



Final Transcript

HUD - US DEPT. OF HOUSING & URBAN DEVELOPMENT: Serving the AAPI Community through Housing Counseling

May 25, 2016/2:30 p.m. EDT

SPEAKERS

Jane Charida
Nani Coloretti
Lorraine Griscavage-Frisbee
Lisa Hasegawa
Jeff Gilbreath
Maha Syed
Nobby Cheng
Kimberly Tang
Michelle Vang

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Serving the AAPI Community through Housing Counseling. At this time all participants are in a listen-only mode. Later, we will conduct a question and answer session. (Operator instructions.) As a reminder, this conference is being recorded.

I will now turn it over to Jane Charida. Please go ahead.

Jane Thank you so much, and welcome, everyone. My name is Jane Charida, and I'm with the Office of Housing Counseling. It's my pleasure to

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welcome you to today's call. I'd like to go over a few logistics with you first. Next slide, please.

This audio is being recorded. We will have a playback number available along with a copy of the presentation, and a transcript. You will get notification via our Listserv on where to find the archived information.

I do want to point out that the lines are muted during the presentation, but of course we would love to hear your feedback, so questions and answers will be handled during the call. When those lines are open, the operator will give you instructions on how to make your comments.

There is another way to enter comments on the session. Next slide, please. If you notice, there is a control panel on the right-hand side of your screen. Where you see the questions book you can just enter your comments or questions and we'll be happy to bring them up in the conversation, if possible. Sometimes we are not able to get to every comment or question, so we'll be sure to respond after the presentation. Next slide, please.

Again, we do request that your phones stay on mute until you are speaking. So, please use the mute function on your phone, or the star six function. Next slide, please.

We will send a survey at the end of this session. We really value your comments. It's our goal to make every presentation as good as possible, and that happens a lot when we get your comments on what we can improve on or ideas for future presentations.

It's my pleasure to introduce Nani Coloretti, Deputy Secretary of HUD.

Nani

Fantastic. Thank you so much. Thanks, Jane. I'm just going to give some opening remarks, and then we'll kick off some panels. So, I just wanted to say Happy Asian American and Pacific Islander Heritage Month. We have been celebrating all month here in D.C. with a number of events. And I'm really happy to be joining this call today to talk about AAPI and housing counseling. I think it's a really important topic.

As you all know, the AAPI community is just extremely diverse. It encompasses over 50 ethnic and language groups. And it's estimated that we've got at least 18 million people currently in the United States that comprise the AAPI community.

I'm part of something called the White House Initiative on Asian Americans and Pacific Islanders, and we have been doing a lot of research and information across the federal space about our country and the AAPI population, among other things. According to this initiative the AAPI community is the fastest growing racial group in the country, and it's expected to more than double by 2060.

Even though there's tremendous growth in this population it actually remains one of the most understudied racial groups in the country, and so we know that it's critical to collect, analyze, and disseminate data on the AAPI community and, quite frankly, in a disaggregated way. That effort will go a long way to help identify needs, services, training, and education of the community. And I'm happy to say that here at HUD we are part of the effort to do that, and we are actually working on collecting disaggregated data through our housing survey.

In the White House initiative we have aimed to advance data collection, dissemination, and disaggregation amongst federal agencies, state and local partners, researchers, and policy advocates. And so we know that this data will help everyone do their work.

Our mission here at HUD is to create strong, sustainable, inclusive communities and quality, affordable homes for all. Our strategic goals include ensuring equal access to sustainable housing financing and achieving a more balanced housing market, particularly in underserved communities. And we know that housing counseling helps achieve this goal.

We offer housing counseling in many languages. In fiscal year 2015 housing counseling agencies in our program served over 46,000 AAPI clients, and although these numbers point to some of our success one of the challenges that remains is for us to increase the awareness of housing counseling in the AAPI communities. So, today's webinar will outline why outreach is so important and also what other challenges housing counselors face when working with the AAPI community.

Our panelists will also share their solutions and some of their best practices, so you'll learn what to expect when counseling the diverse cultures that encompass the AAPI community and what you need to do to ensure your program is providing the best services possible.

Today's panelists represent a broad spectrum of cultures, languages, and geography. We have HUD approved housing counseling agency representatives from New York, Washington, D.C., St. Paul, Minnesota, and Houston, Texas, as well as traditionally thought of AAPI communities of San Francisco, and my hometown, Honolulu, Hawaii.

So, we appreciate and thank you for all the hard work you do every day to help your clients reach their housing goals. And I hope you find this webinar very beneficial in better understanding how to work with the AAPI community. And I also want to thank the panelists in advance for their willingness to share their knowledge and experiences with serving the AAPI community, because I know that working together our efforts can make headway in improving the financial literacy in housing for this underserved community.

So, now I'm going to turn the webinar over to someone here at HUD, Lorraine Griscavage-Frisbee, with HUD's Office of Housing Counseling. And she will introduce the panelists.

Lorraine

Great. Thank you so much. We really appreciate you participating in this, Nani, and welcome, everyone. First of all, those of you that have logged into the webinar portion, we're having some technical difficulties and the webinar isn't showing up. But it's not critical to the information we're all going to be sharing with you today, so please bear that in mind if you don't see anything on your screen right now. We're working to restore that.

We're very excited to have this different format. Typically those of you that have participated in our stakeholders' webinars we're usually asking our audience for feedback. Instead, we thought we would try a different approach, because we're certainly not experts in dealing with the AAPI community, and we're very happy to have a distinguished panel today of your peers, those that are working in the housing counseling industry and directly serving the AAPI community. And they're going to share with you, as Nani said, their experiences, the challenges, and also their best practices so we can all be better educated and know how to serve this population group better.

I would like to introduce our panelists, and then we'll go ahead. We did have some polling questions, but if we cannot pull the presentation up presenters, Jane and Jovan, we will just skip those. Our panelists are: Lisa Hasegawa, and she's with the National Coalition for Asian Pacific

American Community Development, nicknamed National CAPACD; we also have Jeff Gilbreath from Hawaiian Community Assets, and that agency is located in Honolulu, Hawaii; we have Maha Syed from Chhaya Community Development in Jackson Heights, New York; Michelle Vang from the Hmong American Partnership in St. Paul, Minnesota; we have Nobby Cheng from Asian, Inc. in San Francisco; and Kimberly Tang from the Chinese Community Center in Houston, Texas.

And I see we are trying to get our screen up. I'll give it a moment to see if we can do our polling questions before we start interviewing our panelists. It's getting there. Jane, how is it looking, and Jovan, should we just skip the polling questions?

Jane We're very, very close. Oh, I think we're there. One moment.

Lorraine There we go. Okay. Thank you. We've only been doing this for three years, and it amazes me how technology always likes to throw us a curveball. Okay, we are able to do the polling questions.

The first question we have for you, because this invitation was sent out to other than the housing counseling community we'd like to know who all is participating in this webinar. So, if you could answer if you're a Housing Counselor or a Housing Counseling Manager; if you're a Case Manager, perhaps you work in other programs that do holistic case management with clients; if you're involved in an Other Affordable Housing Provider; or None of the Above. So, can we open the polls?

Jane The poll is open.

Lorraine Great. Thank you. We'll give everybody a minute to answer. Okay, let's close the polls, and we'll see the results. Okay, great. So, we do have a variety of folks. We have 61% Housing Counselors, and the rest of you represent other areas and services. So, thank you very much for responding.

