



## Making Home Possible in Wyoming

### 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 **\$6 billion** in home loans, helping **50,366** Wyoming families own or rent a home.

	Freddie Mac Investment	Homeowners Served	Renters Served	Total Families Served
2008	\$551 million	2,967	0	2,967
Past 10 Years	\$6 billion	48,420	1,947	50,366

#### In 2008 Freddie Mac:

- Enabled 227 Wyoming homebuyers to purchase their first home.
- Financed loans for 1,235 low- and moderate-income Wyoming families.
- Funded home loans with an average mortgage of \$185,793.

### 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 **85** in Wyoming alone.

	Loan Modifications	Repayment Plans	Forbearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008*	34	47	4	0	85

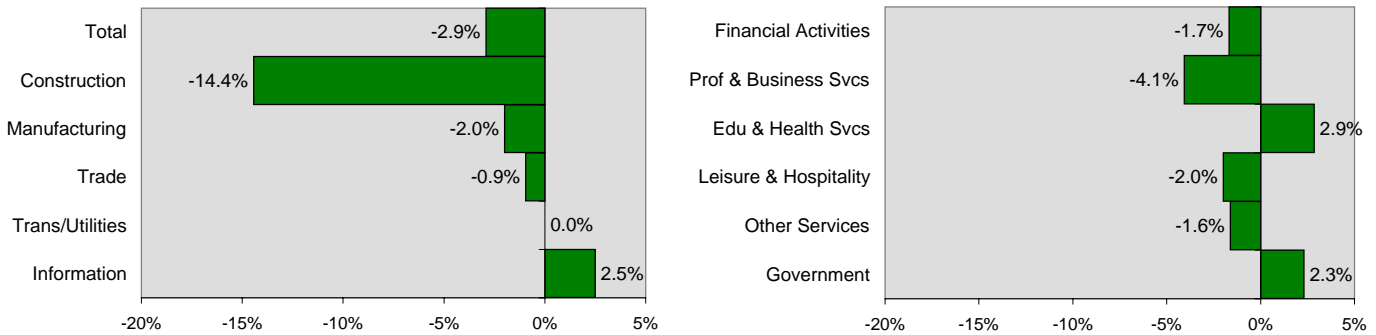
### Homeowner Resources

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

For more information, please go to [www.freddiemac.com/states](http://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 Wyoming's education and health services sector over the year ended July 2009

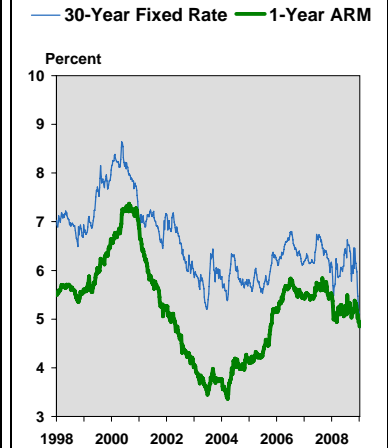


Source: Bureau of Labor Statistics, % change year ago

Indicators	2004	2005	2006	2007	2008
<b>Gross State Product, C\$B</b>	19,039	19,331	20,690	20,829	21,752
% Change	1.0	1.5	7.0	0.7	4.4
<b>Total Non-Farm Employment (ths.)</b>	255.3	263.9	277.3	288.8	298.5
% Change	2.1	3.4	5.1	4.2	3.3
<b>Unemployment Rate (%)</b>	3.9	3.7	3.3	2.9	3.1
<b>Personal Income Growth (%)</b>	8.1	10.4	13.4	10.7	7.6
<b>Population (ths.)</b>	502.8	506.0	512.6	523.3	532.7
<b>Single-Family Permits</b>	2,814	3,169	3,087	3,706	2,178
<b>Multifamily Permits</b>	503	828	450	849	491
<b>Existing Median Home Sales Price (ths.)</b>	133.3	144.1	150.9	153.6	146.3
<b>Mortgage Originations (# of SF loans)</b>	19,517	20,923	20,679	19,556	n/a
<b>Personal Bankruptcies (total ch. 7 &amp; 13)</b>	2,411	3,182	648	757	786
<b>Existing Home Sales (ths.)</b>	13.2	14.3	13.8	13.0	10.1
<b>30-Year Fixed Mortgage Rate Average (%)</b>	5.84	5.87	6.41	6.34	6.07
<b>Rental Vacancy Rate (%)</b>	5.6	6.0	4.6	5.4	4.7
<b>Serious Mortgage Delinquency (% All Loans)</b>	0.53	0.62	0.80	1.13	1.53
<b>Foreclosure Rate (% All Loans)</b>	0.18	0.18	0.24	0.29	0.39
<b>Homeownership Rate (%)</b>	69.9	71.5	69.5	69.3	70.1

