

Exhibit H:

Annual Outreach Narrative Reporting Template

FREDDIE MAC

RURAL HOUSING

2020

OUTREACH

ACTIVITY:

2 – High-Needs Rural Populations: Regulatory Activity

OBJECTIVE:

B – Increase Technical Expertise in Indian Areas

ACTIONS:

Freddie Mac met our goals under this objective in 2020, despite market conditions and partners shifting priorities as a result of the pandemic. Working closely with non-profit Native American organizations, we increased their capacity and capabilities to assist members of federally recognized Indian tribes in preparing for sustainable homeownership.

2020 highlights:

- We continued to offer the [Enhancing and Implementing Homeownership Programs](#) curriculum through our partnership with Enterprise Community Partners to increase Native American housing organizations' capacity to lend on tribal trust land. Enterprise held three sessions with attendees representing 90 tribes, for a total of 116 attendees from 52 organizations representing 100 tribes since rollout.
- In collaboration with Enterprise, we established the Native Homeownership Learning Communities Cohort (NHLCC) to provide technical assistance and capacity building to advance or implement homeownership programs and to familiarize members with Freddie Mac's affordable lending product. Membership includes 19 Native financial organizations across seven states.
- With Freddie Mac's support, First Nations Oweesta established the Native Community Development Financial Institutions (NCFI) Housing Advisory Board to provide thought leadership on increasing affordable mortgage lending and liquidity in tribal areas and developing solutions that enable greater access to the secondary market. We participated in several of the discussions. As a result of this collaboration, Oweesta wrote a white paper on opportunities and challenges for NCFI housing lenders.
- We redesigned our [Native American Homeownership Preparedness](#) web site, improving navigation and providing additional resources for developing homeownership opportunities in Native American communities.
- We began work with South Dakota Native Homeownership Coalition (SDNHC) to stand up an on-line resource bank for Native housing practitioners' use. It will include tools and templates for classroom and one-on-one homebuyer educational training, including webinars, case study models, and best practices for successful instructional delivery.

- Exceeding our planned 2020 actions and in response to the pandemic, we partnered with SDNHC to provide foreclosure prevention education and create tools to support homeowners’ interactions with servicers. Freddie Mac hosted a forbearance webinar for Coalition membership.
- During regular Center for Indian Country Development (CICD) Lending Systems Focus Group subcommittee meetings, we exchanged insights and ideas as well as raised awareness of Freddie Mac products and offerings.
- With our partnership, Credit Builders Alliance (CBA) continued to raise awareness among home-rental agencies and landlords about how rent reporting to credit bureaus helps Native Americans strengthen their credit profiles, thereby addressing a common challenge in tribal areas: tribe members with thin, poor, or no credit histories.

Objective’s components detailed in the Plan	Corresponding actions taken
<p>1. Continue outreach efforts leveraging website material and Freddie Mac training programs that are specific to Native Americans in Indian areas.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Redesigned our Native American Homeownership Preparedness web site to give housing professionals broad access to a wide range of resources to support their efforts to foster responsible homeownership. Promoted the additional resources in the July issue of Single-Family Lender News. Of the page views in 2020, 88% came after the redesign rollout in June. Improved navigation and added these resources to the site at relaunch: <ul style="list-style-type: none"> ○ Building Native Communities: Financial Empowerment for Teens & Young Adults curriculum and video, developed in partnership with Oweesta Corporation and First Nations Development Institute ○ South Dakota Native Homeownership Coalition Lender Survey Report ○ South Dakota Native Homeownership Coalition Practitioner Needs Assessment Report ○ My Path to Home journal, created by the South Dakota Native Homeownership Coalition with Freddie Mac’s support ○ My Home by Freddie Mac® ○ CreditSmart® Homebuyer U • Produced a podcast to bring greater awareness to the historic and social homeownership challenges faced by Native American communities, with guest executive director of Lakota Funds. The podcast, which was downloaded 251 times in November and December, covers efforts underway to prepare borrowers for successful homeownership among other topics. <ul style="list-style-type: none"> ○ Made the podcast available through the virtual platform used to hold the Rural Research Symposium; posted it afterward to our Rural Research Symposium web site. ○ Published a Freddie Mac Single-Family Insight based on the conversation and included a link to the podcast. ○ Promoted the podcast in the November issue of Single-Family Lender News. ○ Added the podcast to our Native American Homeownership Preparedness web site. • Hosted a learning session on forbearance for 15 members of SDNHC’s Homebuyer Readiness Committee to help practitioners better assist tribal members, in response to pandemic, exceeding our 2020 plans.