We have one more question, only for those of you that answered Case Manager, Other Affordable Housing Provider, or None of the Above, would you please share with us your knowledge of housing counseling? Can we go to the next polling question, please?

We're curious, for those of you that answered B, C, or D, what is your experience with housing counseling? Do you have some direct experience

and work with housing counseling agencies in your community, or you have knowledge of it, or you're somewhat familiar, or maybe not at all? So, we'll give everybody a moment to answer that.

Jane, would you like to show us the results, please? Wonderful. So, everybody that's listening in has some knowledge of housing counseling. That's terrific. And let me tell you, when we get through with our panel discussion you will have a wonderful understanding of exactly how the AAPI community is being served by our agencies. Okay. Thank you.

Alright, let's get started now with interviewing our panelists. We're going to probably stay on this slide for the rest of the presentation. And we have quite a bit of information to share with you, so I do want to point out that we have this webinar scheduled for an hour and a half. It may actually go longer than that. We are going to have a question and answer period after we go through the panel discussion if you'd like to ask any further questions of our panelists.

But, first of all, let's meet all of our panelists. I'm going to ask each of you to share with us the AAPI community that you serve and what services your agency offers. And let's start out with Lisa.

Lisa

Hello. This is Lisa Hasegawa. I'm Executive Director of National CAPACD. We were founded in 1999, and we're a non-profit dedicated to meeting the needs of low income Asian Americans and Pacific Islanders. Our mission is to improve the quality of life for low income AAPIs by promoting economic vitality, civic and political participation, and racial equity.

We have members around the country that are joined together by this shared commitment to social justice, and we really work every day with our members to bring visibility to the needs of low income AAPIs and the neighborhoods where they live. We have over 100 members in over 25 metropolitan areas, and in 19 states and the Pacific Islands.

Our housing counseling network started in 2009 in response to the foreclosure crisis, and currently we're the only HUD approved national housing counseling intermediary, so it's really a pleasure to be with you all here today. And we have 18 HUD certified housing counseling organizations in our network, and many of them are on the phone with you all today. We have a network that serves AAPIs in over 30 languages in

the spectrum of comprehensive housing counseling services. So, we're looking forward to the conversation.

Lorraine Thank you very much, Lisa. How about Jeff, can you tell us about Hawaiian Community Assets?

Jeff Sure. Aloha, everyone. My name is Jeff Gilbreath. I'm Executive Director with Hawaiian Community Assets. Hawaiian Community Assets is the largest HUD approved housing counseling agency in the state of Hawaii. We do serve all of Hawaii, however, our mission is really to build the capacity of low and moderate income communities to achieve and sustain economic self-sufficiency, with a particular focus on native Hawaiians.

We were founded in 2000. We currently serve close to 1,500 families every year with culturally relevant financial literacy, housing counseling, asset building programs, as well as lending through our native community development financial institution, Hawaii Community Lending.

We currently operate with 13 full-time staff and 14 AmeriCorps members, and we also offer training and technical assistance to build the capacity of social service agencies, financial education institutions, and government agencies to deliver culturally relevant financial education in their communities. So, it's great to be on the call with everyone, and I look forward to the discussion.

Lorraine Great. Thank you very much, Jeff. How about Maha, can you tell us a little bit more about Chhaya Community Development Corp.?

Maha Sure. Thank you, Lorraine. Hi, everybody. My name is Maha Syed, and I'm the Director of Programs at Chhaya CDC. We serve New York's South Asian community, and we've been doing so for about 15 years. We're the only HUD certified organization in the country to focus on this population.

Individuals from South Asia are considered to be people from Bangladesh, Nepal, Pakistan, India, Sri Lanka, Afghanistan, Bhutan, Maldives, Tibet, and Diasporas from the Caribbean, Africa, and South America. But we are, because of the changing demographics of Queens, and in particular our community in Jackson Heights, also seeing an increase in a lot of our Spanish-speaking clients.

Our programming is divided into three major areas. We focus on asset building, housing preservation, and advocacy and community organizing. Our asset building program aims to equip our clients in making good financial choices. We do this through financial education workshops and one-on-one counseling, and we assist our clients in creating budgets, improving saving habits, screening for public benefits, building and improving credit, and filing taxes. We also offer free English classes to assist our clients in expanding economic opportunities.

Our housing preservation program is actually our oldest and best established program in the area. In housing preservation we provide workshops and counseling in foreclosure prevention, energy efficiency retrofits, and first time home buyer counseling with grant assistance for low and moderate income individuals.

We have a base campaign that advocates for a pilot program to study the effects of bringing to code and legalizing New York's many illegal basement apartments, which is an issue that disproportionately affects low income immigrants.

Finally, our advocacy and community organizing team works with tenant counseling and organizing, civic engagement, and citizenship application assistance.

Lorraine

Great. Thank you very much. Next, I'd like to ask Nobby if he could tell us a little bit more about Asian, Inc.

Nobby

Hi, everybody. My name is Nobby Cheng. I'm the Housing Counseling and Program Director of Asian, Inc. Asian, Inc. is a non-profit organization founded in 1971, and became a HUD approved housing counseling agency in 2003. And our housing related services include affordable housing development as well as housing [indiscernible] COLA.

The housing counseling program was established in 1999, and provides pre and post purchase counseling, foreclosure intervention, financial education and coaching, and also rental counseling too. So, [indiscernible] program for the most stable home ownership solution [indiscernible] financial literacy concept and patents.

We also offer counseling in several languages, such as English, Cantonese, Mandarin, Vietnamese, [indiscernible] counselors communicate their financial skills, [indiscernible] the issue if there is an

issue, and offer counseling on [indiscernible] one-on-one counseling. And one-on-one counseling is the main issue where we can build up a lot of trust between the client and the organization. And besides [indiscernible] financial coaching, we strongly emphasize that they should be more [indiscernible] with their client how to process the home purchasing.

Lorraine

Alright. Well, thank you very much. And last we have Kimberly Tang with the Chinese Community Center.

Kimberly

Good afternoon, everyone. This is Kimberly Tang. I'm the Director for the Workforce Development Program at the Chinese Community Center. CCC was established in 1979 as a language school. Through the past 37 years we have transitioned to a more holistic service provider, and have been playing a leading role in welcoming newcomers to America and in creating opportunities for people with all backgrounds to contribute to the Houston community. We are actually located in the southwest area of Houston, Texas, where there is a very dense population of newly immigrated families and refugees.

The agency serves more than 10,000 individuals and families from diverse backgrounds with programs that reach people from all ages of life. As a full service provider we serve clients from 18 months old in our early learning center, to a 90 year old senior. Our focus is that through the education and social services to bridge the gaps that our clients experience as they learn their ways in a new country and in a new city.

So, our services are cross-culture and generation. The Chinese Community Center has been a HUD approved housing counseling agency since 2008, and is the only HUD approved agency in Texas with the ability to provide linguistically appropriate services in Chinese and Vietnamese as well as in Spanish.

In addition, we provide a wide spread of financial education and housing counseling to low to moderate income individuals and families, and that includes the new immigrants and clients that have been here in the States for a while. And in addition, in recent years we also have seen a change in our client base that's including more ethnicity and background. So, we look forward to the conversation ahead.

Lorraine

Great. Well, thank you, panelists very much for describing, so we had a very good picture of the communities that you serve and the different

services that you offer. And it's very impressive and very extensive, all the services that you provide. That is awesome.

