

FHEO Table Talks Series: Shaping Housing Policies and Practices to Support Asian American, Native Hawaiian, and Pacific Islander (AANHPI) Communities

Host: **Chang Chiu**, Senior Policy Advisor in HUD's Office of Fair Housing and Equal Opportunity

Speakers: **Seema Agnani**, Executive Director for National Coalition of Asian Pacific American Community Development (CAPACD); **Gregg Orton**, National Director for the National Council of Asian Pacific Americans (NCAPA)

**Chang Chiu:** Hello and welcome to another episode of the FHEO Table Talk Series. I'm your host Chang Chiu, Special Policy Advisor in HUD's Office of Fair Housing and Equal Opportunity. In the Table Talk Series, we speak with trusted community voices and experts to share their learnings and insights with HUD grantees. Today's Table Talk is on shaping housing policies and practices to support Asian American, Native Hawaiian, and Pacific Islander communities. This is the first of two Table Talks that will focus on fair housing and Asian American, Native Hawaiian, and Pacific Islander or AANHPI Communities.

We have representatives on our panel today from two of those communities. While we unfortunately don't have a representative from the Native Hawaiian community on today's panel, we'll be sure to highlight and discuss issues specific to all three communities. We also want to share at the outset that in the past two years members of AANHPI communities have increasingly been the victims of hate crimes, a frightening trend that we want to acknowledge today.

Today I have the pleasure of speaking with two leaders who have dedicated their careers to promoting the interests of the AANHPI communities. First, we're joined by Seema Agnani, the Executive Director for the National Coalition for Asian Pacific American Community Development or National CAPACD, a coalition of organizations that advocates for economic and social justice in AANHPI communities. Seema has nearly 20 years of experience working in the community development and immigrant rights sectors, focused primarily on the challenges of providing housing, economic opportunity, and support systems for new immigrants. Previously, she founded and led Chhaya CDC, a New York-based member of the National CAPACD that focused on strengthening the economic well-being of New Yorkers of South Asian origin. She's also a featured presenter at HUD's National Fair Housing Training Academy.

We're also joined today by Gregg Orton, the National Director of the National Council of Asian Pacific Americans, NCAPA. The Council is a coalition of 38 national Asian Pacific American organizations around the country. The mission of NCAPA is to strive for equity and justice by organizing the diverse strengths of AANHPI communities to influence policy and shape public narratives. Greg leads the coalition in developing policy and communication strategy and advancing a joint agenda to address the needs of AANHPI communities. Previously, Greg worked on Capitol Hill serving as Chief of Staff among other roles for representative Al Green from Texas and was a legislative fellow with the Asian Pacific American Institute for Congressional Studies.

Seema and Gregg, thank you both for taking time out of your busy schedules to be here today. We know that both of you have tremendous understanding of the diverse needs and perspective of AANHPI communities and we're thrilled to share your knowledge with our audience. The purpose of today's Table Talk is to spotlight how we can ensure that fair housing practices are embedded in all communities by highlighting the diverse perspectives of the AANHPI community. Our goal is to better understand the needs of the AANHPI community as it relates to housing, so let's jump into the questions.

The first question is for you Seema. As a first and only HUD-certified national housing counseling intermediary in the U.S. focused on AANHPI communities, how does your organization work with local organizations to improve housing security and preserve neighborhoods in low-income AANHPI communities?