<p>2. Expand capacity building with at least one additional Indian tribe through a partnership with a non-profit, TDHE or housing finance agency for loan packaging, title clearance or other priorities identified that will increase the efficiency of lending on trust lands.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Continued to offer the Enhancing and Implementing Homeownership Programs curriculum, in partnership with Enterprise. <ul style="list-style-type: none"> ○ Held three training sessions for 94 professionals from 42 organizations representing 90 tribes, 88 of those tribes had not previously received the training. Since 2019, a total of 116 people from 52 organizations representing 100 tribes participated in the training. Topics included lending processes, titling, mortgage products and subsidies, and loan packaging as well as creating or strengthening homeownership program needs assessments, and homebuyer-readiness. ○ In addition, through Enterprise’s web site, the curriculum received 1,235 views. • Enterprise adapted the curriculum for on-line delivery when in-person sessions were halted because of the pandemic, enabling them to continue to offer the program. As a result, 29 participants from 10 organizations representing 22 tribes completed the training. • Enterprise began to plan the process for adapting the curriculum to meet the unique needs of Alaskan Natives. They will establish partnerships with regional housing authorities and NCDFIs that provide homebuyer counseling to ensure that content and best practices are culturally appropriate and relevant to the region. • Established the NHLCC with Enterprise, comprising 19 tribally designated housing entities (TDHEs), tribal housing authorities (THAs), and NCDFIs serving seven states to support their efforts to increase homeownership and to raise their awareness and understanding of Freddie Mac mortgage offerings. • Participated with the NCDFI Housing Advisory Board, set up by Oweesta to provide leadership in expanding affordable lending and homeownership among Native Americans in tribal areas. <ul style="list-style-type: none"> ○ Discussed with them opportunities to help NCDFIs navigate a path into the secondary market, either as a direct or indirect seller, and ways to provide additional affordable financing options. ○ Based on the board’s discussions and additional data, First Nations Oweesta wrote a white paper, with our support. It gives an overview of the lending environment in tribal areas, describes barriers to and opportunities for mortgage lending, and makes specific recommendations for how NCDFIs and partners can help increase affordable homeownership in tribal areas. • Continued to collaborate with CBA—beyond our goals for this objective—to facilitate training for tribal home-rental agencies and landlords on rent reporting to credit bureaus and how it helps renters with thin/poor/no credit histories strengthen their credit profiles, creating the potential for future homeownership. CBA trained three new Community Development Corporation of Brownsville staff members as well as enrolled and trained two additional tribal entities in rent reporting.
<p>3. Participate in quarterly meetings of the CICD Lending Systems Focus Group to better understand new opportunities and challenges of Native</p>	<p>Complete</p> <ul style="list-style-type: none"> • Participated in quarterly meetings of the CICD’s Lending Systems Focus Group. • Exchanged insights and ideas as well as raised awareness of Freddie Mac products and offerings. • Shared timely, relevant information:

<p>American lending in Indian areas.</p>	<ul style="list-style-type: none"> ○ Freddie Mac’s foreclosure prevention policies and resources, including the dedicated pages on My Home by Freddie Mac ○ Our redesigned Native American Homeownership Preparedness web site ○ Our updated educational offering CreditSmart Homebuyer U
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SELF-ASSESSMENT RATING OF PROGRESS:

- Objective met
- Objective exceeded
- Objective partially completed:
 - 75-99% (substantial amount)
 - 50-74% (limited amount)
 - 25-49% (minimal amount)
 - 1-24% (less than a minimal amount)
- No milestones achieved

PARTIAL CREDIT JUSTIFICATION:

Not applicable

IMPACT:

- 50 – Substantial Impact
- 40
- 30 – Meaningful Impact
- 20
- 10 – Minimal Impact
- 0 – No Impact

IMPACT EXPLANATION:

1. **How and to what extent were actions under this objective impactful in addressing underserved market needs, or in laying the foundation for future impact in addressing underserved market needs?**

Freddie Mac’s efforts had a significant impact, expanding tribal organizations’ capacity and capabilities to support affordable lending and sustainable homeownership opportunities on federally declared tribal land.

The immediate need in 2020 was to help our partners navigate the coronavirus pandemic, which has taken a heavy toll in tribal areas. Going beyond our 2020 goals, our partnership enabled SDNHC to offer foreclosure prevention counseling and to start building an on-line repository of materials and tools for Native housing professionals.

Enterprise Community Partners moved Enhancing and Implementing Homeownership Programs to a virtual platform in the spring after holding two in-person sessions in 2020. The shift allowed 29 participants from 10 organizations representing 22 tribes to receive training despite the pandemic shutdown, for a total of 94 participants from 42 organizations representing 90 tribes in 2020. Since rollout in 2019, 116 attendees from 52 organizations representing 100 tribes have been trained. Enterprise could not have offered this assistance

without our support. Also, SDNHC's train-the-trainer program certified 16 instructors. For wider access to the curriculum, we featured it on our Native American Homeownership Preparedness web site and promoted the site to increase usage of our on-line resources.

