



## Our Role State-by-State – Connecticut

### Financing Homeownership & Rental Housing in Connecticut

One of Freddie Mac's key priorities is providing constant, stable support to the housing market. Since we were created, we've continued to supply an ongoing stream of funding for mortgages, every day, in all geographic markets, and in good times and bad. Over the past decade, Freddie Mac has invested approximately \$60.4 billion in home loans, helping 369,148 families in Connecticut own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$2.5 billion	10,142	1,565	11,707
2010	\$5.3 billion	23,035	459	23,494
2000-2010	\$60.4 billion	346,377	22,771	369,148

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 588 homebuyers in Connecticut to purchase their first home.
- Financed loans for 1,620 low income families in Connecticut.
- Funded home loans with an average mortgage of \$227,296.

### Preventing Foreclosure in Connecticut

Foreclosure prevention remains one of Freddie Mac's top priorities. Since the housing crisis began, our efforts through our own foreclosure avoidance programs and the Administration's Home Affordable Modification program (HAMP), have helped over half a million families facing financial hardship to keep their homes or sell their properties. In Connecticut alone, we have completed 5,627 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	307	416	55	20	798
2009	660	327	128	74	1,189
2010	1,720	358	324	154	2,556
2011*	641	214	131	98	1,084

Based on completed agreements. Periodically, there are differences in and changes to our reported numbers due to the timing of completion.

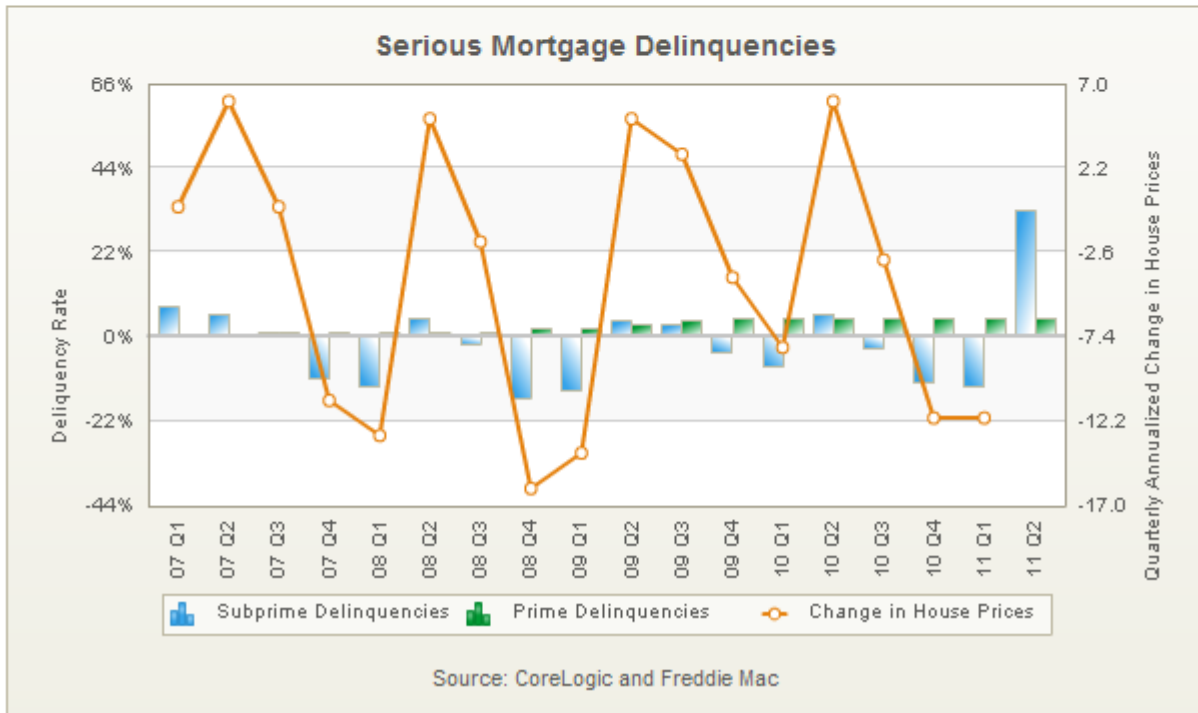
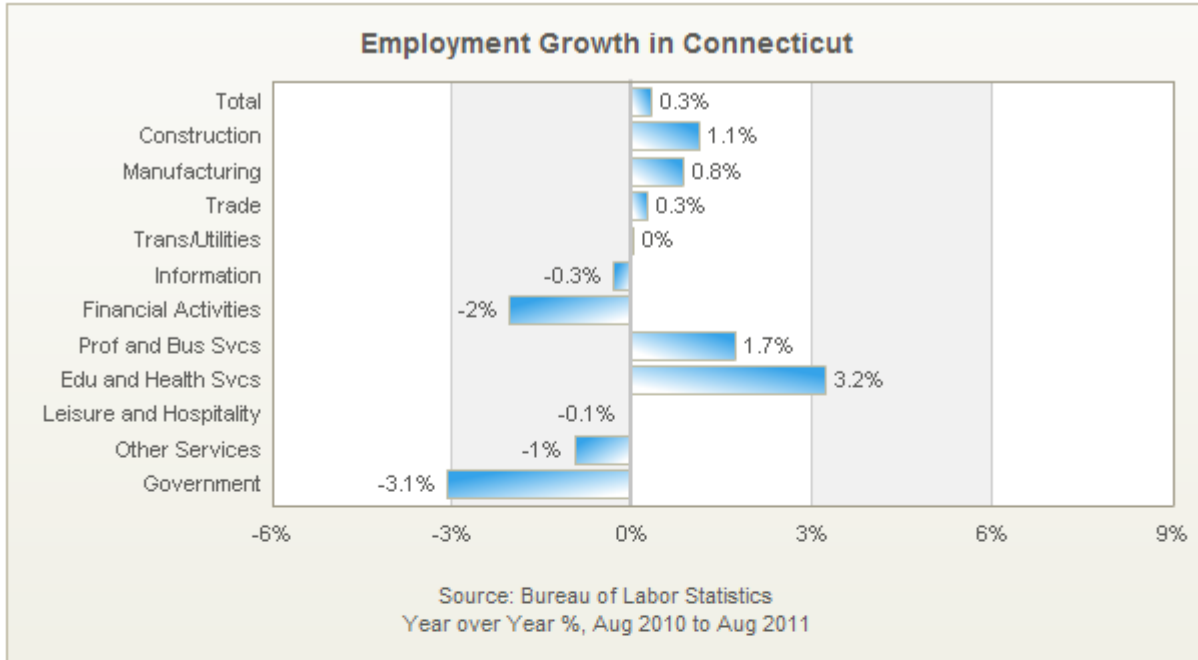
\* 2011 data is current as of June 30, 2011.

