

**Office of Housing Counseling**

**2022 Community Conference**

**Trends and Data Impacting Housing Counseling**

Clair Weatherby: Great. Thanks, Olivia. So hello and welcome, like Olivia said, to our first session of the Office of Housing Counseling Community Conference. Trends and Data Impacting Housing Counseling.

My name is Clair Weatherby, and I'm with the ICF technical assistance team, and I'm excited to be with you all today.

So as you may have heard in the welcome, if you do have questions during this or any other conference session, you can submit any technical issues via the Zoom chat box and send your message directly to the host so that we can help sort you out.

If you have any content related questions about the presentations that you're hearing today, you can submit those via the Q&A box, and you can send those to host, presenter, and panelist, at any point during the presentation.

The PowerPoint for today has been posted on HUD Exchange. And you will see the link there in your chat box. And then webinar materials will also be posted on HUD Exchange in the Archive, 7-14 days after the live webinar.

And to find those, you'll just search by date or by topic, and find the session and see the recordings and the transcripts.

We will also be able to provide you with certificates of attendance for this session and every session of the conference. So once that has been marked, you can put your certificate by logging into your account and go into your Learning Transcript. You'll just select the course name and click Print Certificate.

So now we can start the content part of our presentation. So as I mentioned, my name is Clair Weatherby, and I'm with ICF. I'm based in New York, and I'm a certified housing counselor with experience in rehab lending and disaster recovery. And I am excited to welcome several speakers for our session today, from across HUD and the housing counseling industry.

First, we have Adam Porton, Housing Program Specialist, in the Office of the Deputy Assistant Secretary with HUD's Office of Housing Counseling. We will welcome back David Berenbaum, the Deputy Assistant Secretary with HUD's Office of Housing Counseling.

We'll hear from Chang Chiu, who is a Special Policy Advisor with HUD's Office of Fair Housing and Equal Opportunity. And then we'll also have Ray Carlisle Sr., Honorary President with the National Association of Real Estate Brokers or NAREB, and Brian Kim, Housing Program Manager with National Coalition for Asian Pacific American Community Development or National CAPACD.

In today's session, we hope to kind of set the stage for the conference as a whole by sharing information and insights about housing counseling that might help inform your work at the agency level.

So to start with, we'll have David Berenbaum. We'll share key takeaways from July's Increasing Access to Prepurchase Counseling Symposium, which was a three-day event, which he also just referred to in his opening remarks.

We will hear from Chang, who will discuss current trends and priorities in Fair Housing, from the perspective of FHEO. And then we'll have a response panel to discuss the information that we've heard so far, and we'll welcome Ray Carlisle and Brian Kim. And we'll also take questions from you, the audience.

So like I said before, you can go ahead and submit those in the Q&A box and we'll work to get you written answers and may be able to answer some of your questions live at the end of the session. So now, I'll turn it over to David, to start us off.

David Berenbaum: Great. Thanks so much. I'm going to move very quickly, so we'll be sure to move through the wonderful presentations of our panel.

I know that many of you participated in our pre and post-purchase symposium that took place late last month. And I want to thank all of the experts who presented at that program.

This initiative connects so squarely with some of our focuses for the community conference. And if we could go to the next slide, I'll dive right into the materials that we are going to be covering and some of my thoughts and reflections.

First, I want to look back at the symposia and share with you some of the resources that are available to you. Scaling pre-purchase housing counseling programming is one of our major challenges at this symposium.

We spoke to the opportunities of tapping into new sources of funding, whether they be through federal initiatives, state programs that were presented in models such as what's happening in California through their state housing finance agency or working, of course, in partnership with the private sector;

whether that's through foundations, it could be through free-for-service with our mortgage originators, or of course, the work that is being done in other areas to reach elders or in fact, sustain homeownership or other programs in this space.

We spent a lot of time, looking the clients who we served. I mentioned earlier, we're releasing our wonderful survey that was done by management developing program fellows at the Office of Housing Counseling, that really shared results that you told us about effective ways to engage and deliver services.

The importance of offering culturally sensitive and culturally aware services, being familiar with the diverse communities that we serve and how to engage in community, language access and utilization of tools in that space, as well as other types of mortgage programs that may be perceived by some as nontraditional, but depending on faith, may in fact be very appropriate and traditional for the population that we are serving.

And then we also looked at the importance of data. The FHFA was there, and they shared some of their new data collection efforts with Fannie and Freddie. Particularly, they've been doing a great job in down payment assistance, but now they're looking to broaden that through in fact, new data being collected at the time of mortgage origination, by each of the government's sponsored enterprises. Next slide, please. Thank you.

As spoken in the past about the importance of HUD's Equity Plan [inaudible], Secretary Fudge noted the administration's focus for all federal agencies on creating a racial equity agenda. As you are aware, I played a role was part of the team at HUD, working on HUD's Racial Equity Agenda. And that was across the organization.

We are focused on taking a tough look at how we can improve upon our programs, so that they reach and serve the communities and the consumers that we were created in our mission to serve.

We at the Office of Housing Counseling have done our own separate analysis. And you see that rolling out in all of our programs. But more significantly at HUD, housing counseling is being perceived as critical to community engagement.

Our partnership with each of you, will become a growing part of all the work that we did. Now, of course, there are also discussions that we presented at this meeting about the impact of our work. One of the citations was the National Survey of Mortgage Originations. And I urge you to take a look at it. It was a very powerful document with regard to origination.

And we also had an opportunity to hear from our Office of Policy Development and Research. They in fact, released the first-time homebuyer education and counseling demonstration long-term impact report during our symposium program.