Before we ask some individual questions, it might be helpful if we get a general understanding about what exactly encompasses the AAPI community. So, I'd like Lisa to share with us some statistics [audio disruption] description of the US AAPI population.

Lisa Sure. Just real quick, Michelle, did you get a chance to introduce yourself?

Michelle Oh. Hi, Lisa. No, I did not. That's okay.

Lorraine Oh no, let's go back to Michelle. My apologies.

Michelle That's okay, Lorraine. Hi, everyone. My name is Michelle Vang. And I am the Housing Economic and Community Development Manager at Hmong American Partnership, located in St. Paul, Minnesota. Our agency has existed for 25 years now, and is focused on empowering the refugee, immigrant community by moving our clients out of poverty and towards social and financial prosperity. We serve primarily Southeast Asian immigrants and refugees that are Hmong, Korean, Bhutanese, and Nepalese.

We have grown to become the largest Hmong non-profit organization in the United States. We are a HUD approved housing counseling agency, focusing on culturally and linguistic financial literacy, home buyer pre-purchase education and counseling, as well as rental and homeless prevention counseling. We also have additional social services that are in our children and family services, health and wellness, education, training, and employment services.

Lorraine Wow. Thank you very much. And I apologize. Thank you very much, Lisa for pointing that I missed Michelle.

Lisa No worries.

Lorraine Alright, back to Lisa.

Lisa Okay. So, I wanted to just provide a little bit of an overview of the AAPI community in the United States. As Nani had mentioned earlier, we are the fastest growing racial and ethnic community in the United States, and

we're very pleased that HUD has decided to do this webinar so that we can really promote a better understanding of the diversity which is our community.

We come from over 30 countries of origin, represent 49 ethnic groups, and speak over 100 languages and dialects. Our population includes recent immigrants and refugees, as well as native Hawaiians and people who are First Americans. So, we're very diverse in many different aspects. According to the US Census there's over 21 million native Hawaiians, Asian Americans, and other Pacific Islanders, and we make up 6.6% of the population. But by 2040 it's estimated that we'll be over 10% of the population, and that will represent 74% growth between 2015 and 2040, and we'll be estimated to be at 36 million as a community by 2040.

Then in terms of the largest Asian American groups, it is the Chinese population which is the largest, followed by Asian Indians, Filipinos, Vietnamese, Koreans, and Japanese. And for native Hawaiians and other Pacific Islanders, native Hawaiians are the largest population within that group, followed by Samoan and Chamorro.

One very, I think, distinct feature of our community that's also very relevant to the topic of today, which is the housing counseling and how to serve this community with cultural and linguistically appropriate services, there's nearly 10 million people in our community who speak an Asian or Pacific Island language at home, and nearly half of them speak English less than very well. So, because of the diversity of our community overall it's about 40% of our population that speaks English less than very well, but for some populations over half of the community is limited English proficient.

So, I wanted to also talk about the economic needs of Asian Americans and Pacific Islanders. I think many of us who describe the work of our organizations, we focus on the needs of low income Asian Americans and Pacific Islanders, and it's something that you don't really hear about as much in the news or in a lot of the federal government reports that come out. I do want to acknowledge and commend HUD for their decision and announcement to start collecting disaggregated Asian and Pacific Islander data in the American Housing Survey. That's going to be very important for us all to understand better the needs of our community.

We came out with a report at National CAPACD a few years ago focusing specifically on the AAPI poverty population to really understand what the

demographics of that community, where they live, who they were living with, and what the situation in the different neighborhoods where Asian American and Pacific Islander poor people are concentrated. So, there's over 2 million low income Asian Americans and Pacific Islanders in this country. That poverty population has increased by over 40%, which is the fastest growing poverty population amongst other racial and ethnic groups.

And that's something that is often a surprise when I talk about that. So, the increase in AAPI poverty in the wake of the recession was something that was very concerning to us and something that we have been all talking about how to really tackle, and certainly to share that information with federal agencies and community-based groups around the country to ensure that the needs of the population is visible.

A little bit more about the poverty report and also related to our conversation today about housing counseling, in our poverty report we found that almost 50% of poor AAPIs live in the 20 most expensive real estate markets in the country. By comparison, only 17% of the general poverty population lives in these 20 most expensive housing markets. So, the cost of housing has a very severe impact on low income AAPI communities.

We also launched a report recently, just a few weeks ago, talking about Asian American and Pacific Islander, the concerns that we have around the fact that Asian American and Pacific Islander low income communities are being displaced and being just gentrified out of a lot of these high cost markets.

So, I think that that about covers it. We also talk a little bit about home ownership, and just I'll end with that statistic. Nine of the AAPI communities have the lowest home ownership rates of any racial or ethnic group, so Indonesians, Bangladeshis, Samoans, Tongans, Malaysians, and Koreans have the lowest home ownership rates of any racial or ethnic community.

In the wake of the recession our population lost 54% of our wealth, and home ownership rates vary among the AAPI population, where it still lags behind that of the white population by about 17%. Actually for some communities it's as much as 30% lower than non-Hispanic white populations. So, for the Hmong community it's a 30% lower home ownership rate.

So, those are just some statistics that I hope will be helpful. And I'm happy to provide this in writing later. And there are a lot of resources on our website and the websites of our member organizations as well. Thank you.

Lorraine

Wow, those are some kind of disturbing statistics, especially with the increase in poverty, so thank you very much in sharing that information. You've really given a good snapshot of the AAPI communities throughout the United States.

And following up with Lisa's discussion with the income issues, the main question that we'd like to ask all the panelists, can you share with us what challenges you're having when delivering housing counseling and education services to the clients in your particular community? And I'm going to start with Maha. What can you share with us about the challenges that your agency faces?

Maha

Sure. The challenges Chhaya face actually stem from some of our strongest suits, which is diversity in language and language capacity. South Asia is actually said to be the most linguistically diverse region of the world. In India alone there are 179 languages and 544 dialects, according to the linguistic survey of India. Chhaya has 14 staff members, and between us we speak 11 languages, and 7 of them are South Asian. But even within those 7 languages the technical specification of what's needed to counsel in those languages requires high competency from both the counselor and the client. So, what we end up seeing is that a given counselor may speak a language but that they might not be able to counsel the right clients that come in for the service.

An example of this is our pre-purchase counselor, both of our organizers speak Punjabi, but our pre-purchase counselor does not. So, this would require not only double staff time to be able to translate, but our organizers also then need to be able to communicate effectively the technicality of pre-purchase counseling while that's not their specialty. And so we see a lot of our staff time and a lot of back and forth and explanation needed to counsel in this diversity of language.

Lorraine

Wow, 544 dialects. That's amazing. Very interesting. Thank you for sharing that. How about Michelle, what can you tell us about the challenges your organization faces?

Michelle

Hi. Yes, so very similar to Maha in terms of just the language piece of that. HAP is one of the only housing counseling agencies in the Twin Cities that has the cultural competency or even language capacity to serve the Southeast Asian community. We have many referrals and walk-ins that are Southeast Asians with limited English proficiency that come for counseling and housing services. So, I think it's often challenging that we won't be able to counsel everyone who comes through our door, but that we would connect other partners, or other housing agencies to work with the clients.