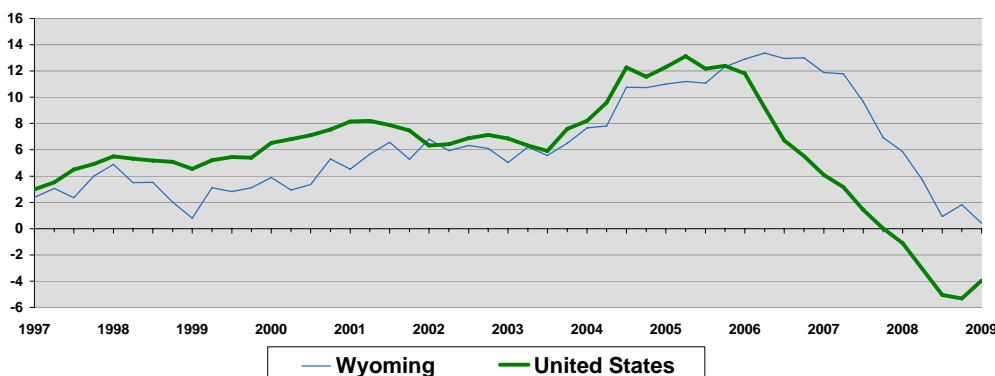
Sources: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics, US Census Bureau, Federal Housing Finance Board, US District Courts, National Association of Realtors, First American CoreLogic, Federal Financial Institutions Examination Council, Freddie Mac

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



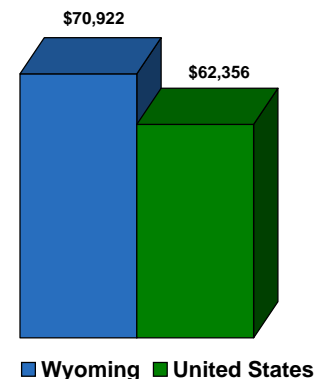
Source: Freddie Mac, Primary Mortgage Market Survey®

## Annual % Change in House Prices



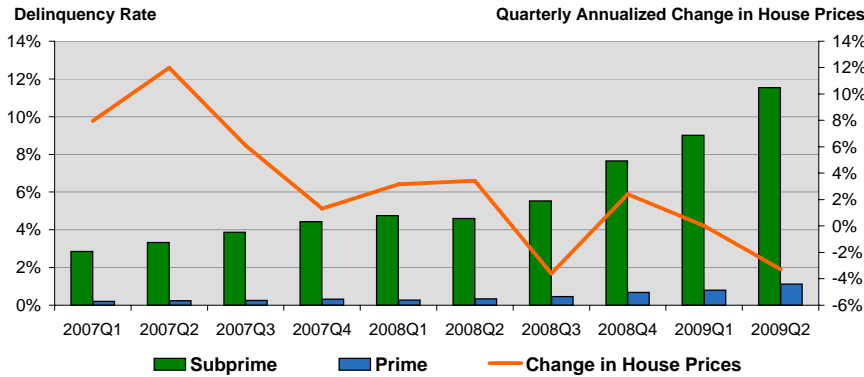
Source: Freddie Mac's Conventional Mortgage Home Price Index