But more significantly for our conversation today, they made a number of recommendations that we should be taking to heart as an industry, as in fact providers of a service. That is so important to the consistency that we serve.

First, they recommended that we make every effort to expand the reach of the current program to serve more women and younger adults. Part of the impact report of the study, found that in fact, we have profound impact with regard to origination and sustaining homeownership in those population groups as well as among first-time homebuyers.

Also, they recommended that we focus in on enhancing financial skill and skill building through real life situation, using technology such as case studies, using the internet and some of the tools available to help simulate the process of apply for a mortgage as well as who is gaining an experiential learning through that process as well, rather than simply traditional speaking.

In fact, they also recommended that through greater customization of education, more interactive education applying to different modalities, in fact, we could increase our effectiveness.

And then they also noted that the deliver of telephonic services in this study, was equally effective in the long-term studies results as face-to-face counseling.

I don't think that comes as a surprise to many of you, because many of you knew during the financial crisis, foreclosure prevention counseling was also found to be equally effective.

Again, that comes down to regardless of delivery vehicle, whether it's one, two, or three, virtual telephonic and in person, and using online tools, it's the quality and the empathy of the services that we deliver that matters. And again, making it available in a way that the consumer feels is the best option for them.

They also recommended long-term continuing analysis of data. As you know, this study was begun almost a decade ago. And in fact, all of the referral to the study came from mortgage originators. That is not a traditional way how we provide housing counseling.

Of course, our goal is to touch base and to reach consumers before they even begin their housing search, so that they have the full benefit of a trusted advisor, namely a housing counselor. As well, we as an industry have modernized, we've embraced new technologies, we're using new forms of cultural sensitive outreach and so on, so a lot has changed. And so we look forward to continuing this discussion and how we impact on others through the work we do.

Let's go to the next slide. We've already spoken about the housing locator tool. And I think it's marvelous technique. It's for consumers to find our agencies, and now especially because it's accurate and updated, it's available in multiple languages.

And as well, I want to focus on diversity of perspective. That is critical for our industry. We have a diverse population of counselors. We covered that in the symposia as well. The folks who are taking our exam, the folks who are entering the industry as a whole as managers, administrators, we are a diverse community, a proud community of professionals, working to all of goals. And I celebrate that with you.

But if we are going to move forward, we need to continue to focus on that. I want to highlight a announcement that HUD just made last week. Unnotably, we announced the bridging the wealth gap agenda. The Office of Housing Counseling has written into that agenda.

It's a serious series of recommendations and priorities for HUD and all of our stakeholders together. The document itself, if you haven't seen it, is on the HUD.gov website. So you can get right there on the homepage. And it celebrates and identifies the important role that housing counseling agencies can play in building financial wealth, the creation of wealth, the creating of assets, as well as realizing homeownership gap, particularly look at tenants.

As well, I want to also point out another paper that come out. If you're looking forward at the [inaudible] issue through the University of Tennessee, by three professors, Ashely Poindexter, Kimberly Lichtenberg, and also from the American University, Mathew Wynter and Stony Brook University and three universities involved.

It's a largescale study, looking at how in fact, HUD's choice voucher program has had a very positive impact on homeownership. It's a must-read for all of you, particularly if you're thinking about working with your localities and using the Choice Voucher Program to couple it with pre-purchase housing counseling.

Last, I'm excited to share just two quick announcements with you and then I'm going to turn it over to the presenters. We are very focused on taking programs to scale with you. And I'm very excited to share with you that the office and our MSI program has been selected by two very well respected missions [inaudible] department with us.

First, we'll be working with the Partnership for Public Service Excellence in Government, their Fellows program.

And second with the HUD Innovation Lab, to apply human center design to engage with our stakeholders, namely you, our agencies, the colleges themselves, the consumers who we provide service to, and the students who receive professional development services, to ensure that we take our learnings from this first year of the funding and continue to improve upon the model, its impact and create a strong foundation for the program, moving forward.

I'd like to express my appreciation to the Partnership for Public Service as well as the Innovation Lab, for their collaboration with the Office of Housing Counseling.

Our office is committed with working with you, moving forward. We're going to be working very closely with FHEO on education. We're going to be working with multi-family housing to reach out. We're going to be reaching out with other offices, to consumers in our tenant programs across HUD to connect them with you, our housing counseling agencies.

These are programs that are very exciting. And we hope to partner with you to realize that. They all apply the key strengths of housing counseling, from first contact through post origination, the good works that you are doing. Now with that, I'll turn it back. And I hope we have a great discussion to carry this thing forward. Thank you.

Chang Chiu: Great. Hi, everyone. My name is Chang Chiu, and I'm the Special Policy Advisor in HUD's Office of Fair Housing and Equal Opportunity. And I'm really honored to be here today to talk about current trends and priorities and for housing with all of you, at this symposium. Next slide, please.

So what you'll see on this slide is all the different things that FHEO takes part in at HUD. This is really to give you an overview of how fair housing is handled through HUD's FHEO.

We take on housing discrimination complaints from the public and investigate them if they're jurisdictional, with one of the laws that FHEO enforces.

The most common law that you probably heard of, is the Fair Housing Act, but there are others like Title VI of the Civil Rights Act and certain disability laws.

FHEO also conducts compliance reviews. We review HUD's program participants for compliance with civil rights laws. By program participants, I mean the grantees of HUD's funding. So these are public housing agencies, state and local governments, as well as grantees of our office and multi-family housing.

HUD also conducts through FHEO, frontend civil rights reviews. These are reviews of new projects for the design and construction of new multi-family housing buildings to ensure these housing opportunities comply with civil rights laws.

