

Exhibit H:
Annual Outreach Narrative Reporting Template

FREDDIE MAC

RURAL HOUSING

2020

OUTREACH

ACTIVITY:

2 – High-Needs Rural Populations: Regulatory Activity

OBJECTIVE:

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

ACTIONS:

Freddie Mac met our 2020 goals for this objective, expanding the pool of mortgage-ready homebuyers and preparing Native Americans in Indian Country to attain and sustain affordable homeownership. We achieved these results by working collaboratively with our non-profit partners' while they managed shifting priorities, resource constraints, and restrictions on in-person events as a result of the coronavirus pandemic, which hit tribal areas especially hard.

2020 highlights:

- Our support resulted in 241 Native Americans receiving financial and homebuyer education and housing counseling. We collaborated with our non-profit partners to adjust course-delivery formats to continue offering classes to the extent possible, while adhering to health and safety protocols.
- Through collaboration with not-for-profit partners, we established relationships with three additional not-for-profit organizations deeply rooted in Indian areas to expand access to financial and homebuyer education and counseling, exceeding our target of one new partner.
- Above and beyond our planned 2020 actions, we supported the South Dakota Native Homeownership Coalition in developing the [My Path to Home](#) journal, which guides prospective homebuyers along the path toward homeownership. We made the journal available broadly on our [Native American Homeownership Preparedness](#) web site.
- Above and beyond our planned 2020 actions, we proactively discussed with our partners the forbearance process and what it means to homeowners in tribal areas struggling to make mortgage payments because of the pandemic.

Objective's components detailed in the Plan	Corresponding actions taken
<p>1. Establish one additional partnership with a non-profit, housing finance agency or community development financial institution that provides financial and homebuyer education, housing counseling and other resources relevant to potential Native American homebuyers in one additional Indian area to increase their capacity to provide education in Indian areas.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Through our existing partnerships, forged relationships with three additional non-profit organizations in Indian Country to expand financial and homebuyer education and counseling to potential homebuyers in two additional Indian areas, exceeding our target. In total during the Plan cycle, expanded our network to include 11 non-profit partners in tribal areas, exceeding our three-year target of establishing relationships with three non-profit partners.
<p>2. Conduct homebuyer and financial education and housing counseling in the Indian areas selected in 2018 and 2019 to further expand access to education to promote sustainable homeownership.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Continued efforts to provide homebuyer and financial education and housing counseling, resulting in 241 people completing classes, for a total of about 1,200 during the Plan cycle to date. <ul style="list-style-type: none"> ○ Classes were moved on-line to the extent possible in second quarter in response to the coronavirus pandemic. ○ Our partners offered webinars and on-line training sessions on the use of on-line tools, such as Google Forms, Jamboard, and on-line surveys, to help enable participation in virtual homebuyer and financial education. ○ The pandemic severely limited our partners' ability to deliver training and potential homebuyers' ability to participate. • Collaborated with our non-profit partners to promote a wide range of on-line resources: <ul style="list-style-type: none"> ○ South Dakota Native Homeownership Coalition announced the availability of the My Path to Home journal, created with our support. Prominently featured the journal on our Native American Homeownership Preparedness web site. ○ First Nations Oweesta announced in a press release the Building Native Communities: Financial Empowerment for Teens & Young Adults curriculum and video, which we developed in partnership; the Freddie Mac relationship manager was quoted in the release and featured in the video. Prominently featured the curriculum and videos on our Native American Homeownership Preparedness web site. ○ On our redesigned Native American Homeownership Preparedness web site, also highlighted My Home by Freddie Mac®, CreditSmart® Homebuyer U, and additional Freddie Mac resources. • Promoted the Native American Homeownership web site in the July issue of Lender News.
<p>3. Ask consumers to complete a survey on our education curricula at each session to</p>	<p>Complete</p> <ul style="list-style-type: none"> • Through our partners, distributed surveys to participants at the end of financial and homebuyer education classes.

<p>inform future curricula enhancements.</p>	
<p>4. Assess consumer survey results, and adjust homebuyer and financial education curricula as appropriate. Findings on survey results will be included in a report to FHFA.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Reviewed survey responses to draw out feedback that could factor into improvements. <ul style="list-style-type: none"> ○ Participants generally found the curriculum very beneficial. ○ Discussed with our partners common themes raised in the surveys. ○ Recommended ways for our partners to address some of the feedback. • Compiled a report of our findings based on surveys collected over the last three years. • Submitted our assessment of homebuyer education and survey results to FHFA on December 22, 2020.
<p>5. Publish lessons learned from the three-year Plan initiatives and survey results on Freddie Mac’s website.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Published our report, “Assessing Homebuyer Education for Native Americans in Tribal Areas”, on FreddieMac.com.

