

Exhibit H:

Annual Outreach Narrative Reporting Template

FREDDIE MAC

RURAL HOUSING

2018

OUTREACH

ACTIVITY:

Activity 2 – High-Needs Rural Populations; Regulatory Activity.

OBJECTIVE:

Objective A: Increase Homebuyer Access to Education and Resources for Members of a Federally Recognized Indian Tribe in Indian Areas.

ACTIONS:

Freddie Mac exceeded our goals for this objective by establishing partnerships that provide financial capability resources to consumers and technical assistance to other practitioners serving the region. Our outreach and initiatives bolstered our understanding of market needs, promoted collaboration and creative thinking around solutions, and created opportunities for future initiatives.

2018 highlights:

- *We engaged with tribal leaders, tribal organizations, non-profit organizations, and Native-American families to gather and analyze comprehensive data on the socio-economic impacts of homeownership and the availability of financial and homebuyer counseling and education. Also, we participated in the Center for Indian Country Development's (CICD's) Homebuyer Readiness subcommittee meetings, attended four conferences and toured a reservation to gain understanding and engage with stakeholders.*
- *We developed partnerships with four non-profit organizations deeply rooted in Indian Areas and worked with them to design and deliver a comprehensive solution to improve access to financial education and homebuyer education.*
 - *We partnered with Homeownership Education Resource Organization (HERO), a subsidiary of the South Dakota Housing Finance Agency, to develop and deliver a workshop for tribal organizations on the HERO grant program and application process.*
 - *We established a partnership with First Nations Oweesta, a community development financial institution (CDFI) intermediary, to educate young people on responsible credit and financial education. With our support, Oweesta formed a Native American Youth Financial Education Advisory Board and began to develop a six-module Native Youth Financial Education curriculum aimed at high-school seniors.*
 - *We established a partnership with the New Mexico Mortgage Finance Authority (NM MFA), which has relationships with tribal partners across New Mexico. Through this collaboration, NM MFA conducted train-the-trainer certification sessions to support homebuyer education in Indian areas.*
 - *We partnered with the Native American Indian Housing Council (NAIHC) to reprint A Native Homeownership Guide, Pathways Home, a comprehensive guide to homebuyer education programs in tribal communities.*

Native Americans in Indian areas have little access to information and counseling to help them achieve successful homeownership. Through our actions, we built relationships and took a holistic, strategic approach to begin to fill that need.

Activity	2018 Actions
<p>1. Participate in CICD Homebuyer Readiness subcommittee meetings.</p>	<ul style="list-style-type: none"> • Participated in discussions to provide expertise and feedback on homebuyer readiness. Topics included: <ul style="list-style-type: none"> ○ HUD’s Office of Housing Counseling – the authorizing statute does not recognize tribes or Tribal Designated Housing Entities, which hinders Native organizations’ access to program funds and resources ○ Publication of the Center for Indian Country Development’s Tribal Leaders Handbook on Homeownership ○ Freddie Mac’s CreditSmart® financial literacy curriculum and how it might fill some gaps in financial education for Native Americans
<p>2. Review Indian areas to assess where partnerships can be established and to begin education design. Establish at least one partnership for education and/or counseling.</p>	<ul style="list-style-type: none"> • To help us assess potential partnerships, we met with stakeholders and attended four conferences on Native American issues including: The National American Indian Housing Council Conference, First Nations Oweesta Conference, National Congress of American Indians Conference, and Native American forum at the Opportunity Finance Network Conference • We toured the Yankton Sioux Reservation in Lake Andes, South Dakota • Established a partnership with HERO to provide training to Native organizations, training to counselors, and education to potential borrowers • Established a partnership with Oweesta to develop a Native Youth Financial Education curriculum for high-school seniors • Established a partnership with NM MFA to provide outreach to Native organizations, training to counselors, and education to potential borrowers • Established a partnership with NAIHC to print additional educational booklets to provide to tribes needing educational resources
<p>3. Provide financial and homebuyer education and counseling with an established partner in one Indian area.</p>	<ul style="list-style-type: none"> • Through the HERO partnership, information was provided on the HERO program and application to 58 organizations. 217 households received homebuyer education in two tribal areas (Pine Ridge Reservation and Cheyenne River Sioux Reservation) through five tribal agencies (Thunder Valley Community Development Corporation, The Lakota Funds, Inc.; Mazaska Owescaso Otipi Financial; Oglala Sioux Tribe Partnership for Housing, Inc.; and Cheyenne River Housing Authority) • Through the Oweesta partnership, established a Native American Youth Financial Education Advisory Board and began developing a curriculum for high-school seniors to teach them critical financial skills and to lay a strong foundation for healthy financial habits that will serve them well throughout their lives. Two of the six modules are complete, the third is in development • Through NM MFA, conducted outreach to tribes and training for counselors in preparation to provide homebuyer education • Through NAIHC, provided 1,000 booklets for homebuyer education to the practitioners for use in providing financial counseling and homebuyer education

