



## Our Role State-by-State - Vermont

### Financing Homeownership & Rental Housing in Vermont

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 \$6.6 billion in home loans, helping 42,090 families in Vermont own or rent a home.

Period	FM Investment	Homeowners Served	Renters Served	Total Families Served
2011*	\$0.5 billion	2,888		2,888
2010	\$1.1 billion	6,383		6,383
2000-2010	\$6.6 billion	41,990	100	42,090

Based on Freddie Mac housing goals data submitted to FHFA.

In the first half of 2011, Freddie Mac:

- Enabled 142 homebuyers in Vermont to purchase their first home.
- Financed loans for 173 low income families in Vermont.
- Funded home loans with an average mortgage of \$174,971.

### Preventing Foreclosure in Vermont

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 Vermont alone, we have completed 788 loan workouts, which helped these families avoid foreclosure.

Period	Loan Modifications	Repayment Plans	Forebearance	Other Foreclosure Alternatives	Total Families Avoiding Foreclosure
2008	34	57	5	4	100
2009	84	72	19	5	180
2010	184	82	50	14	330
2011*	105	45	22	6	178

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)
- State of Vermont Mortgage Assistance Program, (888) 568-4547 or <http://www.hud.gov/local/vt/homeownership/foreclosure.cfm>
- [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 Vermont







