

## Agenda

Time	Session
12:30 – 12:40 p.m. ET	<p><b>Welcome Remarks</b></p> <p><b>Danny Gardner</b>, Senior VP, Single-Family Mission and Community Engagement, Freddie Mac</p>
12:40 – 1:50 p.m. ET	<p><b>Market Watch: Rural Economic Insights</b></p> <p><i>Expert economists discuss the state of the economy and the latest macroeconomic trends. This session also features updates and deep dives into the current rural housing market including home sales and substandard housing.</i></p> <ul style="list-style-type: none"> <li>• <b>Len Kiefer</b>, Deputy Chief Economist, Freddie Mac</li> <li>• <b>Jessica Lautz</b>, Deputy Chief Economist, National Association of Realtors</li> <li>• <b>Robert Dietz</b>, SVP and Chief Economist, National Association of Home Builders</li> <li>• <b>Ashely Williams</b>, Public Health Analyst, National Center for Healthy Housing</li> <li>• <b>Moderator: Astou Aw</b>, Principal Economist, Freddie Mac</li> </ul>
1:50 – 2:00 p.m. ET	<p><b>Break</b></p>
2:00 – 3:00 p.m. ET	<p><b>Housing Trends: Supply, Affordability and Home Prices</b></p> <p><i>Speakers review the current housing supply and affordability challenges and opportunities in rural America.</i></p> <ul style="list-style-type: none"> <li>• <b>Peyton Whitney</b>, Research Analyst, Harvard Joint Center for Housing Studies</li> <li>• <b>Sijie (Jessie) Hickly</b>, Principal Economist, Freddie Mac: <i>Potential Homebuyer Households</i></li> <li>• <b>Adam Staveski</b>, Senior Associate, Pew Charitable Trusts</li> <li>• <b>Discussant: Scott Weiner</b>, Economist, Federal Housing Finance Agency</li> </ul>
3:00 – 3:25 p.m. ET	<p><b>Climate Risk and Rural Rental Housing</b></p> <p><i>Speakers discuss how climate risk and natural disasters impact rural rental housing.</i></p> <ul style="list-style-type: none"> <li>• <b>Andrew Jakabovics</b>, Vice President, Policy Development, Enterprise Community Partners</li> </ul>
3:25 – 3:40 p.m. ET	<p><b>Break</b></p>
3:40 – 4:10 p.m. ET	<p><b>Understanding the State of Native American Homeownership</b></p> <p><i>Speakers review the current housing challenges and opportunities facing Native American communities.</i></p> <ul style="list-style-type: none"> <li>• <b>Bruce Mitchell</b>, Principal Researcher, National Community Reinvestment Coalition</li> <li>• <b>Discussant: Dawson Her Many Horses</b>, Managing Director and Head of Native American Banking</li> <li>• <b>Moderator: Erin Persons</b>, Director, Duty to Serve, Freddie Mac</li> </ul>
4:10 – 4:45 p.m. ET	<p><b>In Focus: Manufactured Housing</b></p> <p><i>Speakers review challenges and barriers on the placement and financing of manufactured housing..</i></p> <ul style="list-style-type: none"> <li>• <b>Lesli Gooch</b>, CEO of the Manufactured Housing Institute (MHI)</li> <li>• <b>Rachel Siegel</b>, Senior Officer, The Pew Charitable Trusts</li> <li>• <b>Moderator and Discussant: Laurie Goodman</b>, Institute Fellow, Urban Institute</li> </ul>
4:45 – 5:00 p.m. ET	<p><b>Closing Remarks</b></p> <p><b>Cindy Waldron</b>, VP, Research and Analytics, Freddie Mac</p>