SELF-ASSESSMENT RATING OF PROGRESS:

Select the category that best describes progress on this objective for the year.

- 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:

If the self-assessment above indicated that the objective was partially completed, briefly explain the basis for the share of the objective that was completed. In the explanation, include a discussion of the level of effort expended for the completed actions compared to the level of effort required to complete the entire objective.

(Character limit: 3,000 characters, including spaces)

IMPACT:

Provide a self-assessment of the level of impact that actions under the objective have accomplished.

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

IMPACT EXPLANATION:

Answer the following questions.

1. How and to what extent were actions under this objective impactful in addressing underserved market needs or laying the foundation for future impact in addressing underserved market needs? *(Character limit: 3,000 characters, including spaces)*

The lack of support and resources for financial education, homebuyer counseling, and technical expertise contributes to low homeownership rates among Native Americans in Indian areas. Because of our leadership, innovation, and actions, non-profit organizations have more capabilities and resources to fulfill their missions, and families have access to education and counseling that will enable them to better manage their finances and prepare to buy and keep their homes. Plus, young people will have a head start in developing knowledge and skills needed to navigate the path toward responsible homeownership. Input from tribal leaders, families, and lenders, as well as partnerships with highly regarded organizations, helped to ensure that we created programs and provided resources that meet the needs of this underserved market.

Specifically:

- *The access to financial education, homebuyer education, and counseling that we supported helps Native American families to better manage their finances, prepare for sustainable homeownership, and navigate the mortgage process.*
- *For non-profits, the technical support for grant writing, train-the-trainer certifications, and other resources expanded their capabilities to promote homeownership within their communities. Our partners also helped raise awareness of the programs and resources and created channels that allow effective access to them.*
- *In the short time that we have been involved with this market segment, our partners have developed trust and confidence in our commitment; additional organizations have been inspired to request our support, creating opportunities to make an even greater positive difference.*
- *Our commitment to a comprehensive innovative strategy led to our work focused on today's youth, which will help create a better future for them and their communities. High-school seniors completing the Native Youth Financial Education curriculum will develop financial management skills that will help them manage their financial assets, establish trusting relationships with mainstream banking institutions, and understand how to build and maintain credit. These skills are essential to gaining financial stability and preparing for sustainable homeownership.*

- *Our efforts have also benefited the Native American community through collaboration and expertise sharing. Seeing the value of our efforts, a partner on another of our initiatives in this market segment, Credit Builders Alliance, offered to join the Oweesta advisory board to support Native American youth and enhance their opportunity to build a solid credit history for a firm financial foundation for their future.*

These actions will help increase homeownership opportunities and improve the overall well-being of families and their communities.

2. **Optional:** How do actions under this objective support future actions detailed in the Plan for the underserved market? If there have been any changes in the planned next steps or timeline for work under or related to this objective, describe the changes and provide a brief explanation. *(Character limit: 1,500 characters, including spaces)*

Building upon the foundation laid in 2018, we will continue to work collaboratively with our partners to better understand opportunities to meet the needs of Native American homebuyers. We will work to further increase access to homebuyer education and housing counseling. We will also continue to expand liquidity by incrementally increasing targets set in our agreements with our partners, enabling them to guide more families along the path to sustainable homeownership. There are no changes to the planned next steps or timeline.

