

## 2025 Affordable Housing Preservation Outreach

**ACTIVITY:**

I. Support disaster preparedness and weather resiliency (12 C.F.R. §§ 1282.34 (e) and 1282.36 (c) (3)).

**OBJECTIVE:**

1. Partner with a nonprofit organization experienced in resilience outreach to deliver TA to 12 to 20 organizations by educating them on how to preserve affordable housing through increased resilience to severe weather events.

**SUMMARY OF RESULTS:**

*This objective was deleted from future years as permitted under the Plan Revision Process specified in Chapter 1, Section IV of the Duty to Serve Evaluation Guidance (2025-8).*

<i>Objective's components detailed in the Plan</i>	<i>Corresponding actions taken</i>	<i>Explanation of any deviations from the Plan (if applicable)</i>
<input checked="" type="checkbox"/> Partner with a nonprofit organization experienced in resilience outreach to deliver TA to 12 to 20 organizations by educating them on how to preserve affordable housing through increased resilience to severe weather events.	In 2025, Fannie Mae partnered with Enterprise Community Partners (ECP) to support the Southwest Tribal Resilience Academy, which included a cohort of 17 tribal organizations in Arizona, New Mexico, Colorado, and Utah seeking to improve resilience to natural disaster in their communities.	
<input checked="" type="checkbox"/> Plan the 2025 TA program, coordinate with the nonprofit in planning where possible, and identify organizations for TA delivery – targeting borrowers with properties that have been identified as vulnerable to weather-related risks and working with its servicers to directly reach out to borrowers regarding available assistance.	This year, there was an opportunity to support an iteration of the Academy specifically focused on tribal communities in the Southwest, and given its historical work with tribal nations, ECP identified 17 organizations in the Southwest region for the cohort through its existing network of partners.	
<input checked="" type="checkbox"/> Execute the 2025 TA program by working with providers to deliver programs that measure progress toward agreed-upon milestones.	The technical assistance (TA) program included cohort selection, polling of participants to determine their goals for the program, educational content delivery, and direct meetings with participants to determine follow-ups and next steps for 2026.	



<input checked="" type="checkbox"/> Nonprofit will host at least four educational sessions on resilience-related topic.	The Academy included an in-person kick-off training session in Scottsdale, AZ, as well as three virtual educational sessions that took place from October through December 2025, with an additional virtual session that took place in January 2026.	
---	--	--

### SELF-ASSESSMENT RATING OF PROGRESS:

- Target met
- Target exceeded
- Target partially completed
- No milestones achieved

### IMPACT:

- 50 – Very Large 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?

In 2025, Fannie Mae had the opportunity to support educational resources for tribal communities to improve their preparedness and ability to withstand the impact of severe weather and natural disaster. This was accomplished through our partnership with ECP and our support for their Southwest Tribal Resilience Academy, which gathered a cohort of 17 tribal organizations in the Four Corners region (New Mexico, Arizona, Utah, and Colorado) who are seeking information about how to be better equipped to respond to the challenges of severe weather and its impact on housing. Through its Building Resilient Futures program, ECP has hosted a number of Resilience Academies in the past that historically focused on urban landscapes. This year’s iteration of the program was uniquely focused on rural tribal communities and region-specific hazards, including, but not limited to, drought, wildfire, hailstorms, and high winds. Participating organizations included a mix of tribal governments, tribally designated housing entities (TDHEs), tribal housing authorities, and Native-led nonprofits that collectively manage more than 4,000 housing units.