I know that counseling tends to take a little bit more time in elaborating the materials and also to do one-on-one itself, and if we don't have the same language as a client that comes through then we would find an interpreter to be there. But that alone in itself takes a few hours, and so that's something that our counselors do have to deal with on a daily basis. But I would say that I think a suggestion is that if you are one of the housing counseling agencies that primarily serve AAPIs and that everyone comes to you for those services, it's important to give recommendations to those agencies to have diversity to reflect in their staff as well and to also be accountable for their work in terms of working with those communities.

Lorraine

Thank you very much for that advice. It's very interesting, and especially the time that it takes to counsel, both of you have mentioned that it takes more time. Nobby, do you want to share with the audience your challenges Asian, Inc. faces?

Nobby

Yes. Okay. Yes, [indiscernible] as everybody knows the barriers to communicate with our clients, but the main issue [indiscernible] they always keep everything in their mind secret. That means if they're not open to tell us anything about their financial situation but [indiscernible] don't trust people about their money how to keep [indiscernible], and while we're counseling them we have a problem to find out what's the future way they can go. So, trust I think is really important and we need to be [indiscernible] with our client in the long term.

And besides that, when we [indiscernible] with each other the [indiscernible] will rely on the different information. For example, they talk with their friends or whoever and come back and ask us different questions. But they're one of the [indiscernible] education partners [indiscernible] challenge in their language, in their habits, and in their cultural habits [indiscernible] for us.

Lorraine Okay, great. So, the same thing, you also mentioned trust as well as being an important issue, trying to build trust with your clients. Kimberly, how about you?

Kimberly Yes. I think I would just recap what Maha, Michelle, and Nobby shared earlier about linguistically available when it comes to serving our clients. Being in Houston we are in the most diverse city in Texas, so definitely a language barrier is one of the biggest challenges that we have in terms of serving our AAPI communities in housing counseling. Even though we have over 90% of our staff that are bilingual in Chinese, Vietnamese, or in Spanish, I think that the ability for the staff to really provide in language housing counseling service when it comes to the technicality of the language that we use when we counsel clients on housing matters.

So, even though when we sometimes add a bilingual staff to help in translating materials it might not be time sufficient or for staff or even sometimes for the clients, so at CCC we actually do focus a lot of the preparation if there is a need to utilize the staff to help translate or to interpret a counseling session. I actually have sat in and helped translate one of the counseling sessions in Cantonese, and prior to that I actually spent time with the housing counselor to go over the entire counseling session of questions that we anticipate and just the language and the terminology that we will be using to prepare.

And sometimes I think for us we have to also provide examples to give context to the materials that we share as well. And just to Nobby's point, building a trusting relationship, a partnership actually with a client and a counselor is challenging, especially with clients that have limited English speaking ability. But I think this is where we are able to utilize the staff and understanding the culture that's behind the clients and meeting where they are at and addressing any concerns that we see from our clients. So, those are some of the challenges.

Lorraine Thank you for sharing that. And last we have Jeff. Jeff, I don't know, is language as big an issue as cultural differences in the populations that you serve in Hawaii?

Jeff Thanks, Lorraine. Yes, to answer your question, I believe that the overarching challenge is really cultural in Hawaii that we see. And to give everybody on the phone a context on this, Hawaii, to understand that Hawaii was a sovereign nation until the late 1890s when it was overthrown, and it became a state in 1959. And what you see in Hawaii is

that there's a very vibrant native culture that is very much present and very much a part of the day to day life in Hawaii.

But also there's huge diversity, as I'm sure most of you folks know, in Hawaii, folks from all over the world that come to Hawaii. And so in our work when we're doing housing counseling, with native Hawaiian families in particular, a lot of what we have to do is we're bridging the past, so the traditional management practices that were so prevalent only a little over 100 years ago in the communities in Hawaii that made prosperous local economies, we're bridging those excellent practices of the past with some of the nuts and bolts of navigating the very complex modern mortgage financing system.

And so to give you folks a sense, we use a culturally relevant curriculum which is based on native Hawaiian traditional economic practices and values, and we use these values and practices as examples, again, to navigate the mortgage system.

An example is in Hawaii traditionally Hawaiians built huge rock structures out into the oceans, and then these rock structures also had a gate, what was called a makaha. And through this gate fish would pass through, they would feed inside of this rock wall, and they would feed so much that they would be too big to get out. And so traditionally this was their way of banking resources, to be able to grow fish, grow them larger and larger over time so that more families could be fed.

And so we use this example when we're talking with families about saving for a down payment, saving for closing costs, or even banking in general, that native Hawaiians had a magnificent example of how to bank resources. It was a matter of having a long term vision, being patient and letting these resources grow a little bit over long periods of time, so that they could reach their goal, in this case home ownership.

And so we use that as an example to bridge this, what is very prevalent in this kind of cultural divide where for many communities that we have in Hawaii it's still a struggle to navigate the complex mortgage financing system. But what this allows is that we're talking about a concept, an example for the families that is very familiar. This allows us to begin teaching and educating from a place of abundance, a place of empowerment, a place where the families know, and translating that and saying in the same way we use these same practices and values and apply them to today to navigate the mortgage system, which families are

oftentimes not so comfortable with. It's something that's new. If we were just to start right in and talk about the mortgage system right off the bat, we would run the risk of starting from a deficit model, where the families don't know, they don't feel so comfortable.

But this allows us to overcome those challenges, and through our partnerships with social service providers and other organizations throughout the state we're also helping them create similar examples for their cultural groups, whether they be folks from Micronesia, Guam, Tonga, and even Southeast Asia. So, we use those examples and those connections in order to, again, educate from a place of abundance and a place of empowerment.

Lorraine

Thank you for sharing that. And thank you, all of you, for sharing your challenges, because it's not only language it's also culture that you're having to overcome.

But one of the things that Lisa said in her overview, she's talking about over 100 languages, and I think that can be a real challenge. Listening to all of you, you don't have 100 staff, so I think you all sometimes have to use translators, and I think it would be really good for our audience to understand the important characteristics that translators need to have. Lisa, would you like to comment on that, when they're going to use a translator what's important to know?

Lisa

Sure. Absolutely. I think that translation and interpretation is second nature to our member organizations, and they've come up with so many innovative and creative ways to really meet the needs of the diverse communities that they serve and make sure that everyone who walks through the door really, truly understands the information that is so important for their housing needs.

So, many community-based organizations and a lot of housing counseling organizations, as was just mentioned, probably don't have 100 staff that speak 100 different languages, and so we have been trying to work with HUD and with others to really try to encourage having counseling organizations that are trying to meet the needs of a diverse population that speaks multiple different languages, to really ensure that the time that the translation interpretation takes is seen as valuable and important.

The community-based organizations that have both bilingual and bicultural staff, my recommendation as a best practice would be to make

sure that you build in resources to be able to compensate the time of the people who are doing the interpretation and the translation. I also think it's very important that if there is a large enough population that speaks a particular language and a community-based organization that you know has the trust and the cultural and linguistic competency to serve them, that you do some in-service training to be able to really go into some of the mortgage and housing terminology. So, I think that those are some of the best practices.

Also, with regards to producing materials, the gold standard would be to really create the materials using some of the culturally relevant concepts and terminology that really comes from that community, and to be able to produce written materials or other kinds of educational materials together with the community. We know that sometimes that's not possible, so oftentimes there are translated materials that have to be created from an original English version. But we do recommend that it's not just any old translation, that you do take the time to do a translation into a language that is not English, do a back translation to make sure that that document is communicating what you want it to communicate, so they do a back translation into English.