FHEO also provides guidance and technical assistance. We create materials to answer questions that stakeholders may have about fair housing. And you can find these at our website, which is at [HUD.gov/fairhousing](https://HUD.gov/fairhousing). And I think FHEO has two grant programs, which you should be aware of.

The first is the Fair Housing Initiatives Program, also known as FHIP. This is a grant program that non-profits working on fair housing issues.

FHIP can be really helpful in educating the public about fair housing and assisting individuals with fair housing issues by directing them to the right government agency to take fair housing complaints.

We also have the Fair Housing Assistance Program. This is what we call FHAP. And this is funding for state and local human rights agencies, to have state and local laws substantially equivalent to the Federal Fair Housing Act. And they receive funding to process fair housing complaints. Next slide, please.

So what you see here are several of the fair housing priorities and the current HUD administration. And appraisal bias, I'll just note that this is a priority for FHEO. But you'll be hearing from my colleague, Melody Taylor, later on today.

She is giving a separate presentation about entering CSTAS [ph] force on property appraisal and evaluation equity, also known as PAVE, and Melody is the executive director of PAVE. And I think you'll really enjoy what she'll have to say.

LGBTQ rights, a very important for FHEO. HUD's committed to ensuring the full implementation of the Fair Housing Acts protection for LGBTQ plus people, experiencing housing discrimination.

And as many of you may know, the Fair Housing Act also prohibits discrimination against sexual orientation and gender identity, which are also considered sex discrimination.

We are very focused on reentry priorities or the formerly incarcerated and justice involved. Individuals of criminal history consistently face daunting barriers, obtaining and maintaining housing. And these barriers are quite well established and consistent racial disparities across the U.S. criminal justice system.

On April 12th, 2022, Secretary Fudge issued a memo instituting an agency-wide effort to review HUD's programs and to ensure that our funding recipients and program participants are inclusive as possible, the individuals with criminal involvement. And this review is ongoing. We hope to have more to report on about this review.

In line with those directives, in June of 2022, FHEO published guidance that highlights the need for fair housing partners to be aware of the ways in which criminal background screening policies and practices can violate the Fair Housing Act.

Disability homeownership disparities and of course income are also big priorities for FHEO. And I'll cover those later in some other slides. But I also wanted to leave you with affirmatively further in fair housing as a very significant [inaudible] for HUD and FHEO.

AFFH, as we call it, is written into the Fair Housing Act. And AFFH requires HUD and its recipients of federal financial assistance to do more than simply not discriminate. They must take meaningful actions to overcome patterns of segregation and foster inclusive communities.

So this obligation to AFFH requires recipients of HUD funds to take meaningful actions in addition to combating discrimination that overcome these patterns of segregation.

And I can tell you right now that HUD's program participants certify compliance with the AFFH obligation when they take federal funds. And we're currently in the rule-making process to create a new framework for AFFH, and we hope to have more to say about that in the coming months. Next slide, please.

So what you see on this slide, are all of the Fair Housing complaints that were taken in through FHEO in fiscal year 2021. So this covers the time period from October 2020 to September 2021.

Now, I'll let you all reflect on the numbers for just a second. So you'll see that in that time period over the course of 12 months, we've had over 8,400 filed complaints in total. And what you see here is those complaints broken up by a protected class.

So a few quick highlights from this data, disability is the highest stat, about 4,700, nearly 4,800 complaints. And disability year after year tends to be the highest number of complaints that are submitted to FHEO.

Race, sex, and retaliation are also fairly high on the list. And the national origin and familial status, so that's discrimination on the basis of families with children, folks who may be pregnant. That also ranks fairly high.

So a few caveats about this data, this is not a survey, this is not statistically scientific, so these are all the complaints that people are willing to file with FHEO, and these are what comes through our intake process.

So I want to make clear that the level of discrimination out in the United States on housing may actually be much higher and is likely much higher than the numbers you see here.

And as education outreach takes place, that will tend to increase the number of complaints on this specific protected class.

So a couple of really good examples are, on appraisal bias as it intercepts with these protected class issues and on LGBTQ complaints on fair housing, we've seen those numbers trend up, because of the emphasis that HUD and the other stakeholders are taking and making sure people are aware that those types of housing discrimination can be remedied within FHEO. So next slide, please.

So let's dig a little deeper into the disability cases because they are the highest number of cases that come through FHEO.

So the Fair Housing Act prohibits housing providers from discriminating against persons with disabilities. And that include refusing to make reasonable accommodations and policies or practices when such accommodations may be necessary to provide them an equal opportunity to use or enjoy a dwelling.

So HUD also enforces other laws, as I mentioned before, prohibiting discrimination on disability to enable fair housing. So this includes Section 504 of the Rehabilitation Act of 1973 as well as the Architectural Barriers Act and the Americans with Disabilities Act.

And what you see on the slide here, are some FHAP patterns from cases that were charged by FHEO. So this means FHEO actually brought charges in court or with the administrator law judge against respondents.

So these are very representative of the disability complaints FHEO receives. And it's likely that you might come across many of these issues in the course of providing housing counseling to consumers.

So just a quick word on all of these FHAP patterns. So imposing restrictions on assistance animals: You should know that housing providers may not prohibit people with disabilities from having assistance animals that perform work or tasks, provide assistance, or provide therapeutic emotional support for individuals with disability.

Refusal to rent because of disability: This is also a common complaint that FHEO sees. A housing provider can't simply say that they won't provide emissions or rent to a family or individual simply because they're disabled.

Design and construction of the Fair Housing Act for covered dwellings and public and common areas for accessibility, is also an important area.

You should be aware that the Fair Housing Act requires multi-family housing built after March 1991, to have seven basic accessibility features for persons with disabilities. And that includes people using wheelchairs.