The TA program was structured as a series of educational sessions that began with an in-person kickoff from October 21 – 22, 2025, at Arizona State University in Scottsdale, AZ. In these sessions, members of the cohort shared how severe weather impacted their communities and what obstacles they encountered in their preservation work. The in-person element was especially impactful for peer learning and allowed participants to exchange knowledge about solutions that have been helpful thus far. The kick-off session also included a site visit to a local resilient and healthy housing project owned and managed by a Native-led organization. After the initial kickoff in which community challenges and opportunities were identified, an additional four educational sessions were held virtually in November 2025, December 2025, and January 2026, delivering an additional eight hours of content. ECP leveraged its partnership with MASS Design Group to create culturally relevant educational programming that helped to define region-specific hazards, identify health and safety risks, and spotlight strategies for housing preservation. Educational content design was informed by conversations held with a number of tribal housing organizations to understand area-specific needs. Topics covered included: *Climate Risk: Understanding resilience planning; Housing Strategy: Tailored approaches to climate challenges; Cultural & Economic Resilience and Disaster Planning; and Funding - Approaches and opportunities.*



In addition to the educational sessions, TA providers also met directly with participants to discuss individual needs and goals for the outcome of TA beyond the planned educational content. As part of the Academy offering, all organizations may utilize custom, place-based TA to access specific educational and planning resources, guidance about the kinds of improvements that could help meet a community's needs and be responsive to specific risks, and connection with funding sources that can help projects move forward. Direct TA is offered based on the organization's availability, and ECP was able to meet with 13 of the 17 participants by 2025 year-end to identify next steps. TA providers intend to meet with the remaining participants in 2026 to specify direct TA needs and plans to continue these engagements where the organization's capacity permits.

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

In its initial assessment of the needs of the cohort, ECP surveyed the activities each participating organization wanted to prioritize learning. Strongly aligned with the program design, every participant indicated that a clear assessment of severe weather risk of housing units was a priority, and nearly all participants were interested in tools and resources related to weather adaptation or disaster preparedness. Most participants also expressed interest in identifying funding sources that could be available to support this work, as well as integration of risk mitigation practices into new construction or existing projects. Common types of disasters affecting the Southwest region include, but are not limited to, drought, wildfire, extreme winter storms, wind damage, and heavy rain. To equip communities to better respond to these kinds of events, organizations were interested in emergency response planning and community education, as well as property management strategies for addressing issues such as wind damage, dust, flooding, and extreme heating and cooling that may impact the safety and longevity of housing supply. To improve the ability of communities to withstand future disaster events, organizations also had the following common priorities:

- Incorporating construction standards into new housing developments that are designed for resistance to severe weather, or retrofitting existing properties for hazard mitigation, insulation, or water-saving measures;
- Comprehensive housing strategies that cover homeownership, rental units, emergency housing, and rehabilitation or construction;
- Identifying and securing financial resources, such as grants or loans, to fund projects; and
- Building relationships with funders, policymakers, and other tribes to share best practices, including peer learning from successful case studies.

In terms of funding access for projects, TA providers noted that many organizations were challenged to locate appropriate funding sources, verify eligibility, and develop competitive applications. Further, the complexities of affordable housing finance, including Low-Income Housing Tax Credits (LIHTC), Housing and Urban Development (HUD) programs, and Tribal-specific funding streams, mean that TA support can help fill critical knowledge gaps. Given the highly technical nature of resilient design, guidance from subject matter experts can help build capacity for community stakeholders and resolve challenges with implementation into construction or retrofit projects. Examples of common technical needs include navigation of water rights, infrastructure capital improvement plans, regulatory compliance, hydrologic and watershed studies, and indoor air quality support. In the design of the Academy, ECP opted to balance building foundational knowledge among members of the cohort with specific TA needs. While it is beneficial to identify specific goals and outcomes early in the program, clearly defining terminology and strategies at the onset through the educational sessions makes for more consistent outcomes.

The biggest challenge participants experienced, however, seemed to stem from capacity constraints rather than technical complexity. Preparedness for and resistance to instances of severe weather is a relatively new focus area for some tribal housing organizations, and turnover within Tribal governments can limit capacity to execute long-term planning efforts. Advancing projects from planning to implementation often requires getting buy-in from leadership, which may be difficult if competing with other short-term organizational priorities with limited staffing and financial resources. Broader challenges completing improvements in rural geographies also persist, including limited access to contractors and materials needed to implement projects.

## **3. Optional: If applicable, why was the Enterprise unable to achieve the Plan target?**

N/A