And then there's some negotiation around terminology. I think that a lot of our housing counselors and people who are on the phone can talk a little bit more about some of the challenges that they've encountered when they have either been trying to produce materials, or to try to do the interpretation, or some of the horrible examples that we've seen of attempts to interpret or translate original English language documents into different Asian languages.

So, I just think that what we would really recommend is that we start working as a housing and community development field to really start digging a little deeper in making sure that people who are doing translation and interpretation really understand housing counseling terminology. In the medical field I think that there are a lot of really great examples of training for people who are doing medical interpretation, and in the court system for people who are doing court interpretations, and I think that's where we really need to get to as a housing counseling industry, to make sure that we're communicating the best we can with the diverse languages that our communities represent. Thank you.

Lorraine

Thank you, Lisa, very much. You make some very important points that the translators need to understand the mortgage concepts. These are

difficult concepts for folks that are trying to understand how to buy a house in English, so it's going to be additionally challenging. And what I also especially appreciated what you, Jeff, and Kimberly mentioned, is that you try to infuse cultural bases in your materials and your translations, and I think that's very important as well to helping people understand if they have a basis that they can relate to. So, thank you, everyone, for sharing.

That brings us to our next topic that I think sits hand in hand with the language issues, and that's also financial literacy. Do you see any particular financial literacy challenges, or barriers? We know poverty is one, as Lisa explained to us, but do you see any other cultural biases that affect their financial literacy and ability with getting mortgages? And I'm going to start with Michelle on this question.

Michelle

Hi. Yes, the financial literacy, within our communities because the communities that we serve, they are either recent immigrants and refugees or that have been here for a few years but they don't understand the financial American system. And I think what we try to do is that we also have our own kind of cultural component piece to cater to our clients, that we teach them, whether that's in a one-on-one setting or in a group setting, and what we found that's really helpful is that we have an IDA asset building program that is a one-to-one match savings that they would be able to save up and match their funds, and then they would be able to buy a car or a home.

And we've seen over the past three years since we've had this program it has really helped to leverage and support our housing counseling, just simply that we've been able to move people from poverty even, or with no assets at all and to help them build that within six months to a year. And so I find that to be really successful to have that program to help leverage and help really move those families from poverty into prosperity.

And I think financial literacy, really what we've seen is that it's also, it's obviously always a barrier across the communities that we work with, but then to be very intentional about it and then to also understand who they are culturally, knowing where they stand in their level of understanding, and to work our way towards that.

But I really do think that financial literacy is one of the key and also the beginning steps towards home ownership, and that eventually it comes down to it. But it works hand in hand as well with home ownership

counseling in that no matter what you do I think you always incorporate a financial aspect into your counseling.

Lorraine Great. Thank you for sharing your best practice with us. That's a terrific approach to it. How about, Nobby, what can you share with us about the financial literacy challenges you see?

Nobby Yes, most of our clients have two big issues about financial literacy. The one is because the San Francisco Bay Area has a large new immigrant population coming up year by year. So, when they come here and they want to buy a house, the first step, they don't really understand the credit system in America, so a lot of them come to see us without any credit because they didn't used to use credit cards or the installment loan, or something like that.

So, we need a long period to educate them how to prepare all your credit, because a lender requires in America that you need a [indiscernible], that they don't understand what's going on. So, to establish their credit is an important first step. And the second thing cultural [indiscernible] a lot of immigrants they're not used to the banking system in America, so that means that they have to allow cash mattress money in their own deposit box or somewhere else.

When they want to buy a house they come to see us and the minimum down payment is a couple thousand. But when we want to counsel them that they don't have enough money to buy a house with a down payment and then they come out with a lot of cash from a different source, it's [indiscernible] payroll, employer, they use their check and then cash out and put the money somewhere else. [Indiscernible] time to deposit back the money into that account.

That's the [indiscernible] can see, so culture wise they really are scared that anybody knows where they put their money, where the money is coming from, so that's why they keep their cash more secure. But they don't understand when they want to buy a house, for the lending there's some really important things that can affect them, the lending money from the bank.

Lorraine Thank you for sharing that with us. So, basically they think if they put the money in the bank that's putting it in, for example, a bank box is okay. They don't really understand no, you need a trail. You need to actually

deposit it in your checking account or your savings account. Oh, that's very interesting.

Nobby

Yes.

Lorraine

And I can see where that would definitely be challenging in trying to get a mortgage. Kimberly, what can you share with us?

Kimberly

I think I can also share the example of one of our clients that we work with, of course given their, maybe lack of understanding of the financial system that's in the US and also their maybe negative experience of their financial institution in their home country, that they also are thinking that the money that they have, it is safer to put it in a deposit box within a bank than directly deposit it into an actual bank account.

So, I think our challenge is when we try to understand where they're coming from and try to help them connect the dots of the concept of credit and how their, I guess, every day financial behavior can have an impact on what is a positive or a negative impact to purchasing a home in the future. And then going back to how to build that relationship or trust with our clients and help them understand and to deal with their personal or individual financial understanding of a larger financial system as a whole.

So, yes, oftentimes we have challenges in working with a client when we do sit down and work with them, "There doesn't seem to be any savings that you have to purchase a home." And they would come back and then tell us, "We do have the money. We have a lot of money, in fact, that we can purchase a home. It's just that we have it safe somewhere that is not in a bank account."

So, that poses a challenge for us that they're actually putting the cash money in a safety deposit box and then there's thousands and thousands of dollars that they do have, but sometimes it's really hard to change. And with clients it does take a lot of time, people who are with clients to change their mindset and understanding of a larger picture of how the financial system works in the US, because it is completely different than what they have experienced in their home country.

Lorraine

That sounds like that's going to be an extremely challenging barrier to overcome, getting them understanding that our banks are a little bit more secure, for one thing. Thank you for sharing that.

And, Jeff, how about you? You talked a little bit before about understanding the cultural versus the banking system. What else would you like to add?

Jeff

Thanks, Lorraine. Yes, I was thinking about one of our families who we are serving, and if Nani's still on the phone she may get this more than others. But there's a small island in Hawaii known as Niihau, and on Niihau they still practice traditional Hawaiian practices, economic practices, they still speak the language, and you have to be native Hawaiian in order to go to the island, or to be invited.

But we had some families come over Niihau to get home ownership opportunities on the island of Kauai, and as we were working with one of the families, this was back in 2007, we were talking with them in a counseling session, and there are some language barriers, right, because of the traditional Hawaiian language and speaking in English, but we shared with them that they needed \$10,000 for a down payment on the mortgage. And the family seemed to be, they shook their head, "Yes," shook their head, "Yes," but were convinced that when they left that they did not understand what we were talking about.

The next day they came in with a coffee can with \$10,000 cash.

Lorraine

Oh no.

Jeff

And what the neat thing was is that the family makes these very beautiful, very unique Niihau shell lei which sell for like \$1,000 each, shell lei meaning it's like a big necklace of really beautiful white shells. So, the family had been selling these, but on Niihau they don't have a bank so we used that traditional example of the fish pond and how the banking system of the past is married today, but now instead of putting our fish in the pond we put our fish, or our cash in the bank that keeps it safe and grows it over time, which we had to do with the family. So, we had to get them banked, show the deposits, document the savings, so the family could use that money for a down payment.