**Seema Agnani:** Thank you Chang. National CAPACD, we are a coalition of about a hundred organizations that are rooted in local communities around the country and that is in fact how we formed as an organization. We were established by about 14 organizations around the country and have grown over the years to really reflect the diversity of our communities geographically and ethnically. National CAPACD, because of the diversity of our community our strategy has always been to drive resources to local organizations that have the trust of local communities, come from those communities and we are now based in about 22 states and the Pacific Islands. And within our coalition our members speak more than 40 languages, and we really feel this is the right way for us to reach the diverse Asian American, Native Hawaiian, and Pacific Islander communities. National CAPACD is both the coalition as well as an intermediary. As you say we are a HUD intermediary that really, we established our housing counseling program in the midst of the last housing crisis really because there was such a dire need for housing counseling services across the country. We established this housing counseling network at that time. More than 70 percent of Asian Americans, Native Hawaiians, and Pacific Islanders living in poverty actually live in the highest cost housing markets as well. For that reason, issues of displacement are front and center of what our communities face because of real estate pressures, gentrification, many of those that are among the lowest income within our communities are at very high risk of displacement. Through our housing counseling program, we provide tenant counseling, tenant education, homeownership education. Helping communities navigate the home buying process and within that we integrate fair housing education across. In this way we're able to really reach the diversity of the community and also tailor the counseling to the local needs, local laws, and of course context. For example, when COVID first began really our groups jumped in and started to form mutual aid funds, translated information knowing that their housing because they live really on the edge you know going check to check, many of them we knew would be at risk of losing their homes if we did not jump in and try to respond with information and resources.

**Chang Chiu:** Thank you for that Seema. This is why it's so important for HUD to work with organizations like yours with deep connections to so many AANHPI communities around the nation. My next question is for you Gregg. What do your member organizations view as the most significant fair housing issues facing the AANHPI community and how is your organization addressing these challenges?

**Gregg Orton:** Thanks Chang, it's good to be with you and thank you to HUD for the opportunity to engage. You know it's a great question. Honestly, yes NCAPA is a coalition of 38 large national Asian American, Native Hawaiian, and Pacific Islander civil rights organizations. We spend a lot of time trying to figure out what the shared agenda is for our very diverse community, and I do want to take a moment to recognize the leadership of Seema in National CAPACD because when it comes to housing work, when it comes to housing policy and financial services and consumer protection, they are absolutely one of our leading organizations. And so, we rely heavily on their expertise and their experience. When we think about what is the most significant fair housing challenge for our community, I believe it really comes down to a lack of visibility and true understanding of who we are as a community. We've seen many times with HUD, with other federal agencies, challenges when it comes to truly recognizing the diversity of our communities. Far too often many people think when they hear the term Asian American Pacific Islander, they think of faces that look like mine right, East Asian communities but we know that

there are South Asian communities, Southeast Asian, Native Hawaiian, and Pacific Islanders all over this country deserve an opportunity to be seen by this government and have government programs and services tailored in a way that they can actually access. This is all rooted in the reality that the model minority of stereotype or the belief that all Asian American Pacific Islanders are defined by overwhelming success whether economically or in the education space simply isn't true and when we ascribe to that stereotype, that belief, it does harm right. It doesn't just invisibilize the real challenges that many in our communities face, but it also makes assumptions about how they're doing and the needs they actually have.

**Chang Chiu:** Seema, do you have anything to add about how your organization is addressing these fair housing challenges?

**Seema Agnani:** We integrate fair housing education across our housing counseling programs and also through our policy advocacy work and through engagement in community planning processes are really looking to address the systemic barriers to housing. We know that everything from steering into certain neighborhoods or really not being able to access certain types of housing at the heart of that are issues of racial discrimination as well as at times gender you know disability and so we really do our best to educate our communities about what their rights are, make sure communities know what to do when they face discrimination, who to report to and what the process is to really advocate for their rights. This is long-term work, and it has to be done on the individual level as well as on a systemic level, and so we try to do both through the services as well as to our policy advocacy and partnering with civil rights organizations across the country.

**Chang Chiu:** Thank you for both of your insights. It's clear that both of your organizations are working hard to improve lives within the communities you serve. I want to turn to wealth building and its connection to increased home ownership in underserved communities, which is a key fair housing issue. We know that some but not all members of AANHPI communities have high incomes and that there is a high degree of income inequality within AANHPI populations. Additionally, studies show that when controlling for income and education, Asian Americans have a much lower rate of home ownership than white Americans. Seema, can you tell us about the systemic barriers to wealth building for AANHPI communities?