3. **Optional:** Are there any market factors that adversely impacted the actions under this objective? If so, describe. *(Character limit: 3,000 characters, including spaces)*

The extreme poverty in many Indian areas keeps homeownership rates very low. Some tribes appear ready to start on the road to homeownership; others, however, face critical challenges that make homeownership virtually impossible, including lack of a sustainable economy in Indian areas, lack of affordable homes for sale, lack of financial institutions, and high rates of alcohol and drug abuse that also affect financial stability. Complexities around land ownership on trust land, the lack of available financing, and bureaucracy surrounding land titling impede mortgage activity in Indian areas. The level of poverty and the complexities of lending on trust land could adversely impact our actions; however, we are committed to finding solutions and providing resources to serve the underserved Native American market.

4. **Optional:** How did the actions under this objective contribute to increased or future loan purchases for the underserved market? *(Character limit: 1,500 characters, including spaces)*

Comprehensive financial education and housing counseling provide guidance and support for reaching homeownership goals, generally. It can make the difference not only for people just starting on the path toward homeownership, but also for those who previously were turned down for mortgages. In addition, the innovative offering of financial education to high-school students raises awareness and builds skills that increase the possibility of future homeownership. We have specifically tailored our efforts to address the specific needs of members of Indian tribes in Indian areas, which will help create a pipeline of mortgage-ready future borrowers.

Attach the information detailed in the list of documentation specific to the objective that was provided by FHFA.

Exhibit D:
Second Quarter Outreach Narrative Reporting Template

FREDDIE MAC

RURAL HOUSING

Q2: JANUARY 2018 – JUNE 2018

OUTREACH

ACTIVITY:

Activity 2: High-Needs Rural Populations: Regulatory Activity

OBJECTIVE:

Objective A: Increase Homebuyer Access to Education and Resources for Members of a Federally Recognized Indian Tribe in Indian Areas.

ACTIONS:

Freddie Mac has completed a substantial amount of research and outreach to assess the ability of organizations to provide homebuyer education in Indian areas and to understand the challenges to providing the education.

During the first half of the year, Freddie Mac engaged the Native American community through participation on Center for Indian Country Development’s (CICD) Homebuyer Readiness subcommittee, met with members of Native American organizations, attended the National American Indian Housing Council Conference, First Nations Oweesta Conference, and toured a Native American reservation in South Dakota. Currently, the CICD Homebuyer Readiness subcommittee meetings have been temporarily suspended. Freddie Mac will participate as soon as meetings resume and we will continue to engage other Native American organizations in expansion of homebuyer education and financial counseling. These engagements contributed to our assessment and subsequent establishment of a partnership to provide homebuyer education for Native Americans in Indian areas.

Freddie Mac has partnered with the Homeownership Education Resource Organization (HERO), a non-profit subsidiary of the South Dakota Housing Finance Agency whose mission is to advance homeownership through high quality, consistent education by providing services and resources to education providers statewide. HERO’s network of nonprofit partners provides homebuyer education through one-on-one or group training, self-study, and on-line training. Freddie Mac partnered with HERO to expand their network of nonprofit partners and to increase awareness of HERO’s funding opportunities for non-profits that provide Native American clients residing on Indian reservations with homebuyer education and counseling. Because of our partnership, HERO has completed a workshop for eight tribes to better understand the HERO grant application process and conducted meetings that have resulted in a total of twenty-two Native American organizations familiar with the HERO application process. The certification of additional housing counselors is scheduled for September 2018. The current HERO approved partners have provided homebuyer education to twenty-five Native American households since the partnership was initiated May.

During the third and fourth quarter, Freddie Mac will continue to meet with strategic stakeholders in Indian country and continue our outreach.

Activity	Action Reference – Activity 2; Objective A	Status
Participate in CICD Homebuyer Readiness	Action 1	<ul style="list-style-type: none"> Committee calls have been suspended, we will resume participation when they activate again.
Indian area assessment to establish at least one partnership for education and/or counseling	Action 2	<p><i>Completed</i></p> <ul style="list-style-type: none"> Partnership established with HERO
Provide financial and homebuyer education and counseling with an established partner in one Indian area	Action 3	<p><i>Completed</i></p> <ul style="list-style-type: none"> HERO Since partnership with HERO established, 22 organizations received information on HERO

		program and application. 25 households received homebuyer education on the Pine Ridge reservation.
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SELF-ASSESSMENT RATING OF PROGRESS:

Select the category that best describes progress on this objective for the reporting period.

- 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):

If the Enterprise is not on target to meet or exceed the objective, briefly explain why. (Character limit: 1,000 characters, including spaces)