So these features include accessible building entrances on accessible routes, accessible public and common use areas, usable doors, accessible routes into and through covered dwellings, accessible environmental controls, reinforced walls and bathrooms to allow installation of grab bars and usable kitchens adapters, and reasonable accommodations.

So these are accommodations necessary for a disabled person to have an equal opportunity to use and enjoy a dwelling. And where we see this come up often is a tenant may ask for a reasonable accommodation for a waiver of occupancy limitations for medical treatment or live-in aides. And usually, a housing provider should be granting these kinds of reasonable accommodations. Next slide, please.

Okay. So now we'll talk about source of income and source of income discrimination. This is defined as the practice of refusing to rent to a housing applicant because of that person's lawful form of income.

So the source of income could be a housing voucher, could be disability payments, any government assistance. It could also include alimony, annuities, child support, gifts, or other lawful income.

The way that this becomes problematic with the Fair Housing Act, is through Disparate Impact. So Disparate Impact is defined as facially neutral polices that may have the effect of discriminating against certain protected classes.

And so just to use an example here, you may have a facially neutral policy in this case, refusing to take voucher holders that a housing provider has, and this could have the effect of discriminating against protected classes on the basis of race or disability. So source of income discrimination might pose a Disparate Impact problem. And this is a facially neutral policy that could have the effect of discrimination on protected classes.

These policies would violate the Fair Housing Act if further investigation reveal that the discriminatory effect of the policy is unjustified. So this is a bit complex. There's a legal test that has to take place. And FHEO does take these kinds of cases on sources of income. But they are a little more complicated than discrimination cases. I just wanted you to be aware that source of income discrimination is something that FHEO will look into and consider as a top priority.

Also note that there are some states and local jurisdictions have their own civil rights laws that bar discrimination based on the source of income.

So New York, New Jersey, Washington D.C. are examples. There are 16 states and 90 local municipalities that have these types of sources of income protections. So just be aware of that, depending on where you're located and the consumers that you're advising. Next slide, please.

All right. So Special Purpose Credit Programs: You've heard a bit about this already, and I also wanted to flag for everyone, as you know, yesterday the Housing Counseling Federal Advisory Committee discussed Special Purpose Credit Programs.

And you can access the link on the right-side of this slide through the materials that the conferences have provided you. And you can look at what was discussed in that meeting. And there may be a lot more details there than what I'm about to provide you here.

But just as a quick recap, Special Purpose Credit Programs are really intended and to be opportunities to bridge the homeownership gap that we see in our country today.

There are proactive programs devised by lenders to help address inequities and barriers to credit and homeownership. And under these programs, renters can provide proactive efforts to increase homebuying opportunities for people of color, whose communities have been historically and systematically excluded from the housing market.

FHEO'S role in this is fairly simple. FHOE and HUD's Office of General Counsel issued guidance in December of last year that said that Special Purpose Credit Programs can be lawful under the Fair Housing Act.

Now, with that having been said, all of you should be aware that Special Purpose Credit Programs are also governed and regulated by other agencies, including the Consumer Financial Protection Bureau, because they intersect with the Equal Credit Opportunity Act.

So it's important that any Special Purpose Credit Programs both meet the Fair Housing Act rules and CFPB and other regulations ECOWA [ph] obligations.

HUD's been trying to encourage financial regulators to discuss Special Purpose Credit Program opportunities. And the upshot of this for you as housing counselors is that you may see more offerings for Special Purpose Credit Programs become available to your consumers. So that's something to pay attention to and look out for in the future. So next slide.

I just want to close with this, we have a lot of fair housing resources that are available on the FHEO website. The most useful one is if one of your clients and consumers is facing housing discrimination, you can direct them to our website. There's information there on how to file a complaint, and FHEO can assist them.

Our FHAP agencies, as I mentioned, they can also be source to file a complaint. There's information about that on our website.

Then our FHIP program is also a great resource to provide more information and education outreach materials and support in filing a complaint. So all that information is available. And I think that is it for my presentation. Happy to hand it over to the next speaker.

Adam Porton: Great. And thank you so much, Chang, for that really helpful overview of FHEO and the role of fair housing in the counseling community.

Before you pop off, we actually had one question, just to kind of summarize some of what you presented for the audience. I'm wondering if you can talk about what kind of the main takeaway

from your perspective and FHEO's perspective, that this information might have for the housing counseling community here today.

Chang Chiu: Answer the question, Adam. I think my main takeaway is FHEO and our intake staff, we see housing discrimination every day. So we are assisting people with all sorts of different questions that they might have.

And you've seen in my presentation, there's many different forms of housing discrimination. Some of it's not always overt. Some of it can be hidden. And there will be different scenarios where housing counseling agencies and your partners who may be encountering some of these FHAP patterns, some of these instances and conversations with your consumers.

And it's just really important to be aware, both as housing counseling experts and for your consumers to be aware of what is housing discrimination. Because they can get assistance for this. And there's a lot of information that housing counselors can provide. So that's what I would tell everyone coming out of this session.

Adam Porton: Okay. Thank you so much. And for folks in the audience, if you have additional questions about fair housing, feel free to pop them in the Q&A box at the bottom of your Zoom screen, and later after all the panelists got a chance to present, we're going to take questions for all the panelists. So I'm sure Chang and others would be happy to speak to additional fair housing questions.

So thank you again, Chang for this really helpful presentation. And I'm going to hand things back off to Clair for the next part of our presentation.

Clair Weatherby: Great. Thanks Adam and Chang. That's really important information, I think, for our audience to have. So for our response panel, I want to invite both Ray Carlisle Sr. and Brian Kim on camera.

