

Rural Areas & Native American Collaboration **with Freddie Mac**

Lenders and borrowers in rural markets, including high-needs areas and Native Americans in Indian areas, face specific affordable housing challenges. Under Freddie Mac's Duty to Serve initiative and with the help of our strategic alliances, we are finding innovative ways to support underserved markets and provide outreach through homebuyer education and technical expertise.

Our Strategic Alliances:



Fahe

Fahe empowers the people and communities of Middle Appalachia with the resources, opportunities and tools needed to build a better life. Through our collaboration, we are expanding Fahe's capacity to offer potential borrowers housing counseling, financial and homebuyer education, as well as technical assistance and training.



Community of Development Corporation of Brownsville (CDCB)

CDCB provides one-on-one housing counseling, financial coaching, matched savings, Volunteer Income Tax Assistance (VITA) tax preparation, financial capabilities education, financing and construction to expand home ownership opportunities. We are collaborating with CDCB to specifically support their efforts to provide one-on-one housing counseling and financial and homebuyer group education for individuals residing in Colonias.



Hope Enterprise Corporation (HOPE)

HOPE works to educate and support homebuyers who have limited financial options in Alabama, Arkansas, Louisiana, Mississippi and Tennessee. HOPE directly facilitates and sponsors education in underserved communities. This includes both one-on-one housing counseling and group workshops to expand homeownership. Our collaboration will help expand HOPE's capacity to provide housing counseling and financial and homebuyer education to individuals of low and moderate incomes in the Lower Mississippi Delta region.



NextJob®

NextJob is a nationwide re-employment service providing high-quality, one-on-one job coaching and multimedia online learning to help all job seekers land jobs and avoid the many impacts of unemployment.

Specifically, NextJob provides re-employment services and job search coaching for aspiring eligible Freddie Mac Home Possible® mortgage borrowers increase their re-employment status after a sudden loss of employment, reduced hours or other employment challenges disrupting their ability to make timely mortgage payments. NextJob's partnership with us provides job search assistance to current and aspiring homeowners living in high-needs and other persistent poverty areas.



Next Step® Network, Inc.

Next Step is a national, nonprofit housing intermediary that works to promote expanded use of factory-built housing as a viable solution to address housing affordability. Next Step's SmartMHSM Program connects educated homebuyers with financial institutions and manufactured home retailers to increase access to affordable, energy-efficient manufactured homes with fair financing. Our collaboration with Next Step is to expand the program, while improving access to products, tools and expertise for prospective manufactured home buyers.



Homeownership Education Resources Organization (HERO)

HERO, the nonprofit subsidiary of South Dakota Housing Development Authority, provides homeownership education professionals with standards of learning objectives to advance homeownership through high-quality, consistent education, giving South Dakotans a better opportunity to achieve and maintain homeownership. HERO also coordinates counseling efforts through a network of HUD-approved counseling agencies statewide. Collectively, with HERO, we are addressing homeownership barriers and supporting them in providing the necessary resources and tools for homebuyer education to make homeownership available, specifically for South Dakota’s Native American areas.



Enterprise Community Partners, Inc. (Enterprise®)

Enterprise’s mission is to create opportunity for people with low and moderate incomes through affordable housing in diverse, thriving communities. Enterprise works with tribal and community partners to create affordable housing on Native American Tribal Lands. Currently, we are working with Enterprise to conduct outreach and create a curriculum to build the capacity of tribal leadership. In addition, we will create and support homeownership opportunities for Native Americans on tribal trust lands.

Enterprise, in partnership with the Center for Indian Country Development, recently published the *Tribal Leaders Handbook on Homeownership*, which navigates tribal and community leaders through the process of homeownership on tribal lands.



The South Dakota Native Homeownership Coalition

The South Dakota Native Homeownership Coalition is a diverse group of agencies, institutions, and organizations working to increase homeownership opportunities for South Dakota’s Native American people. Through our strategic alliance, we will expand the Coalition’s capacity to provide technical assistance, including evaluating the opportunities and barriers to providing mortgage financing on trust land. We will also produce best practice models highlighting efforts on Indian reservations in South Dakota around residential construction professionals, the lending process, community planning for homeownership program development and risk mitigation strategies.



Credit Builders Alliance (CBA)

CBA is dedicated to increasing the capacity of nonprofit organizations to effectively support clients with low and moderate incomes in building credit as an asset. Through our collaboration, we are expanding CBA’s capacity to provide credit building training to counselors to assist households with low to moderate incomes living on tribal lands and in the Colonias. In addition, CBA will support rent reporting activities to assist low-to-moderate income households in tribal lands establish credit.



First Nations Oweesta Corporation (Oweesta)

Oweesta provides opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities. We are supporting Oweesta in their development of a Native youth financial education curriculum targeted to high school seniors.

For information on how we are working with our strategic alliances to serve rural regions and rural populations, visit freddiemac.com/singlefamily/duty-to-serve/rural.html