## 2008Q4 Median Family Income



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

## Serious mortgage delinquencies are rising among prime and subprime borrowers in Wyoming but delinquencies are low relative to national averages



Source: First American CoreLogic and Freddie Mac

## National Rankings

<b>Homeownership Rate</b>	<b>18</b>
1 = Highest	
<b>Mortgage Delinquency Rate</b>	<b>50</b>
1 = Most Delinquent	
<b>Median Family Income</b>	<b>10</b>
1 = Highest	
<b>Adjustable Rate Mortgage Share</b>	<b>46</b>
1 = Highest Share	
<b>Housing Affordability</b>	<b>5</b>
1 = Most Affordable	
<b>Employment Growth</b>	<b>18</b>
1 = Highest Growth	

## Homeownership Rates by Race and Ethnicity in Wyoming

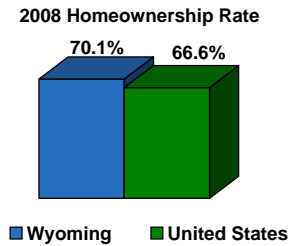
	Homeownership Rate in 2008	Change in Homeownership Rate from 2007
All Households	70.1%	0.8%
White, Non-hispanic	71.6%	1.6%
Black	64.0%	49.1%
Hispanic	58.4%	0.1%
Asian or Pacific Islander	49.0%	-15.7%

Source: US Census Bureau - American Community Survey

## Homeownership Rate in 2008

## Change in Homeownership Rate from 2007

## Homeownership is higher in Wyoming than the national average

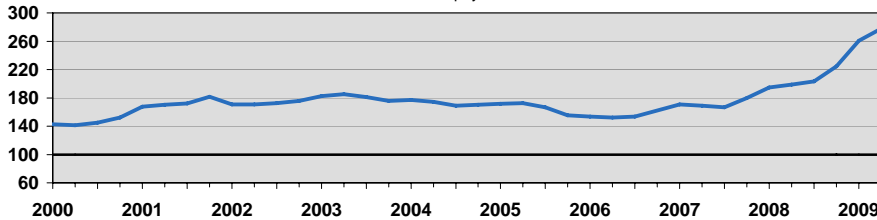


Source: US Census Bureau

## State Housing Affordability Index

### Wyoming

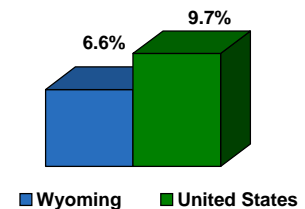
Share of the median-priced home affordable to the median-income family with a 30-year fixed-rate mortgage and 20% downpayment.



Source: Moody's Economy.com

## Unemployment is low in Wyoming

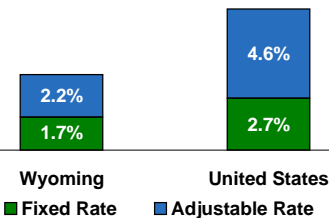
### August 2009 Unemployment Rate



Source: Bureau of Labor Statistics

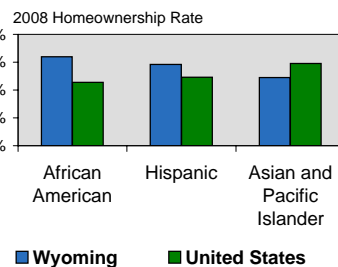
## The Subprime Picture

Subprime dollar share of all loans outstanding as of December 2008



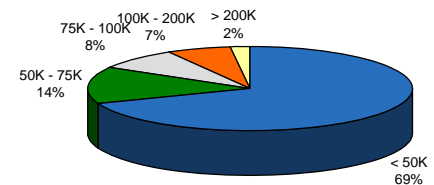
Source: First American CoreLogic

## WY Homeownership is higher within African American and Hispanic groups



Source: US Census Bureau - American Community Survey

## Household Adjusted Gross Income Wyoming



Source: Internal Revenue Service, 2007