**Seema Agnani:** Our communities face a lot of the same barriers that other communities of color face in terms of discrimination when they're looking for a home, when they're looking to rent or buy. As you said, home ownership is one of the main ways people are able to build wealth in this country and when you live in the highest cost markets like New York, San Francisco, you know or even in cities like Atlanta where really the markets are so aggressive for somebody who's low income to be able to even compete in those markets in and of itself is challenging. But then you add the layers of discrimination and also issues like down payment, right? Many low-income Asian Americans, Native Hawaiian, Pacific Islanders, you know access to enough equity to put a down payment down is in fact one of the main barriers we see so that in and of itself you know the lack of generational wealth in this country plays a big role in people's ability to buy. And so those living on the very low end of the economic spectrum, the dream of homeownership can feel pretty difficult in these cities and so in order to address those barriers you know we do everything from helping communities build savings, improve their credit, really do the long-term work of building towards home ownership while also advocating for programs like the Down Payment Assistance Program that would have a huge impact on many communities of color being able to increase their wealth and purchase a home. And the same goes for small businesses you know that that's the second way many people build wealth in this country. I think there is a higher rate of

entrepreneurship in our communities because many struggle with building wealth through homeownership as well.

**Chang Chiu:** Thank you Seema. It's important for the states, cities, and counties that are HUD grantees to understand these barriers, so they'll be better able to address them. HUD sponsored resources like homeownership counseling and the family self-sufficiency program are great tools that communities can use to help households build their assets. Switching gears, the lack of city, county, and state investment in diverse neighborhoods has had a desperate effect on many communities including AANHPI communities. We all know that strategic investment is needed in infrastructure, business development, and housing. Gregg, I want to turn to you for our next question. Your organization promotes investment in culturally appropriate affordable housing. Can you define that concept for our viewers and also describe some examples of significant AANHPI neighborhoods across the country?

**Gregg Orton:** Absolutely, thanks Chang. This idea of culturally appropriate resources is really critical on two points, and I would say it starts with awareness and then access. So, with awareness it really comes down to having a little bit of empathy you know many immigrant communities and families are doing what we all do and that's simply trying to chart a course for your family to be successful and to be able to provide for your parents, your siblings, your children. And if you're a limited English proficient and being aware of the government programs that you may be eligible for may be nearly impossible if you don't speak English and so government agencies have to do more to provide culturally appropriate resources so that awareness can be built. The second point about access. Well, if like anyone who has tried to fill out any government application or do anything with the government really there's a lot of paperwork and it requires a certain amount of proficiency to be able to navigate those forms and so without guidance, without help, without resources, many Asian American Pacific Islander communities will struggle to actually access those programs and so that's a huge barrier entry. As far as communities around the country where there are vibrant Asian American Native American Pacific Islanders. Obviously, California and New York come to mind. Hawaii as well. But what we've seen is we're the fastest growing demographic group in the country and there are burgeoning communities in Georgia, Nevada, Florida, and certainly Texas that are continuing to grow. And it's been a real joy to watch that civic engagement power grow. The awareness of where we fit into this country and how we can engage also grow and then also our community power grows as well.

**Chang Chiu:** Thank you for that Gregg. To follow up, can you tell us more about the issues that native Hawaiians face in this space? Please also tell us a little bit about how cities, counties, states, and housing authorities that HUD grantees are can help support this work.