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 under this objective made a significant impact in expanding access to financial and homebuyer education and housing counseling resources for Native Americans in tribal areas. In collaboration with our partners, we extended our network of housing counseling agencies more widely than originally planned and enabled more Native Americans to prepare for successful homeownership.

The pandemic severely curtailed training opportunities. Many tribes were hit hard by COVID-19 and applied strict stay-at-home orders; many of the people have limited access to technology and the internet. Even so, our partners found creative ways to continue to deliver financial and homebuyer education and counseling, albeit more limited. For example, with our encouragement, one partner revised its course for delivery via a virtual platform. Another gathered a small group physically distanced in a classroom and the instructor joined remotely. Partners also provided training on and used on-line tools to make the virtual experience more supportive and holistic. Still, after a 300+% jump in participation in financial and homebuyer education from 2018 to 2019, the pandemic drove a 66% drop from 2019 to 2020.

Having an additional channel for resources and learning has gained importance over the last year. Our redesigned [Native American Homeownership Preparedness](#) web site, launched about the time pandemic-related restrictions started going into effect, provided access to materials, our [My Home by Freddie Mac®](#) and [CreditSmart Homebuyer U®](#), and curricula that were developed specifically for Indian Country.

Many of our partners necessarily made foreclosure-prevention activities their highest priority. They used information that we shared with them about the forbearance process to proactively reach out to affected members and provide additional financial and budget planning support to help more people retain homeownership.

Through support during this Plan cycle, a total of 1,200 Native Americans received financial and homebuyer education. Participants were given surveys. Using a point scale to indicate overall satisfaction and agreement with statements, nearly all survey respondents gave the training high marks.

Survey Question/Statement	% Very Satisfied/Satisfied or Strongly Agree/Agree*
Overall, how satisfied were you with the training?	93%
The training content was as described in publicity materials	90%
The information presented in the training was beneficial	94%
I have a better understanding of my finances or homeownership goals	91%
*Percentages likely are higher. Based on written comments, it appears that some participants mistakenly reversed the scale.	

Survey responses reflected training’s effectiveness. Following are a few written comments on what participants valued most, in their own words.

"I am a first-time homebuyer, and this class was the light to a very dark tunnel."

"It was very informative. It gave me hope that someday I may be a homeowner."

"Made me realize I have a lot of work to do on my personal finances."

"They made connections to our life on the reservation and problems we already come across."

"Being able to talk to someone one-on-one about homeownership. Glad to have someone in our community, and local to help."

Based on comments on surveys and insights from our partners, we helped enhance the training. For example, to add focus on credit building, we worked in partnership with Credit Builders Alliance in 2019 to create a new module and collaborated with the National American Indian Housing Council (NAIHC) to include it in the Pathways Home curriculum.

According to our partners, many Native Americans in tribal areas traditionally thought homeownership was unattainable. With our support, more people have access to education and counseling that resonates with them and prepares them for responsible, sustainable homeownership.

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

We learned the importance of taking a culturally sensitive, comprehensive approach to financial and homebuyer education for Native Americans in tribal areas. In collaboration with our partners, we identified relevant and culturally appropriate ways to enhance the participant experience based on feedback given through the surveys. Our partners also adjusted the training based on our conversations and their observations. For example, one of our partners began inviting households to attend together so that each member could gain a better understanding of what is involved in budgeting, saving for a down payment, and buying and owning a home. As a result of this approach, more individuals have stayed on track with their financial and homeownership goals.

Also understanding Native American's focus on future generations and given Freddie Mac's belief in the value of foundational financial management skills, we developed the [Building Native Communities: Financial Empowerment for Teens & Young Adults](#) curriculum in partnership with First Nations Oweesta. The sound financial skills and knowledge that participating high-school students gain through the curriculum will serve them well throughout their lives and potentially position them for future homeownership.

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 Homebuyer Access to Education and Resources for Members of a Federally Recognized Indian Tribe in Indian Areas

ACTIONS:

Freddie Mac made progress toward our goals under this objective in the first two quarters of 2020, expanding support to additional not-for-profit organizations and continuing to help more members of federally recognized Indian tribes access homebuyer and financial education and counseling. However, market conditions have changed dramatically this year because of the coronavirus pandemic. Housing counseling agencies and tribally designated housing entities (TDHEs) have shifted their focus and resources accordingly, which has affected our efforts.