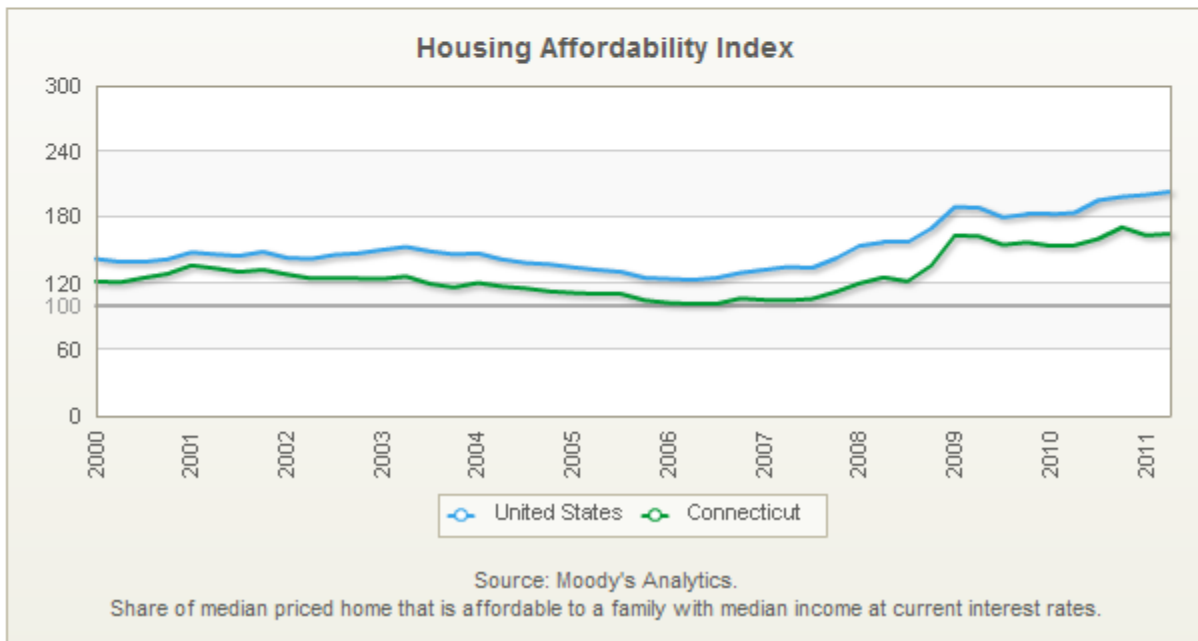
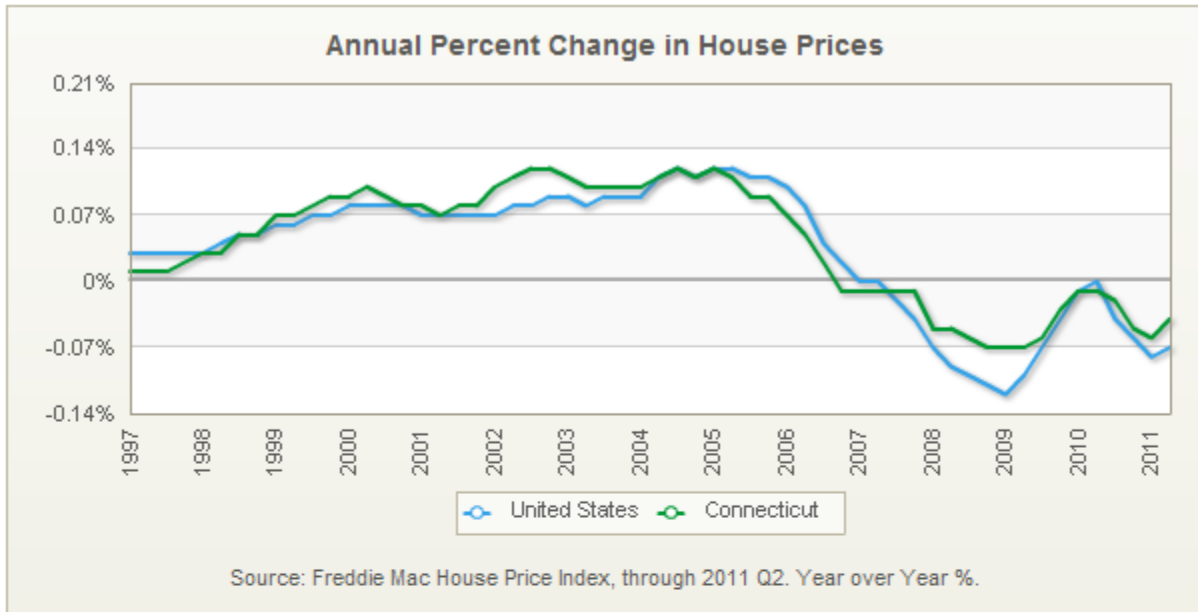
### Homeowner Resources