But I just wanted to share that example because it does apply by using those cultural examples as a way to help the families move forward on the home ownership goal.

Lorraine

Absolutely. And thank you for sharing. And did they eventually purchase a home?

- Jeff They did. They did. It took us a little bit of time to get them banked and to show all the appropriate receipts, but, yes, they did. There was a group of about 20 Niihau families that were able to purchase kind of altogether.
- Lorraine Great. Thank you. And lastly but not least, Maha, can you share with us any of the financial literacy challenges your counselors face?
- Maha Yes, sure. The majority of Chhaya's clients are new immigrants, and so we have a lot of clients who have issues trusting formal banking systems. Those who do, they open up bank accounts and are often plagued by minimum balances and fees, and end up closing them anyway.
- One of our programs which was done in partnership with CAPACD and Mission Asset Fund is called a lending circle, and it's geared towards assisting our clients establish or repair their credit with a system that actually is used informally throughout various communities all over the world. The lending circle involves a group of 6 to 12 people and they put a fixed amount of money in a shared account and one member is allotted that pot of money every month.
- And the withdrawing and depositing of these funds actually ended up helping our clients build their credit scores over the course of the circle. Last year, for example, 60% of our lending circle clients had no credit and did not understand how credit scores worked, and the average client's credit score was increased by 168 points by the end of the circle.
- So, I wanted to give an example of one of our clients. She had been financially dependent on her husband and had no established credit of her own. She had never even written her own check. Her husband was struggling with financial competency and had seriously mishandled household finances, and she came to us because she wanted to get more involved herself. So, our counselors were able to help her establish a budget and manage her household checking account, and bring some stability to her family.
- Since she didn't have any credit history we recommended that she join Chhaya's lending circle, and it provided her a safe and interest-free loan and a means for her to build credit from scratch without fear of falling into a debt trap. She actually saved [indiscernible], which we incentivized and gave her a 10% match from Chhaya at the end of the lending circle. So, that's one of our success stories.

- Lorraine Oh, that's awesome. That is very impressive that through your program they were able to increase their credit scores by 168 points. Wow. Congratulations to you for that best practice. Thank you.
- And I notice we've got quite a bit of comments in the queue. We were going to wait until the end to do questions, but I'm wondering, panelists, should we open it up for questions now? Would you like to do that, or do you want to continue with the discussion?
- Lisa Sure. Questions would be great.
- Lorraine Okay. Let's do that then. Nicole, our operator, can you please explain to people and see if they have questions that they want to verbally ask? They do not have to provide their names. If you can just give them a number, that would be fine. Let's open up the lines for questions. Jane, can we go back in slides and show all the panelists? Perfect. Next. There we go. Thank you. So, do we have any questions?
- Moderator (Operator instructions.) And one moment for our first question. There are no questions at this time.
- Lorraine Okay. Do we have any that have been written? Because we've got quite a bit in our chat box.
- Lisa Can someone read them out?
- Lorraine Yes, we're waiting for Ginger, or Jane, or Jovan.
- Jovan Is Ginger still up?
- Lorraine Ginger may be gone.
- Jovan Okay.
- Ginger No, I'm here. I've just got to find the unmute button.
- Jovan Okay.
- Ginger Let's see, "Is ESL a focus as well, especially where large concentrations of residents may have challenges with English language comprehension?"
- Lorraine I'm not sure I understood that question.

- Lisa The question is whether English as a second language is also important and whether groups also provide that. That's what it sounded like.
- Lorraine Lisa, do you want to address that?
- Lisa Oh no, I was just repeating the question. I think maybe Maha or Michelle.
- Maha Yes. Hello. I'm sorry. This is Maha. Can you just repeat the question for me, Lorraine, or whoever has access to it?
- Ginger "Is ESL," and I guess that's English as a Second Language, "the focus."
- Maha The importance of it? I can speak, because I spoke really briefly about Chhaya offering free English classes, so I can just tell you what we see as a positive there. The logic of our free ESL classes was actually very much a response to community need and demand. And we actually fund it as part of our asset building program as workforce development, because a lot of new immigrants don't have the resources to be able to afford to pay for English classes, and a lot of their job prospects are severely limited because of their language capacity. And so we offer both beginner and intermediate level.
- And we're actually really hoping, because we also have a citizenship application assistance program so we're actually hoping to launch a new class that's actually going to help our advanced students prepare for the naturalization citizenship test as well. It's one of our most popular programs, and we find that a lot of our clients that come in through our ESL program end up not only utilizing other client services, but volunteering their time for Chhaya. So, the demand is real and the appreciation is also very significant and makes a real difference in people's lives.
- Ginger Okay. Here's another question: "Would you touch upon cultural challenges and how housing advocates can do a better job in acknowledging and addressing such?"
- Lorraine Lisa, do you want to start with that one, or do you want to defer to one of the other panelists?
- Lisa The question was, I'm sorry, I didn't hear the beginning of the question.

Ginger Would you touch upon cultural challenges and how housing advocates can do better at acknowledging and addressing such?

Lisa Sure. It goes along with what I was saying around the language. I do think that if your organization does not primarily serve AAPI communities or immigrant communities, or any community of color, particularly, actually I think that there is a need to really understand the cultural differences and different things that you would need to know to be most effective to communicate and to provide information to these communities.

So, I would say that cross-trainings are really good. But I think also if there is a community-based organization that has the trust with the community and has a long-standing relationship with community leaders, I think that a more formal partnership that is resourced and is built into the way in which your organization does programs, probably would be my recommendation. But I do think that others on the phone absolutely have other ideas and recommendations and innovative strategies.

Lorraine How about Jeff, would you like to address that question?

Jeff I think I would just echo Lisa. I think just being mindful of the needs of every community that you're serving and to be really looking and tapping into organizations that have expertise in the area. I think a great resource, obviously National CAPACD is a great network of AAPI housing counseling agencies and can definitely, I'm sure, direct folks if they're looking for additional resources that way. But I would just echo what she stated.

Lisa Yes. And I'll just add one more thing. I would say that if there's not an existing community-based organization that has a track record in serving that community, that you do consider hiring part-time or full-time staff that is bilingual and bicultural. I think that that is the gold standard for a longer term investment.

But I would say that, again, if there is an existing community-based organization my recommendation would be partnership, that is where you can maybe jointly fundraise to do outreach and to really value the expertise and the trust that they have built over time. And, yes, thank you, Jeff, we do have a network of over 100 community-based organizations, not all of whom are housing counseling organizations, but do have the trust in the community and who would be great partners.

Lorraine Thank you. One more question we have time for, Ginger.

Ginger That was all of our questions.

Lorraine Okay. Great. Well, thank you very much, audience for having some questions for our panelists.

I'd like to go back. Jane, can we go back to our prior slide, please, or Jovan? Sorry, Jovan's doing the PowerPoint. Okay. Thank you. The next topic I'd like to talk about is fair housing, because it seems to me when you have language barriers, you have financial literacy issues, those may go hand in hand with predatory lending, and fair housing issues. So, I'd like to ask the panelists if you could share with us maybe some fair housing problems you see in the AAPI communities that you serve, and what you try to do to mitigate those. And let's start with Nobby first.