**Gregg Orton:** Yeah, I really appreciate this question and certainly the acknowledgement by HUD that there isn't a Native Hawaiian or Pacific Islander representative in this conversation. And I think what where we can really start, and I'll get to the issues, is providing more space, right. HUD does lots of outreach, other government agencies do outreach as well. Making sure when you do outreach to our communities that it's inclusive, that it captures the diversity that we talked about earlier. And so, while I want to make sure we spend time talking about specific issues that impact Native Hawaiians, I think it's always better when a speaker from that community can do it as well. But working on the hill we spent a lot of time with the FHA section 247 program and how FHA can support Hawaiian home ownership on the islands right. It's a specific program tailored to them. I've always found that a lot of the programs we have that we're forced to work with oftentimes need to be modernized, updated, and optimized and I certainly think and encourage HUD to examine the way in which those programs are operating for Native Hawaiians. Spend the time to engage with them and figure out ways to make them work better

for them. In addition, I think it's important to recognize that there's a huge amount of land right that was taken from Native Hawaiians and then eventually given back and it's designated under a department in Hawaii that has to manage all of this land. And I believe that much of the land actually isn't usable and from what we've heard from advocates, there are ways in which the program can be tweaked or certainly improved to allow for better use of that land.

**Chang Chiu:** Thank you for sharing that, Gregg. The kinds of suggestions you just offered will be very helpful to HUD grantees. Thoughtful consideration of tools like mixed-use housing, zoning, improved infrastructure, and the other considerations that you've shared are important for HUD grantees as is an appreciation of and sensitivity to the cultural differences of all the communities they serve. Seema, following up on Gregg's description of culturally appropriate affordable housing, is there an example of a locality that has excelled at supporting access to culturally appropriate affordable housing?

**Seema Agnani:** Yeah, thank you I mean I think all these, this discussion really points to really what we believe that local communities should have a say in how their housing and communities are designed right. And so, when you're talking about the best examples of culturally appropriate housing it's really housing that is built and designed for those communities. Which for our communities often means being able to accommodate a multi-generational household? Most importantly it means being in proximity to these neighborhoods, you know the Chinatowns, the Little Tokyo. In Houston where there's an emerging neighborhood you know people want to live in these communities because they can access not only the food and the culture and the faith-based institutions but also because they can speak the languages and many of these neighborhoods, particularly for those most vulnerable, serve as a safety net in times of crisis. And COVID really you know surfaced that once again for us and so I would say many of our members who are developers of affordable housing have worked in partnership with their municipalities to build beautiful affordable housing developments that include not just the housing size that our communities are looking for, but also include public space, gardens, access to health care. I think really the best type of housing acknowledges that putting a roof over somebody's head is not in and of itself achieving the outcome of ideal housing but that acknowledges all the different parts of life that everybody deserves to have in the community of choice. So, I would say places like Seattle we've seen some amazing developments, in Los Angeles, and Little Tokyo, they're really some of our groups on the really edge of developing the type of housing that we would like to see built across the country.

**Chang Chiu:** Thank you Seema. Those sound like excellent examples and I'd encourage our audience to look further into all of them. Providing this kind of deep insight shows how connecting with and understanding the needs of the communities we serve can further the mission of fair housing. Now I want to move to the topic of environmental impacts. The location of one's housing is important we all want clean water, an environment that promotes the health and safety of our families. Unfortunately, some AANHPI communities are located in flood plains, near areas of contamination, or in other areas that are environmentally hazardous. Seema, this question is for you. How are AANHPI communities affected by environmental injustice and climate change as it relates to housing?

**Seema Agnani:** Yeah, thank you for this question. I think many of our groups are still documenting and surfacing the issues that they've been aware of for a very long time as you say you know flooding, for example. During Katrina, really the Vietnamese community in the Gulf was deeply impacted by that and displaced from New Orleans and Biloxi and it took a long time before they could come back and resettle in those communities. But there's also the environmental injustice that many of our communities have lived in for generations and those are those that are living in older housing where there may be higher levels of lead poisoning, many environmental issues that affect you know the health of the families and

the children that live there. Because so many of our communities live in overcrowded conditions in these dense urban environments, they often are facing higher levels of poor air quality, water, and of course in the housing itself because the housing is old. And then of course there are the Pacific Islander community itself faces unique challenges. They are among the first climate refugees in our country. Many of those islands are people are unable to live on those islands anymore. And so, there's a growing homeless population in the Pacific Northwest as well as in Hawaii as a result of people no longer being able to live on their islands. And so really the environmental injustices are just being surfaced now as communities are becoming more and more aware of these issues and really doing the research to document the impact of those environmental issues on communities.

