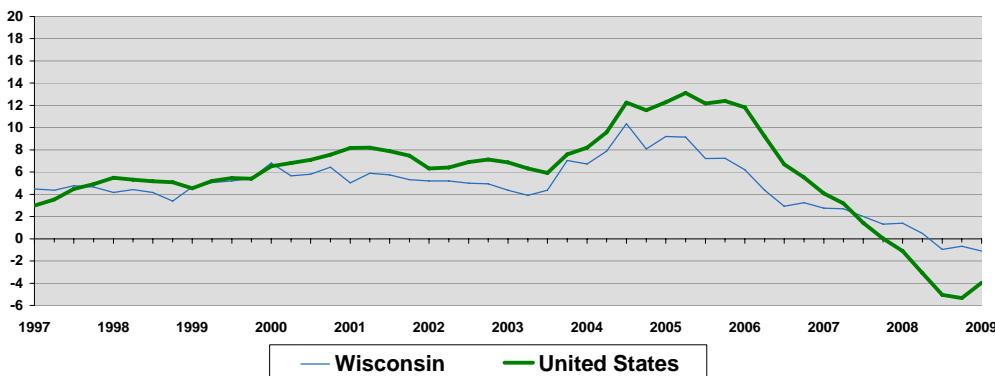
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

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



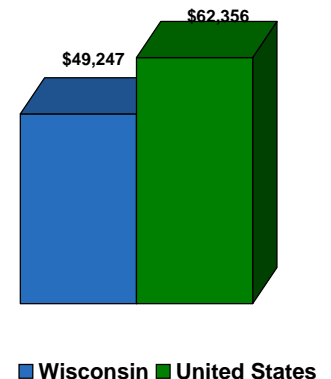
Source: Freddie Mac, Primary Mortgage Market Survey®

Annual % Change in House Prices



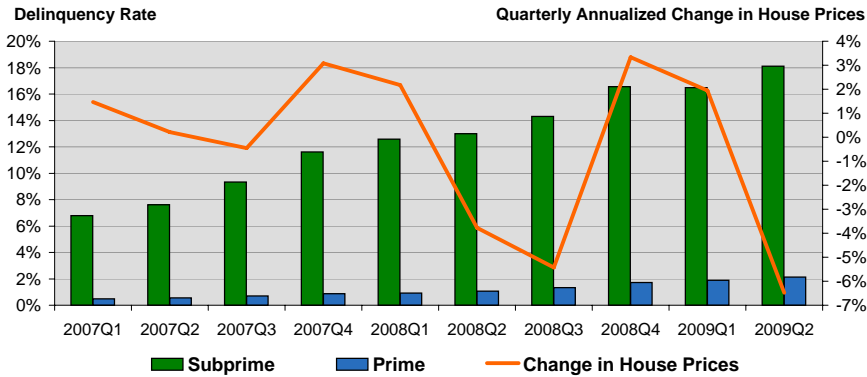
Source: Freddie Mac's Conventional Mortgage Home Price Index

2008Q4 Median Family Income



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

Serious mortgage delinquencies are rising among prime and subprime borrowers in Wisconsin



Source: First American CoreLogic and Freddie Mac

National Rankings

Homeownership Rate	15
1 = Highest	
Mortgage Delinquency Rate	27
1 = Most Delinquent	
Median Family Income	49
1 = Highest	
Adjustable Rate Mortgage Share	42
1 = Highest Share	
Housing Affordability	16
1 = Most Affordable	
Employment Growth	32
1 = Highest Growth	

Homeownership Rates by Race and Ethnicity in Wisconsin

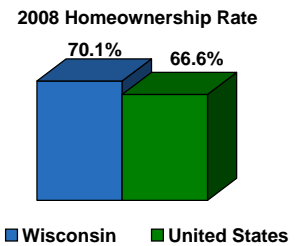
	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	70.1%	0.1%
White, Non-hispanic	73.7%	0.5%
Black	34.6%	1.5%
Hispanic	44.9%	-1.9%
Asian or Pacific Islander	50.1%	-2.2%

Source: US Census Bureau - American Community Survey

Homeownership Rate in 2008

Change in Homeownership Rate from 2007

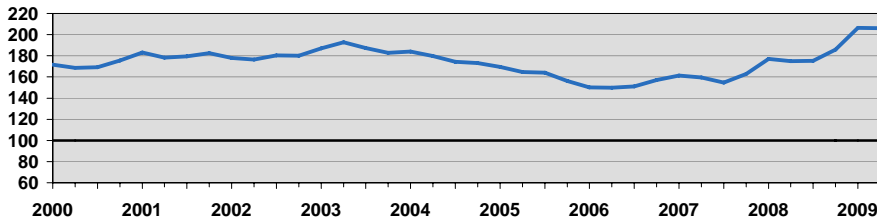
Homeownership in Wisconsin is higher than the national average



Source: US Census Bureau

State Housing Affordability Index - Wisconsin

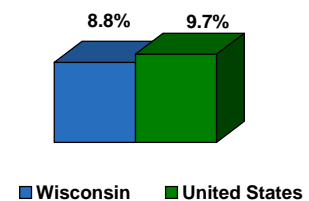
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

Unemployment in WI is lower than US

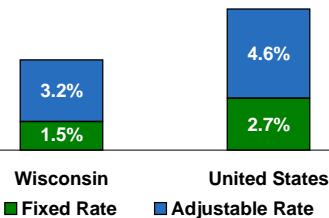
August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

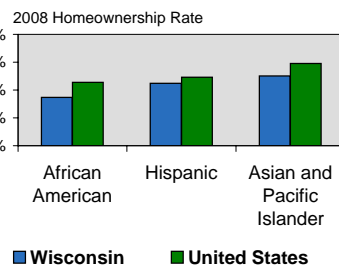
The Subprime Picture

Subprime dollar share of all loans outstanding as of December 2008



Source: First American CoreLogic

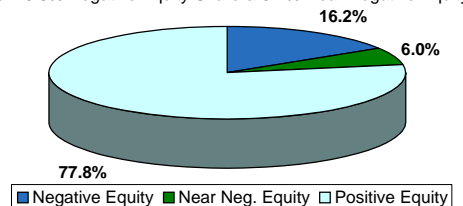
Homeownership is low among minority groups in Wisconsin



Source: US Census Bureau - American Community Survey

Share of Homes with Negative Equity - Wisconsin

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.