Nobby Okay. Yes, a lot of the clients, because they are limited English speaking, or are non-English speaking, they don't really understand what are the [indiscernible] or what the resources [indiscernible] English they don't understand, especially if they want to buy a house, or signing a contract, or renting a house, they come to the agents to help them to understand all the contents in the contract. And there are a lot of people that don't understand and they'll sign a contract right away and then have a problem.

So, if anything happens we'd like for them to have [indiscernible] assistance. We personally have seven non-profit legal agencies in the area so we can refer them to that [indiscernible] office to tell them what are their rights and how to appeal or complain if any issues come up.

But I think the most important thing, we need to put a lot of energy to educate them if you have any questions about fair housing or, for example, fair lending, fair credit, some kind of thing, we would like them to come to us for one-on-one counseling before we send them out to the legal agency.

Lorraine Thank you, Nobby. And are your clients excited when they realize that they have certain rights that can be enforced, especially if they're immigrants?

Nobby Yes. When they find out that they have the right to [indiscernible] fair housing issue, they also [indiscernible] a lot of other questions. But they're really excited when they know all the HUD fair housing rules and then [indiscernible] questions to their agents that means [indiscernible].

Lorraine That's great. How about Kimberly, what can you share with us?

Kimberly I think I'd echo what Nobby was sharing on the education for our clients. I think the challenge that we experience in the AAPI community is that there is a lack of education, or that they just don't know that there are rights to them in terms of fair housing. And there's also a fear of reprimand from maybe other people, or landlords, or anyone that might find out that they actually do have a complaint, or to share their experience in that. There is a huge fear of sharing their experience.

So for us, working with our clients in educating them knowing their rights, that they have rights, it's one thing. And sometimes when we do share with the clients that there are certain rights that you're entitled to, that clients, they do seem a little in disbelief, just going back to where they're from and really understanding their cultural background, where they're coming from. And the counselor can completely understand where the client is coming from in terms of we have rights in this state.

So, I think a lot of it for us is just going back to educating our clients and knowing and showing them there are resources available for them if they do want to utilize those resources, because you're showing them the way.

Lorraine Assisting them.

Kimberly Yes.

Lorraine That's great. Thank you. And, Jeff, I know you talked with us before. You've got a little bit of a different situation in Hawaii that you think is a fair housing issue.

Jeff Yes. Thanks, Lorraine. For us with the fair housing issue that Lorraine is mentioning, it really relates back to the fair lending section of the Fair Housing law. And in particular native Hawaiians who are 50% native Hawaiian or higher in terms of blood quantum have access to what are called Hawaiian Trust Lands. You guys might have heard about Native American reservation lands. These are very similar, they're trust lands that Hawaiians can live on, they can have homes, businesses.

But the issue is related to a specific mortgage product, the FHA-247 mortgage product, which is for homeowners on Hawaiian home lender, native Hawaiian. This product was established through an MOU between HUD and our state Department of Hawaiian Home Lands, which is really

like a state Bureau of Indian Affairs. And so through this MOU what had happened, or what is the current situation, is that it defined the terms of this FHA-247 mortgage product to state that native Hawaiians can only access up to 75% of the equity in their mortgage any time that they're refinancing their loan, so 75% loan-to-value. Homeowners in the rest of the nation are able to access up to 95% loan-to-value on their mortgage. So, we believe this is a major equality issue that we want to make sure that native Hawaiians have the same access to their equity that all other homeowners enjoy in the nation.

You folks on the call should know, you should be very proud that this administration and this leadership under HUD is very willing and very interested to renegotiate the MOU with our state Bureau of Indian Affairs, Department of Hawaiian Home Lands. They're more than willing to do it. They recognize the issue. We just can't get our state Department of Hawaiian Home Lands to sign that renegotiated MOU.

So, what have we been doing, Lorraine, to address the issue really relates to policy advocacy, that, folks, as HUD housing counseling agencies we see a lot of stuff on the ground, a lot of issues that are experienced maybe by one family. But if it's experienced by one family it's most likely experienced by a bunch of other families, and as policy advocates this just means that we're willing to share the story, to identify if there's any way we can try to address this, which is something that we've done and actually in partnership with the Council for Native Hawaiian Advancement, a major non-profit here in Hawaii that serves a nation of native Hawaiian non-profits, but also national capacity and other agencies and organizations who [indiscernible].

Lorraine Well, good luck with your efforts. I hope—

Lisa And then—

Lorraine I'm sorry?

Lisa This is Lisa. I just wanted to mention that HUD's housing discrimination study also found discrimination faced by Asians in seeking both rental and home ownership opportunities. And there's also a report that just came out called Borrowers from a Different Shore, and it looked at underwriting standards and also found that Asians face discrimination in underwriting. So, I do think that for our folks that are serving Asian American and

Pacific Islander communities fair housing issues and educating about rights is very important.

Lorraine Absolutely. I definitely second that. And everyone knows that you can also submit a fair housing complaint to HUD as well. We have information on our website on how to do that. Thank you, Lisa.

We didn't hear from Maha or Michelle yet on fair housing issues. Maha, do you have anything to add that you see in particular in your AAPI community?

Maha Sure, Lorraine. The fair housing issue that Chhaya staff sees are mostly around co-op board denials. Co-ops are, co-op is short for cooperative housing, where instead of actually being an owner of an apartment you are a shareholder of a building. And the board of the co-op is elected by the shareholders and they make all the decisions on buying, renting, selling, and, depending on the bylaws, many other things.

So, co-ops in New York are often the only affordable housing purchasing option, but the board can deny applications without providing any explanation. And so our counselors see clients that often feel that they were discriminated against based on family size, ethnicity, or even perceived religion.

Lorraine Wow. And you advocate to try to help them in those kinds of situations as well.

Maha Sure. And we help them navigate fair housing complaints through the HUD website that you mentioned too.

Lorraine Great. Thank you for doing that. Michelle, what are your experiences with the fair housing issues?

Michelle I think in the recent past, while we haven't really seen or heard of any predatory lending or discrimination against homeowners maybe in the lending and financial institutions. But we have really been receiving a lot of, I guess you can say issues around tenants, those who are in particular communities of color.

We are still dealing with this issue with a group of Hmong tenants that are renting under a property management here in the Twin Cities, and because they have limited English proficiency or they don't speak English at all,

they are not really receiving proper notices and just materials that they need to understand things that they need to know in terms of renting. And what we've been doing is we have been working with them alongside with the Safety & Inspections as well as also the Human Rights Office here in St. Paul, and other tenant rights organizations to work on this discrimination issue.

So, it takes a lot of time and we know for sure that we need to have more community support, but our organization has been able to work with the city and work with the property management in terms of fixing any property issues and maintenance that's needed, as well as giving proper notices. We've been able to file rent escrows as well throughout this, so I would say that we've seen this like a rising issue or that it's a common issue with our Hmong tenants, or just in general with our communities of color who may be LEPs.

Lorraine

That's very interesting. Thank you. I'm getting an echo. Somebody needs to put their phone on mute. Okay. Good. The echo's gone. Thank you very much, all of you. It really enlightens us that fair housing is just as critical an issue when you're counseling your AAPI clients as the language and the financial literacy issues. So, we appreciate you sharing with us the challenges and also the solutions that you add.

We had one last topic to discuss, and that's outreach, because one of the challenges all agencies face, not only those serving the AAPI community, is what's the best way to get the word out about your services. So, we're curious to know about your best practices when it comes to outreach in your communities. Let's start with Kimberly. What do you find most successful in outreach?