In the first half of 2020:

- Through collaboration with existing not-for-profit partners, we established relationships with two additional not-for-profit organizations deeply rooted in Indian areas to expand access to financial and homebuyer education and counseling, exceeding our target of one new partner.
- Our support resulted in 152 Native Americans receiving financial and homebuyer education and housing counseling. However, beginning in March, the coronavirus pandemic limited educational opportunities.
- Participants who completed education and/or counseling were asked to complete surveys, which give us insight into the program’s effectiveness.

Actions	2020 Achievements through Q2
1) Continue to participate and collaborate on initiatives outlined in quarterly CICD homebuyer readiness subcommittee meetings to better understand the opportunities and challenges of Native American lending in Indian areas.	Not initiated <ul style="list-style-type: none"> • The CICD discontinued the Homebuyer Readiness Subcommittee in 2019 and restructured the working groups, as described in Objective B. • Continued to work with the CICD’s Lending Systems Focus Group as described in Objective B.
2) Establish one additional partnership with a non-profit, housing finance agency or community development financial institution that provides financial and homebuyer education, housing counseling and other resources relevant to potential Native American homebuyers in one additional Indian area to increase	Complete <ul style="list-style-type: none"> • Through our partnerships, forged relationships with two additional non-profit organizations in Indian Country to expand financial and homebuyer education and counseling to potential homebuyers in two additional Indian areas, exceeding our target.

their capacity to provide education in Indian areas.	
3) Hold at least two homebuyer fairs with established partners to educate consumers on available products, programs and resources.	<p>Not initiated</p> <ul style="list-style-type: none"> • Because of the coronavirus pandemic, which led to appropriate changes to housing counseling agencies' and TDHEs priorities, decided against holding homebuyer fairs in collaboration with our partners.
4) Conduct homebuyer and financial education and housing counseling in the Indian areas selected in 2018 and 2019 to further expand access to education to promote sustainable homeownership.	<p>In progress</p> <ul style="list-style-type: none"> • Continued our efforts to provide homebuyer and financial education and housing counseling, resulting in 152 people receiving support. <ul style="list-style-type: none"> ○ Classes were moved on-line to the extent possible in second quarter in response to the coronavirus pandemic; the lack of technology and internet access in Indian areas created challenges. ○ Participation declined sharply in second quarter. • Promoted a wide range of on-line resources: <ul style="list-style-type: none"> ○ Through our non-profit partners' announcements and press releases, publicized Building Native Communities: Financial Empowerment for Teens & Young Adults curriculum and video, developed in partnership with Oweesta Corporation and First Nations Development Institute, and the My Path to Home Journal, created by the South Dakota Native Homeownership Coalition with our support. ○ On our redesigned Native American Homeownership Preparedness website, highlighted My Home by Freddie Mac®, CreditSmart® Homebuyer U, and other Freddie Mac resources.
5) Ask consumers to complete a survey on our education curricula at each session to inform future curricula enhancements.	<p>In progress</p> <ul style="list-style-type: none"> • Distributed surveys to participants at the end of financial and homebuyer education classes. Participants generally found the curriculum very beneficial.
6) Assess consumer survey results, and adjust homebuyer and financial education curricula as appropriate. Findings on survey results will be included in a report to FHFA.	<p>In progress</p> <ul style="list-style-type: none"> • Reviewing and assessing participant survey responses with non-profit partners.
7) Publish lessons learned from the three-year Plan initiatives and survey results on Freddie Mac's website.	<p>In progress</p> <ul style="list-style-type: none"> • Speaking with non-profit partners and reviewing survey results to begin to frame lessons learned.

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 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. Our outreach with other non-profit partners also provides opportunities to share insights and support homeownership preparedness in tribal areas.

Holding homebuyer fairs during the pandemic would be dangerous and irresponsible because they involve lots of people in limited spaces and close personal interactions; an on-line format is not conducive. Many state and local governments prohibit such gatherings,

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in line with Centers for Disease Control and Prevention recommendations. Also because of the pandemic, lenders, counseling agencies, and TDHEs appropriately have made foreclosure prevention activities their highest priority.

We will submit a modification request to remove participation in the Homebuyer Readiness Subcommittee and homebuyer fairs from our Duty to Serve Plan for 2020.