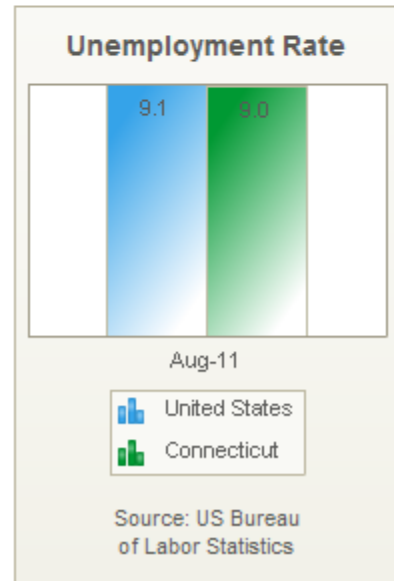
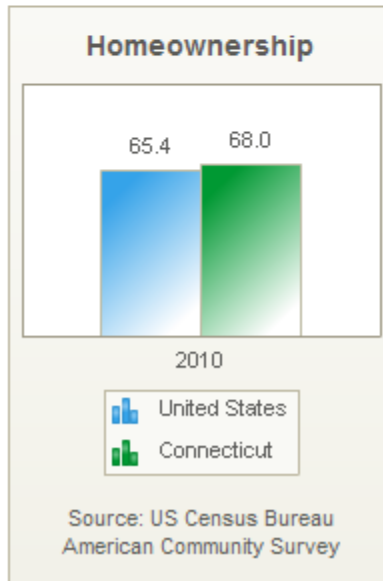
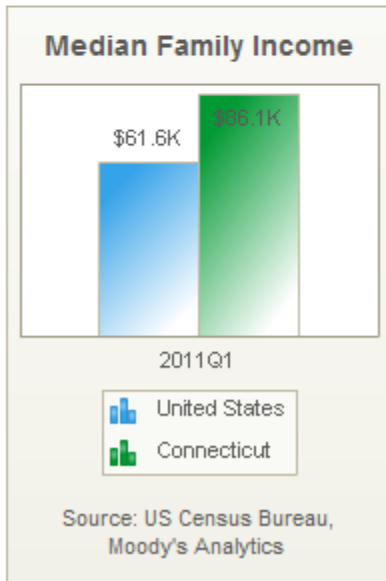
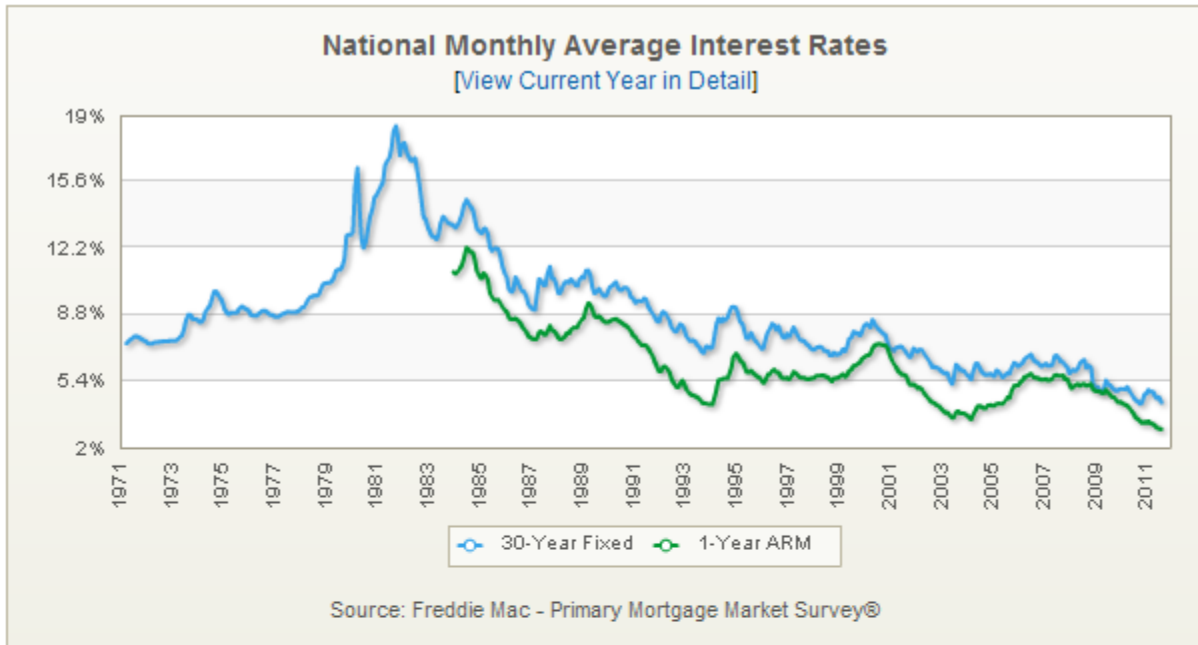
- Freddie Mac Borrower Help Centers - [www.freddie.mac.com/avoidforeclosure/who\\_to\\_contact\\_for\\_help.html](http://www.freddie.mac.com/avoidforeclosure/who_to_contact_for_help.html)
- CT FAMILIES Programs - <http://www.chfa.org/Homeownership/for%20Homeowners%20at%20Risk%20of%20Foreclosure/default.aspx>
- [www.FreddieMac.com/avoidforeclosure](http://www.FreddieMac.com/avoidforeclosure) or (800) FREDDIE
- [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov)
- Homeowner's HOPE™ Hotline, (888) 995-HOPE™
- HUD-approved Housing Counselors, (800) 569-4287
- Freddie Mac Avoid Fraud - [http://www.freddie.mac.com/avoidforeclosure/avoid\\_fraud.html](http://www.freddie.mac.com/avoidforeclosure/avoid_fraud.html)



