



## Our Role State-by-State - Iowa

### Financing Homeownership & Rental Housing in Iowa

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 \$38.8 billion in home loans, helping 344,802 families in Iowa own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$1.2 billion	8,588	82	8,670
2010	\$3.3 billion	22,880	983	23,863
2000-2010	\$38.8 billion	330,370	14,432	344,802

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 396 homebuyers in Iowa to purchase their first home.
- Financed loans for 652 low income families in Iowa.
- Funded home loans with an average mortgage of \$140,274.

### Preventing Foreclosure in Iowa

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 Iowa alone, we have completed 3,790 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	390	477	74	46	987
2009	475	315	77	81	948
2010	774	261	157	77	1,269
2011*	311	150	73	52	586

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.freddiemac.com/avoidforeclosure/who\\_to\\_contact\\_for\\_help.html](http://www.freddiemac.com/avoidforeclosure/who_to_contact_for_help.html)
- Iowa Mortgage Help - <http://www.hud.gov/local/ia/homeownership/foreclosure.cfm>
- Iowa Mortgage Help Hotline, (877) 622-4866
- [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.freddiemac.com/avoidforeclosure/avoid\\_fraud.html](http://www.freddiemac.com/avoidforeclosure/avoid_fraud.html)



## Economic View of Iowa