Kimberly

In the services or the work within the community there's nothing better than having the support of the clients that we serve. So, we find that word of mouth from our clients in sharing their experiences in working with CCC and specifically with housing counseling or any of our staff has been beneficial for us in terms of sharing within the community.

And the CCC recently had done something a little different that we developed or created a community roundtable where we invited clients in different programs to sit in at a table and to discuss the services and how we can really integrate what they experienced into the community. And in a sense they serve as ambassadors for CCC to go out to the community and really communicate and share with their friends, with their neighbors,

at church, places that on a daily basis they interact with. For us that has been very helpful and positive for us.

Lorraine Very interesting. So, word of mouth is your primarily most successful way for outreach. How about Jeff, what do you find to be most successful?

Jeff I'm sorry, Lorraine. Can you repeat that question again?

Lorraine We're talking about outreach. What mechanisms do you let your AAPI community, your native Hawaiians, know about your programs? What do you see is most effective?

Jeff Sure. We're very lucky in that we have a few different mechanisms that really help us out. One is through the training and technical assistance that I mentioned to you, where we're training social service agencies, government agencies, other non-profits in the community to deliver culturally relevant financial education. These folks often act as an extra set of arms and hands that reach out to the community for us. We often get a lot of referrals from these organizations.

And this speaks, I think, back to what Lisa was sharing about having a trusted partner, someone that knows the community, knows the clients, and so we get a lot of referrals that way. But we also are very lucky in that we have an AmeriCorps state grant, so we have AmeriCorps state members who, their whole job is to get on the ground, find families in hard to reach places, share with them about our resources and our services so that they can get connected to our organization.

And then lastly, I would just say really it's about the families. The more families that are successful, they're sharing with their neighbors, with their family members, with their community, and really this way where the family is the advocate is the strongest outreach that we've been able to really lean on for our work.

Lorraine Oh, interesting. So, you and Kimberly have similar situations with word of mouth. That's terrific. How about Maha?

Maha Thanks, Lorraine. Based on our clients we found that online strategies like Facebook and Internet and email blasts don't tend to work that well. But when we have the resources we're able to put ads in ethnic media in Urdu, Bengali, and [indiscernible] newspapers, and sometimes even on

TV. And we have clients that come in who have cut out the ads from newspapers and come in for those particular services. So, we see a return on them very obviously and it just continues to be absolutely the most effective method of getting to the entire population.

Lorraine That's very interesting. And you're in such an urban area and everybody's so busy, it makes sense that ethnic newspapers would be a successful way to market your programs. How about Michelle, what do you find to be most effective?

Michelle So, I think that having really strong partnerships and doing collaborations on events and outreach, I think we find that to be most successful. We do outreach on a regular basis, as well as on a large and small scale. And also then it's also by word of mouth too, of course in the communities because oftentimes these people know each other, and then they trust the person that they're working with or that they have a relationship with, and they will refer to us, or that they built trust through us. Utilizing social media as well is also very effective in terms of promoting our programs and letting them know what we're doing. And so I think those are our successes.

We also find that because in our agency we do have different programs and services that we offer, that we do have about 12,000 people yearly that come through our door, that we would be able to do in-house referrals from across the departments and then program staff really work across each other and refer services to whether that's a counseling or that's rental, etc. So, I found that those things have really worked well for us.

Lorraine Oh, that sounds interesting. So, you have a little different approach, and it's very successful for you. That's terrific. How about Nobby, do you have any marketing or outreach practices that you find most successful?

Nobby Oh yes. In the San Francisco Bay Area we have collaborated [indiscernible] language [indiscernible] English and Asian language. We have a monthly meeting and share the experience with the [indiscernible] and every year in San Francisco we have a housing expo [indiscernible] the home buyer to the [indiscernible], and [indiscernible] service [indiscernible] a couple hundred people to come for counseling.

And the other thing, we anticipate a lot of non-profit agencies they're not providing housing counseling. For example, they're doing childcare, family care, [indiscernible], we participate [indiscernible] every month.

So, they know what kind of housing counseling services we provide and they are coming to us right away or maybe they can come in the future, later. So, I think the most successful is that they [indiscernible] and other [indiscernible] mouth to mouth a lot of people come to us, even [indiscernible] marketing we did have a lot of [indiscernible] basis come for counseling. And the [indiscernible] in the San Francisco area for the Asian language is really good when you have any good program or your program [indiscernible] and the media, the newspaper can help us to reach out to the community and tell them, okay, we have [indiscernible] service that can help them.

Lorraine Oh, very interesting. So, you also rely on television as well.

Nobby Yes.

Lorraine Well, thank you all. I really appreciate you sharing, because you each had some unique marketing and you also had some things that were in common. And I think that's really good for our audience to understand, that they need to look at their individual service areas and try and see what's going to be most successful.

Well, I thank everyone very much because you've done a great job in sharing your challenges, your successes, and your best practices. So, let's go to the next slide, please?

We are running over, so I am going to, I don't know, folks, do you have time in case we have any other questions, or do you just want to conclude? I'm asking the panelists what you would like to do.

Lisa Sure.

Lorraine Okay. Nicole, can we open the lines in case there are any more questions?

Moderator (Operator instructions.) There are no questions from the phone lines.

Lorraine Okay. Did we have anything else in the chat box? Ginger, did we have anything else, or Javon?

Javon Not at this time, Lorraine.

Lorraine Okay. Well, great. Well, that's good. That means you've done a superb job. You've answered everybody's questions. The wealth of information

you provided, I, for one, have learned so much more about the importance in taking into consideration language, and financial literacy and understanding, and also outreach when dealing with AAPI communities.

Let's go to the next slide, please. After this one. If you are interested in learning more about our housing counseling programs, there's our website on the HUD Exchange where you can go. You can learn a tremendous amount of information about if you are not already involved in HUD's housing counseling program but you are performing housing counseling and you would like to join our network, you can find quite a bit of information on there.

If you have any further questions for any of our panelists, or if you have any questions for HUD, we invite you to submit those through email. Our address is housing.counseling@hud.gov. And we will forward the questions to the appropriate panel members if you have any specific questions for them. Next slide, please.

Sarah was not available, but she wanted to convey she did listen in to the majority of our webinar, and she and all of us at the Office of Housing Counseling and the Deputy Secretary really want to extend a warm heartfelt thank you to all our panelists. You took a lot of time participating in this, and we really appreciate everything you did to make this a very successful webinar.

For those of you that attended the webinar, if you would like to see more discussions like this, please indicate that when you complete your survey so we can understand how effective this was in helping you. And I think the information that all of you provided not only applies to the AAPI community, but to all communities that housing counseling agencies serve, because it's so critical in order to be successful to understand any cultural sensitivity issues you have with your different population groups, and realize that there's going to be language barriers, there may be lack of understanding about fair housing and financial literacy, and what you can do to improve your services. Because we all have the same goal, to help our clients achieve their housing goals.

So, we want to thank you all very much for what you do every day, and thank you very much, panelists.

Nobby

Thank you.

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Lorraine Thank you. Nicole, you can end the webinar now. And, panelists, if you can hang on for a couple of minutes.

Michelle Great.

Nobby Okay.

Lisa Thank you all.

Moderator Ladies and gentlemen, that does conclude our conference call for today. Thank you for your participation and for using AT&T Executive TeleConference. You may now disconnect the line. Speakers, hold the line.