**Economic View of Connecticut**

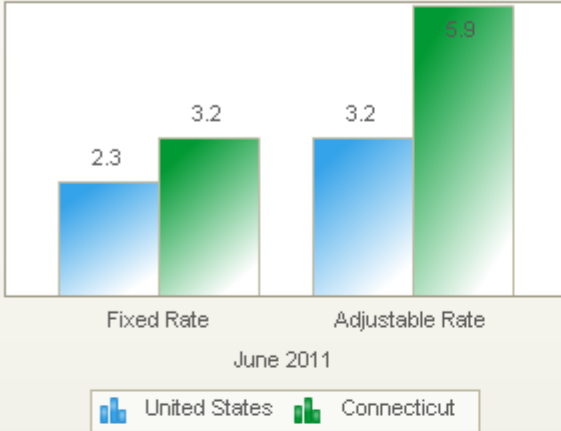






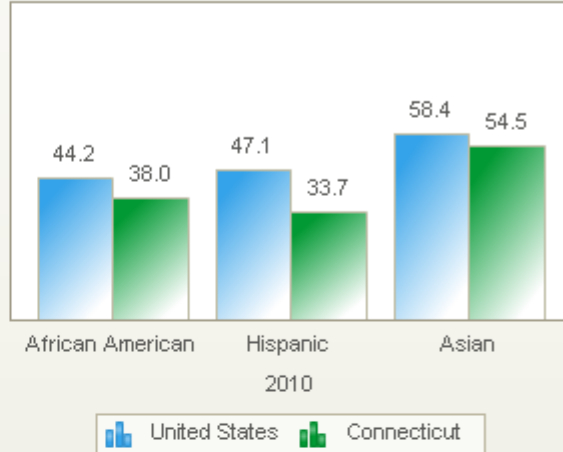


### Subprime Dollar Share of All Loans Outstanding



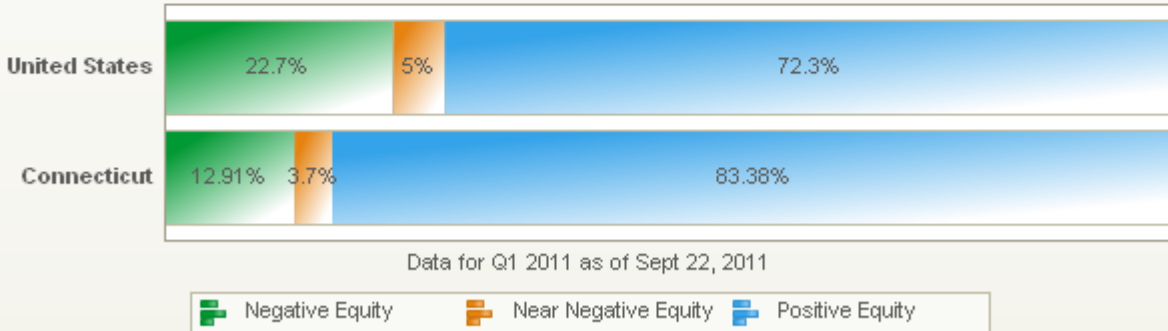
Source: CoreLogic and Freddie Mac.  
Percent of outstanding first lien mortgages that are subprime by loan type.

### Minority Homeownership Rates



Source: US Census Bureau American Community Survey

### Share of Homes with Negative Equity



Source: CoreLogic.  
Data represent share of homes where total mortgage debt is higher than home value.