We also made inroads through collaboration. In a new venture with Enterprise, the NHLCC focuses 19 NCDFIs in seven states on creating a supportive environment for homeownership and responsible mortgage lending. Members work to engage tribal leaders, conduct housing needs assessments and strategies, and expand or create homebuyer education programs. NHLCC members helped 24 people buy homes. The NCDFI Housing Advisory Board delved into barriers to mortgage lending in tribal areas and how to overcome them. Oweesta wrote a paper to share these insights, with our support; recommendations mirror Freddie Mac strengths, such as capacity building, access to the secondary market, and homebuyer education.

Our involvement with CICD let us exchange mutually beneficial information with members and build relationships over time. And with our continued partnership, CBA educated home-rental agencies and landlords about how rent reporting to credit building helps Native Americans strengthen their credit profiles. The pandemic hindered enrollment in 2020; still, CBA enrolled 28 families, enabling two more tribal entities to report rent data to credit bureaus.

Freddie Mac started from zero in this space three years ago. Each year, we have widened our reach and deepened our impact. Through the relationships we built, we expanded housing intermediaries' capacity to offer homebuyer education and credit-building assistance, helped create curricula and share best practices, and promoted collaboration to lower barriers to affordable lending and homeownership. We did this in ways that respect Native culture and strengthen communities.

2. **What did the Enterprise learn from its work about the nature of underserved market needs and how to address them?**

We learned that building trust and showing long-term commitment to supporting housing options in tribal areas is a must. Interest in homeownership has grown in tribal areas in recent years and has sharpened during the pandemic, which shined a light on overcrowding and the need for affordable housing options. But these areas historically have lacked access to homebuyer education. Each Duty to Serve Plan year, we built partnerships with trusted non-profits to grow their capacity to develop curricula and learning opportunities for TDHEs and THAs, tailored for Native culture and homebuying in tribal areas.

We also learned more about challenges and opportunities for NCDFIs. They lack sufficient access to capital, mortgage-ready clients, available housing stock and infrastructure, and staff capacity. They need learning models and programs, research, technical assistance, business planning support, and financing options. These are areas where Freddie Mac has applied our expertise. The NCDFI Board, formed by First Nations Oweesta, found that 67% of NCDFIs would like to participate in the secondary market but only 20% are comfortable with it and understand how it works. Enhancing and Implementing Homeownership Programs, developed with Enterprise, addresses many of the NCDFIs' needs; they are looking into adapting it to meet unique needs of Alaskan Natives, expanding its usefulness. We continued to promote the curriculum on our Native American Homeownership Preparedness web site.

3. **Optional: If applicable, why were all components of this objective not completed?**

Not applicable

Exhibit D:

Second Quarter Outreach Narrative Reporting Template

FREDDIE MAC

RURAL HOUSING

Q2: JANUARY-JUNE 2020

OUTREACH

ACTIVITY:

2 - High-Needs Rural Populations: Regulatory Activity

OBJECTIVE:

A - Increase Technical Expertise in Indian Areas

ACTIONS:

Freddie Mac made progress toward our goals under this objective in the first two quarters of 2020, increasing technical assistance that benefits federally recognized Indian tribes. However, market conditions have changed dramatically this year because of the coronavirus pandemic. Lenders, housing counseling agencies, and tribally designated housing entities (TDHEs) have appropriately shifted their focus and resources accordingly, which has affected some of our efforts.

In the first half of 2020:

- We redesigned our Native American Homeownership Preparedness website, improving navigation and providing additional resources for developing homeownership opportunities in Native American communities.
- We continued to offer the Enhancing and Implementing Homeownership Programs curriculum through our partnership with Enterprise Community Partners. In the two sessions held year-to-date, 58 professionals from 29 organizations completed the training, representing 69 tribes. In light of the pandemic, Enterprise began to adapt this two-and-a-half-day curriculum for remote learning.
- We participated in two quarterly meetings of the Center for Indian Country Development’s (CICD’s) Lender Systems Focus Group Subcommittee. We were a member of the Homebuyer Readiness Subcommittee until CICD folded it into this group last year.
- In collaboration with First Nations Oweesta, we established the Native Community Development Financial Institutions (NCFI) Housing Advisory Board to share insights into lending challenges unique to Native lending and develop potential solutions. The discussion generated may inform future technical assistance efforts, with the goal of increasing homeownership opportunities for more Native Americans in tribal areas. The nine-member advisory board meets monthly.
- With our partnership, Credit Builders Alliance (CBA) continued to raise awareness among home-rental agencies and landlords about how rent reporting to credit bureaus helps Native Americans strengthen their credit profiles, thereby addressing a common challenge in tribal areas: tribe members with thin, poor, or no credit histories.