**Chang Chiu:** Gregg, I want to give you an opportunity to add to Seema's response. what are your thoughts on how AANHPI communities are affected by environmental injustice and climate change?

**Gregg Orton:** I think Seema's answer you know really hits the nail on the head. Pacific Islander communities have been dealing with the challenges and the impact of climate change for quite a while now. And so, I would certainly recommend that as government agencies, as HUD really starts to think about the long-term impact of climate change on housing, they start there. There are communities that have already navigated this that continue to face these challenges and I think there are a lot of important lessons to be learned and important voices to be heard. The other thing I'll say is we're already seeing the impact of climate change and the growing costs that are associated with it and so to be more proactive whether across the government, with community groups, or really as a country as a whole, is going to be critically important in the years to come.

**Chang Chiu:** Thank you both for your responses. The priority placed on environmental justice will only grow in the future and it's important for HUD to focus on these issues in order to enhance the quality of life for the communities we serve. I now want to talk a bit about the role of language barriers in housing accessibility. As a bit of background, I'm a first-generation immigrant from Taiwan and language access has been an important issue for my family. As you may know HUD recently approved an updated language access plan outlining HUD's commitment to provide meaningful access for people with limited English proficiency including immigrants across all programs, services, and activities conducted within the agency. The plan is available on HUD's website. Gregg, in your view what's the connection between removing language barriers and increasing housing accessibility for the AANHPI community?

**Gregg Orton:** Well, I would say that it's probably issue number one. we have seen time and time again that when we isolate immigrant communities and leave them to fend for themselves, predatory lenders, unscrupulous actors will find them and will try to find a way to exploit them. In the 2008 financial crisis, thanks to the work of national capacity and others, data showed that Asian American communities were targeted by predatory lenders at a rate similar to some of the most impacted communities around the country. That narrative was lost during the financial crisis because it was framed as a largely Black and Brown issue, and we know that that predatory lending spanned to other communities of color as well. I want to take a moment to recognize the work of HUD. I think there was a 2012 or 2013 report that you all put together sort of recognizing the prevalence of housing discrimination and some of the statistics were pretty jarring right. I think Asian American testers were shown fewer rental units and certainly shown fewer homes compared to white testers. And I think this idea of testing is critically important to continue because we know housing discrimination continues and so making sure that we have well-informed consumers or renters is really important and that starts with access. And for the Asian American community that means creating those culturally appropriate resources.

**Chang Chiu:** Thanks Gregg. As a follow-up question, can you add a little bit on how the lack of language access contributes to AANHPI communities living in unsafe conditions?

**Gregg Orton:** Absolutely, and I think it goes back to this idea of just leaving communities and immigrant communities vulnerable to two scams right. When you first arrive in this country or if you can't navigate the language and you're just trying to make time, space, and a safe place for your family to live. When someone approaches you and tells you that there's a way to get into a house or find cheaper housing, why wouldn't you think about it. To make sure that then families have resources to understand that there are people out there that are looking to take advantage of you, I think is really important. And we should do more of it as far as that education and so without proper language access materials, proper educational materials to again educate our communities about the threats that are out there I think we really do leave many families at risk.

**Chang Chiu:** These are really helpful insights Gregg. Thank you. My next question on a separate topic is also for you. As you know the Fair Housing Act protects Americans from discrimination in housing, lending, and real estate transactions based on their race, color, religion, national origin, sex, including gender identity and sexual orientation, familial status, and disability. Despite this we know that despite passage of the Fair Housing Act over 50 years ago, discrimination continues to this day and too many actors that legally discriminate are not held accountable. Gregg, given this situation, what are your suggestions for increasing accountability under existing fair housing laws including for private lenders, realtors, and state and local governments?