And we can start off with Ray. I know you've just heard from both David and Chang. And I'm wondering if you could talk to us about, from your role as a housing finance professional, how do you see these trends in equitable approaches to housing counseling impacting agencies across the country?

Ray Carlisle Sr.: Thank you so much for the questions, and the presentations are on point and quite extensive.

These are -- the trends are reciprocal. And they respond to what's happening in the overall economy, in the housing world, or in the finance world. And they pretty much go together. Now, when you look at particularly African American Blacks are at the lower end of these disparities.

And we want to look at why these gaps persists and quite frankly, don't really show any signs of improving when we have all of these different programs and they're productive.

We think when you're looking at the mortgage finance industry, it is basing naturally. It's [inaudible] product on what is profitable. That's the first obligation. And so therefore, they never really develop products to address the lower end of the market because they're not looking to scaling that product.

And a product that can't be scaled, will never be a product. Now, the counterpart to that is FHA financing. It is scaled. It is the service delivery model to minorities in urban areas. And it has the most robust, let's say, enforcement rules to give confidence to that particular homebuyer or homeowner. And [inaudible] --

Clair Weatherby: Ray, can I interject for just a moment? I'm wondering if you could perhaps speak closer to the computer or step a little bit -- your volume is a little bit low.

Ray Carlisle Sr.: Okay.

Clair Weatherby: Perhaps we can move to Brian for a moment while Ray is sorting out the audio, and then we can come back to Ray. So Brian, I'm wondering you can come to his slide? And can you tell us a little bit about how you see national efforts to improve equity and housing counseling, which you've heard about today and in the previous events that were mentioned? How does this impact National Capacity's affiliates and clients?

Brian Kim: Yeah. Thank you, Clair. My name is Brian from National Capacity. And while we're waiting on Ray, I just want mention that it's such an opportunity to speak with the HUD housing counseling community today. And I'm going to shift a little bit of my -- the focus of my remarks on the equity and housing counseling project that Deputy Assistant Secretary David Berenbaum referenced and that we've been talking about as an industry recently.

And so just to dial it back a little bit, I just want to share where we're coming from when we talk about equity. National Capacity, we are a national advocacy organization, who turned into a HUD intermediary because we saw that HUD's resources and counseling weren't going to low-income AAPI communities following the foreclosure crisis.

So I think coming out of this pandemic, there is a timely message to be shared about equity in our industry as it pertains to Asian Americans and Pacific Islanders. And over a decade later, we have a voice to share with you here today.

And we've seen truly unprecedented engagement with the administration, Deputy Assistant Secretary David Berenbaum and the Office of Housing Counseling. So progress is already being made on so many different levels.

And before I answer this question, I just wanted to share with you some of the existing literature that we have. Last year, National Capacity published a crisis impact report, here on the left-hand side.

And then recently, we've been talking about ways to increase homeownership. And so one of our housing counseling agencies, Chhaya CDC in Jackson Heights, New York, published a report about accessing the impacts of the pandemic on homeownership in Queens. Next slide, please.

And so the clients that are served by our network agencies, here you'll see that basically our report found that our agency serve more than 70 percent or more AAPI households -- are six times more likely to serve AAPI households.

Sometimes they might serve the majority of AAPIs in their MSA. And they are nearly five times as more likely to serve limited English proficient households. And they serve some of the most economically disadvantaged households across the entire housing counseling industry.

So I just felt it's important for you to know about our network, when we talk about equity for AAPIs. Next slide, please.

So one of the ways that we think equity can be improved, is simply to serve more underserved and low-income AAPI households. And so the HUD management development programs equity in the housing counseling project, it's not surprising for us to hear that only 11 percent of the racial makeup of counselors in our industry are Asian.

So all of our agencies struggle hiring counselors who can provide culturally and linguistically appropriate housing counseling to low-income AAPI households.

And I just want to say, don't get me wrong, not all of our counselors are Asian either. But the agencies either have a counselor who does speak the language or has significant language support services within their agency.

And so my point here is that, the commitment to serving low-income AAPIs within our agencies are very intentional. It's not token. So while we sit here talking about equity, we know there's more to done to serve AAPI households across the HUD housing counseling industry.

And so for us, our method that I'd like to share with the rest of the industry today, is to simply -- well, this sounds very simple, but it's not -- hiring counselors from within the community and people who have the cultural and linguistic competency to serve AAPI households.

And if you can find those unicorns in your community, please let me know, because we also struggle hiring people like that. So if our industry wants to outreach to more low-income AAPI communities, we have to hire from within and grow the racial makeup of AAPI counselors.

And so I hope, I don't know, a decade from now, there are more AAPI counselors or Asian counselors in the industry.

And I just wanted to share some examples about how practical this is. We had an agency in Atlanta, Georgia, who typically serve Korean households, but given the amount of significant refugee resettlement in that region, Atlanta is now known as the Ellis Island of the South.

And they shifted their focus to serving a significant portion of the Burmese households that we settled in Atlanta. So they hired a Burmese speaking counselor from the community. And they served Burmese households. And so we think that's a major success. And there's so many other examples of this.

We had an agency in Seattle, Washington, who served Chinese speaking households. And once they had to close their housing counseling program, but once they closed their program, many of their clients went to other housing counseling agencies in the area. And we saw the other agencies hired Chinese speaking counselors. And so if we want to serve those AAPI households, we have to actually hire people with the cultural and linguistic competency.

We have other examples in our network. We were told by a HUD representative that one of our network agencies who has a Lao speaking counselor, that they're one of the few Lao speaking counselors across the entire country.

We had an agency in LA, who provided counseling in Thai, and they would receive phone calls from all across the country, because they cannot find Thai speaking counselors.