Actions	2020 Achievements through Q2
1) Monitor and assess the usage and impact of best practices and training provided to lenders via ongoing outreach to lenders and surveys to obtain feedback. Adjust and re-publish best practices as appropriate.	Not initiated <ul style="list-style-type: none"> • Because of the pandemic and unexpectedly high refinance volume, lenders shifted their focus to foreclosure prevention activities and supporting the especially high volume of refinance transactions. Training across the board was down significantly and the training that did occur was

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	<p>focused on how to keep lenders' business moving forward in the current environment.</p> <ul style="list-style-type: none"> • Under the circumstances, refrained from actively soliciting feedback on best practices and training to avoid distracting lenders from their current priorities.
<p>2) Continue outreach efforts leveraging industry conferences, website material, and Freddie Mac training programs that are specific to Native Americans in Indian areas.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Redesigned our Native American Homeownership Preparedness website to promote and improve access to a wide range of resources in support of responsible homeownership. • Added resources to the site: <ul style="list-style-type: none"> ○ Building Native Communities: Financial Empowerment for Teens & Young Adults curriculum and video, developed in partnership with Oweesta Corporation and First Nations Development Institute ○ South Dakota Native Homeownership Coalition Lender Survey Report ○ South Dakota Native Homeownership Coalition Practitioner Needs Assessment Report ○ My Path to Home Journal, created by the South Dakota Native Homeownership Coalition with Freddie Mac's support ○ My Home by Freddie Mac® ○ CreditSmart® Homebuyer U • Scheduled an announcement about the redesigned website to run in the July issue of Single-Family Lender News.
<p>3) Expand capacity building with at least one additional Indian tribe through a partnership with a non-profit, TDHE or housing finance agency for loan packaging, title clearance or other priorities identified that will increase the efficiency of lending on trust lands.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Continued to offer the Enhancing and Implementing Homeownership Programs curriculum, in partnership with Enterprise Community Partners. Held two training session for 58 professionals from 29 organizations representing 69 tribes. • Suggested that Enterprise adapt the curriculum to allow for on-line participation when in-person sessions were halted in response to the pandemic. Enterprise has completed a significant portion of this work. • Continued to collaborate with CBA—beyond our goals for this objective—to educate tribal home-rental agencies and landlords on rent reporting to credit bureaus and how it helps renters with thin/poor/no credit histories strengthen their credit profiles, creating the potential for future homeownership. <ul style="list-style-type: none"> ○ Trained new staff at Community Development Corporation of Brownsville. ○ Enrolled and trained two additional tribal entities in rent reporting.
<p>4) Participate in quarterly meetings of the CICD committee, CICD secondary market subcommittee and CICD lending products subcommittee to better understand new opportunities and challenges of Native American lending in Indian areas.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Participated in two quarterly meetings of the CICD's Lending Systems Focus Group Subcommittee; CICD combined the Homebuyer Readiness Working Group with Lending Systems/Lending Readiness workstreams last year to form this group. Shared timely, relevant information: <ul style="list-style-type: none"> ○ Freddie Mac's foreclosure prevention policies and resources, including the dedicated pages on My Home by Freddie Mac ○ Our redesigned Native American Homeownership Preparedness website

	<ul style="list-style-type: none">• To open another avenue for gaining insights into lending in tribal areas and sharing ideas to improve support, established the NCDFI Advisory Board.<ul style="list-style-type: none">○ Included nine financial institutions operating in tribal areas as board members.○ Met monthly in the first half of the year.
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SELF-ASSESSMENT RATING OF PROGRESS:

- On-target to meet or exceed the objective
- Progress delayed and/or partial completion of the objective expected
- Unlikely to achieve any milestones of the objective

ADDITIONAL INFORMATION (IF APPLICABLE):

The pandemic has caused lenders, counseling agencies, and TDHEs to make foreclosure prevention activities their highest priority. To respect their time and resources, we will not solicit feedback on best practices and training.

Also, in light of the coronavirus pandemic, conferences were canceled or postponed, closing that avenue for outreach. We continue to perform outreach through our website, providing relevant resources and training materials.

The CICD merged its Homebuyer Readiness Subcommittee into the Lending Systems/Lending Readiness Focus workstream and related groups. We continue to participate in the restructured workstream.

Freddie Mac will submit a modification request to remove assessment of the usage and impact of best practices and training as well as attendance at industry conferences under this objective in our Duty to Serve Plan for 2020. We also will redefine our involvement in CICD forums based on the new structure.