And so, I say all of this to illustrate that there is immense need, and it just might be under your nose. I mean, it might not apply to everyone on this meeting, but there might be an AAPI community under your nose, and you might not be serving them.

Nowadays, most of counselors hired by our network agencies are folks who don't have housing counseling experience but might have worked in direct services or were former realtors. And so what we've learned is that you can teach HUD housing counseling, you can't really teach cultural and linguistic competency. So -- unless you want to -- I wouldn't recommend it unless you want to avoid a lot of cultural fauxpasis.

So my call-to-action to the housing counseling industry is, if you know there's an AAPI community in your neighborhood that's underserved, go out in the community and find a counselor who understands the community, who have that cultural and linguistic competency. And that's how we can improve equity, hire more Asian counselors, and serve more AAPI households in need.

Clair Weatherby: Thanks, Brian. I love what you're saying about hiring from the communities that you're serving and also looking to folks with other professional backgrounds. And we might hear some about that in a conference session later in the week, about building the housing counseling workforce.

All of these topics are really linked together. Maybe you could speak a little bit more about the actual folks who your network works with, so Asian Americans, Pacific Islander, communities who are maybe less familiar.

Brian Kim: Yes. So I do have some thoughts about how other housing counseling agencies can successfully engage with the AAPI community.

So this is just another shameless plug for our report, but it's showing this aggregated data for severely cost-burdened homeowners by AAPI subgroups.

And I just share this to share some of the absurdity of representing the entire AAPI umbrella. You know, I'm Korean American, but I can't really represent -- we try to do a good job at being culturally competent when we talk about AAPI communities.

But I wanted to share one example. You know, Chang mentioned the important role of fair housing initiatives programs or FHIP agencies. And so National Capacity, we're a FHIP agency. And we just created 15 fair housing PSAs and 15 A Thai languages.

And I wanted to share some of the challenges of creating that PSA that speaks to the difficulty of serving AAPI communities. So mainstream providers often acknowledge that nowadays we have language support lines for many services. But from our perspective, it's not as simple as it may seem on the surface.

You know, the PSAs that we published, we had a translation agency translate the materials and then our agencies proofread the content, to make sure that community members could understand it.

And so we had issues where in one language, the language had to be very professional and precise, much like English. And in another language, it made reference to American financial concepts or HUD or other U.S. government agencies. Those concepts didn't make sense in that language.

And so when people use language support lines, and I know this from personal experience, there's difference between, for example, a counselor or someone translating something, using a language support line and for example, a counselor being an advocate for the client and their rights and their options, and communicating in a way, where the client will really understand within their world view.

So even though the Equity and Housing Counseling Project told us that 75 percent of housing counseling agencies reporting clients having access to language support lines, we know that language access and language outreach is really important. Otherwise, there would be no need for our housing counseling agencies to exist.

And I would love to live in a world where mainstream providers met the needs of our communities. So because we are National Capacity, we sometimes get asked by our partners like, "Hey, we have this really great resource. And what should we translate it in?"

And I will say that sometimes -- we try to give our best answer. And sometimes those agencies and National Capacity, we are guilty of not doing a good job at putting eyeballs in front of the materials that are translated.

And so if we want our materials to reach folks who are underserved, who are Asian American or Pacific Islander communities, we need to create outreach plans to make sure it happens, so that those eyeballs actually see those materials.

And so I guess I'll end with this remark. You know, the challenge of engaging with AAPI communities is really niche, because every AAPI subgroup is very different. But AAPIs like anyone else, are equal opportunists. And so if you have quality services, if you're convincing hearts and minds through cultural and language sensitivity, I think you can do it, too, no matter what type of agency you are. And you can serve them in culturally competent ways.

So there is no one size fits all model for serving maybe the AAPI subgroup in your community. And so based -- so if you tailor your services to that community, I think you are making steps at serving them in culturally competent ways.

Clair Weatherby: Thanks, Brian. And I think -- I really like that -- what you're saying applies to AAPI communities, but I think that the themes that you're speaking to, can be applied across racial ethnic cultural communities that are spread across the country. Right? So take these lessons and apply them elsewhere. And I will just plug that tomorrow we have a session on culturally sensitive and linguistically appropriate housing counselling, which we'll pick up on some of these themes.

So maybe we can turn back to Ray and pick up where we left off. So I had asked you, Ray, in our role as a housing finance professional, how do you see trends in equitable approaches to housing counseling impacting agencies across the country?

Ray Carlisle Sr.: Can you hear me better now?

Clair Weatherby: That's great.

Ray Carlisle Sr.: Okay. Very good. Okay, yes. And sorry for that interruption. But I was really touched by Brian's comments because like I said, they are universal. And what we have found, is that lending institutions, they are in the business to make a profit.

And when you target a difficult population to reach, they will put a lot of effort [inaudible] but it doesn't really pencil out because it can't produce enough loans to make it make sense to them.

And so when you go and a [inaudible] state of housing in Black America report, we do this extensive research annually. And in that research, we find the disparities in lending patterns.

Now, we don't want to always call it discrimination, although we know that there's a high level of discrimination in mortgage lending in the housing industry, appraisal disparities and other things that David talked about.

But what we also see, is that the most difficult population to reach has a lot of different variables that you have to account for, and be able to communicate with that client in a culturally sensitive basis.

Like head of household, single women head of household and women with wage disparities already. So you got a triple whammy, being Black, being a female, and not having comparable wages for your educational level as others.

And so with that, there's a communication that our counselors must have, to give that client confidence that it may appear that everything's against you, but there are ways to approach it. It has been done. It was done before the 1968 Fair Housing Act.

Even though those disparities have gotten wider in some cases, there are some gains being made. And I want to say that the gains that the housing counseling is putting together, some focused views, they're intentional, they're not apologetic, they're clear. And so it helps us all get some direction in being forceful in using all of the tools that's out there to help our clients.

And when it comes the Office of Fair Housing and Equal Opportunity, it takes some time to process a claim and to develop a case that has standing under the Fair Housing law.

So how do you streamline that? How do you package a number of those claims where it makes it viable for you to aggressively those disparities or discriminatory practices. And then of course, using the partnership you have with other agencies including the Civil Rights Division of the Justice Department. And so it's a multi-faceted approach that we have to continue to consider.

We look at the data from the American community surveys and others, when we're doing our report and from the other agencies that advocate for fair housing and equal opportunity, and we match that data with the realities of the communities that we serve, location, wage disparities, quality of schools, quality of life. All those things come into the equation, so that your clients will understand that they're not just becoming homeowners, they're becoming community builders.

Because if they're not -- it's not just investing in the house. You have to be able to invest in your community or that's going to be a stagnant community or a declining community.

Clair Weatherby: That's great, Ray. And I think I'd like to pick up on what you just ended on there. So thinking about the fact that you're not only serving an individual homeowner homebuyer, you're really helping build community. So how would you suggest that housing counseling agencies partner with housing finance professionals to take actions on some of those ideas?

Ray Carlisle Sr.: Well, we over at NAREB and NID Partner Housing Counseling Agency, we only select counselors who have histories in those communities that we can actually leverage.

And we go through an extensive vetting process. So we only choose people who have the social commitment, demonstrated social commitment in their communities, with their churches, with their schools, because they are already involved in the process.

And so when they can bring to their client-base, hope that you can actually become a homeowner, you can actually get a fair loan that you can actually afford, we're just extending that partnership to what they're already doing.

And so it's not a difficult thing, but it has to be a focus. Everybody that wants to be a housing counselor, would not fit into our program. Some people look at housing counseling as a source of income. And that's a reality, because national housing counselors are highly paid.

But if that's what you're relying on to be a NID housing counselor, it's not going to really be that beneficial to you, because the problem is really a huge problem. It's like a cultural awareness, it's that bondage that have in fighting discrimination over centuries. And then at the same time understanding the social challenges that you face not only outside of the community but within your community, and how you're going to come together to work with lending institutions.

Now the to get to your -- the answer to your question, you do have lenders that want to hear that. They want to hear that dialog. They do want to find ways to make their efforts more productive. And then they have to take that leap that it's not going to be a scalable product, it's going to match the income of other products.

And so therefore, they have to match the right people to work in that area and compensate them to a level where can -- where they don't feel like they're in a one-off kind of profession, rather than being equal to their peers in the profession.

And so this is -- I think it's something that we're getting to. And I think quite frankly, I'm encouraged by the passion that's coming through Secretary Fudge and it's coming all the way through your agency. It's coming through every department.

And I think that if we push that and we keep that advocacy up, I think that we will be heard, I think that the citizens that we seek to serve will understand that we're not just there to count them as a number, as an achievement, but to embrace them as a partner in community development, the most important part of their community development.

Clair Weatherby: Thank you so much, Ray for sharing your insights. I'd like to invite Adam and Chang also back on camera. And if Ray and Brian, you can stay. We will do some audience questions. So Adam, what have you been seeing in the box?

Adam Porton: There have been some terrific questions. And first of all, thank you again to all the panelists who spoke. I think this session has really resonated with agencies on a number of different levels.

And I know we only have probably sounds like maybe 10 minutes left. Right? Five to ten minutes for Q&A. So we'll try to consolidate questions for now, but continue to putting questions in the Q&A. And anything we can't get to right now, we can continue to answer the Whova app or in other sessions as well.

One question I have for Chang about fair housing that's come up a few times in the chat is related to housing choice vouchers and discrimination. I know you spoke about that issue.

Folks seem to have a lot questions about, if a client comes in and they believe they may have been discriminated because of their source of income, because they're a voucher holder, what are their options? What's the best way to counsel that client?

And as kind of a corollary, how can agencies find out whether or not sources of income discrimination is prohibited in their specific jurisdiction? Because I know you mentioned in some states and municipalities it is, in other parts of the country, it's not explicitly prohibited. So if there's anything you can share additionally on that topic, that would be helpful.

Chang Chiu: Yeah, happy to take the question. It's an important one. One thing I try to reflect in my presentation is, when it comes to sourcing and coming to discrimination and applying the Fair Housing Act, those cases tend to be more complicated and complex.

There is another layer of investigation that has to take place. And it's not always a cut and dry conclusion when you apply fair housing laws. So I wanted to say it up top because it can be very frustrating for someone who is using housing choice voucher or other type of income and feel like they're being discriminated against.

And I appreciate what Ray said and really wanted to highlight something Ray said about how long it takes fair housing complaints to get adjudicated within FHEO. It does take time, it does take patience. And unfortunately, the resolution of those complaints does not happen quickly.

And I realize that from the consumer's perspective, many times they need a very quick answer, they're trying to find a place to live, and they need a solution as quickly as possible.

That being said, if they feel like they're being discriminated against and they want to go to FHEO with a complaint, FHEO will happily take housing choice voucher clients who feel like they're being discriminated against because of source of income.

They just have to realize that sometimes the length of time it takes to adjudicate that complaint, can take a very long time. It may not come within the amount of time they have to find their next place to live. But FHEO is very interested in these situations.

And without really going into much detail, we have ongoing complaints on this issue. This is something this HUD leadership is really interested in exploring. And so I would encourage housing counselors to offer that advice that I just gave, to their clients if this issue comes through the door, and offer them the opportunity to go to FHEO to file a complaint.

With respect to the existing state and local laws that may protect source of income discrimination, I could try to find whether there's an existing resource out there that can provide that information in a bite size way and send it to you, Adam, to share with everyone. I don't know of one offhand, but I can hopefully.

Adam Porton: Great. Thank you so much. And certainly, anything you share with the Office of Housing Counseling, we will pass on to our agencies. And thank you for speaking to the issue further.

I want to pivot really quick back to Brian and ask a question about something you spoke of right at the end of your presentation. I know from our recent equity survey that David spoke about, we learned that many agencies might struggle with getting documents, legal documents, but also just written materials for their website or other materials translated into languages for clients that they serve.

Brian, curious if you have any suggestions for resources for translation or other ways agencies can partner with maybe outside groups to get documents translated into languages for their clients.

Brian Kim: Yeah, thank you for that question, Adam. I remember at the pre-purchasing symposium a few weeks ago, we had one of our network agencies, Pamela Cook from the Chinese Community Center, talk about how some of the translations they do when it contains references to legal languages, they have to run it by their lawyers, and it's a very complicated process [inaudible] book the translation and making sure it reaches the clients and that they're covering their liability.

And so translation, it sounds very easy, but as we know, it's not a very easy task. So I will be honest, I don't have any resources, but I can share National Capacity's approach, having done these fair housing PSAs. So we haven't really figured out the best approach, but our approach is kind of using a trial by error approach. And so we've used translation companies in the past. And so now we have a good list of companies that have done successful translations in the past.

And for these fair housing PSAs, we knew that those translations -- even though those translation companies are really good, we knew that sometimes there are things in the margins like one language, there's something that's very particular to that one language. And so that's why we had our housing counseling agencies proofread them.

And so my recommendation is to really use a human centered approach, making sure that the end user, the community member, can actually digest the material and understand it. And so one approach that I would offer to their industry, is to build partnerships with those who do have the language capacity and the translation capacity in your community.

And then I think this is really important, if you're going to partner with someone, pay people for proofreading, too. Because so many of our counselors don't get paid for the translation and interpretation work that they do. They should also get paid for their skills and expertise.

Adam Porton: Great. Thank you, Brian. Those are really helpful tips. And I think this is an issue as we continue to roll out cultural sensitive and linguistically appropriate counseling and expand that program that translation both during sessions in terms of verbal translation but also of written documents, is going to be a really critical part.

So I'm sure we're going to follow up with everyone here about best practices. And if folks actually have additional best practices in this area, feel free to share it, especially in the Whova app. It would be great to see folks have other suggestions. So thank you so much, Brian for sharing that.

I know it seems like maybe we just have a minute or two left. I want to just squeeze in one last question for Ray. This question came in via chat, and I think it was a really great build off some of the comments, Ray, that you made during your presentation.

The speaker asks or the participant asks: In addition to partnering with lenders, what can we as housing counselors do to advocate for community change with local leaders?

Ray Carlisle Sr.: Thank you, Adam. That is a great question. We can do quite a bit. You know, when we look at the dynamics of particular urban communities, and now even more so in rural communities, because of affordability, we see a confluence of people that are of lower income, for one, and then also we see other people with medium to high income that want that social environment of the urban center.

And so we have a melting pot of people, of just people, with a common interest of living a quality of life in a community. That pressure -- those people coming together, those housing counselors, advocating for the diverse group of clients that they have, educating those clients on interacting with their city council persons in their particular districts. You make it very personal. We make it districtwide, school districtwide, and then it comes up that change.

And when it comes to housing choice vouchers, we have a little glitch in the program, that once a public housing agency uses that, allowed the housing choice voucher to be used to purchase a home, that voucher is not replaced. And so they don't have a big incentive of giving up their vouchers.

And so there are things that we can do internally to turn that around. But I thank you for the question. But it's all about the people that's there. Because the dynamics of these urban centers is just absolutely amazing. But at the same time, when we start counseling clients to move to rural areas, with this work at home stuff, and then we solve the creation of the sundown towns coming out of [inaudible]. So we need some education on inclusiveness in those rural areas also.

Adam Porton: Thank you so much, Ray, for sharing that perspective. And I see there's already some -- maybe some follow-up comments coming in. Appreciating those remarks. I think we're almost that time. So I just want to quickly thank all the panelist, Ray, Brian, Chang, and of course, David, for kicking us off earlier.

This has been a great session. And I think, Clair, I'll pass it back to you for now, for some kind of closing remarks and housekeeping.

Clair Weatherby: Thanks, Adam, and thanks again to all of our presenters and panelists. So as you have heard from David and my colleague, Olivia and others, we hope that you will continue the conversation that has started here on Whova, so you can use the app or the website version to

connect with other attendees, connect with speakers. You can receive notifications from organizers. And you can also access the event agenda and all of the session materials and the resources that you heard referenced here today. So you can use that link and use the invitation code or I don't know whether you have received an email.

We also encourage you to stay connected via non-Whova methods. So we have the event webpage on HUD Exchange and then we also have the general housing counseling info page at [hudexchange.info/counseling](http://hudexchange.info/counseling), which has, as you all are probably aware, trainings, toolkits, lots of resources available there. And then you can email us at [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

So later today at 2:30, we will have a session about mortgage lending. And then to close out today concurrent sessions at 4:00 p.m., will be the one that I mentioned earlier, Building the Housing Counseling Workforce, and then a session on Nationwide Homeowner Assistance Fund Updates.

So thank you all again for attending with us, and thank you for your questions and your participation, and look forward to seeing you for the rest of the conference.

(END)