**Gregg Orton:** Thanks Chang. I think this is one of the most challenging questions when we really start to tackle fair housing issues because we all know that there's not enough resources to track down and prosecute every single case. And in many ways, the role of HUD and federal regulators is to create a stable and safe environment for stakeholders and consumers to operate and it is a balancing act, but I do think that a lot of responsibility has to fall on stakeholders. Private lenders, realtors, and actors in that space right but I think to get there, a clear regulatory environment is important right. Regulations have to be understood and I think it's important that again lenders and realtors and landlords don't feel like they're paralyzed into inaction because it's unclear what a regulation says or how it might be interpreted. So, I do think in that respect some of the onus does fall on the government to make sure that the regs that you all are putting out are clear and easy to understand. The other side of that coin for me is pretty simple right. For again, those actors, this concept of not discriminating, it really shouldn't be that hard and I think there has to be some ownership on their part to recognize that when there are bad actors in your space right, in your profession, you too have to take responsibility in reporting and making sure that that doesn't sort of come to reflect the overall profession. I think about what everybody's going through today we're hearing the stories about everybody starting to fly again and I guess while we've all been shut down people forgotten how to act right. They're more of these cases of you know people acting out in airplanes and I would say if the DOJ can recognize this and create a unit to examine, investigate, and then prosecute crimes that are happening on our airplanes certainly the DOJ, CFPB, and other federal regulators can set aside additional resources and time to make sure that we're weeding out and prosecuting for housing violations. Because one, this is not a new issue. It's been impacting communities of color for a long time, and I would argue that the impact of housing discrimination, the loss of wealth, the loss of opportunity to create a safe space for your family far outweighs you know a delayed or cancelled flight.

**Chang Chiu:** In previous Table Talks, we've explored how the zip code you live in can impact your access to quality housing. How can HUD grantees, like local governments or housing authorities, partner with

grassroots organizations to address issues of housing discrimination, violence, and environmental justice in AANHPI communities?

**Seema Agnani:** Thank you for that question. Yes, as I said earlier, I really feel like partnering with community-based organizations that are culturally and linguistically competent is the way to really address fair housing in this community and more broadly. You know many low-income Asian Americans and Pacific Islanders, in fact, the vast majority live alongside other communities of color, and so educating our communities in language is really the only way to address housing issues on a systemic level. For example, in many of these neighborhoods there are egregious landlords who want to push out the immigrant tenants in order to make room for new tenants who can pay a higher rent. And so you really need to pair one, fair housing laws with stronger rent laws, but when you look at these tenants, if you go into a building and educate only those that are English and Spanish-speaking, then how can you possibly advocate for the rights of all the tenants when half the building is Chinese-speaking or Bangla-speaking in the cases that I worked on in Queens, New York. So really partnering with local community to do the education and outreach and also to work with tenants on a collective basis is really the only way I believe to really move real progress on the local level. Our research shows that if our groups weren't doing the work they're doing really, the Asian American, Native Hawaiian, and Pacific Islander community wouldn't be engaged at all by public entities. And so, thinking about real partnerships that include you know developing translated information and materials together, designing outreach and education in a culturally competent way, and ensuring our communities engage in community planning processes, engage in you know neighborhood-wide efforts, is really in the long run the way we're going to finally make progress on some of these issues. It will take a lot more than just hiring. You know what happens in a lot of cases is an organization that is trying to reach a community will just hire a part-time person who speaks the language and hope that that will make the difference but really, we believe it has to be done in partnership with communities. That organizations that are led by the communities we are trying to reach in order to do it the right way.

**Chang Chiu:** These are all great suggestions. Thank you, Seema. Local partners are invaluable to the work of HUD and the state and local governments that we support. Collaboration between government and non-profit partners increased the capacity of all of us to build communities that are free from discrimination. We all know that the last two years have presented numerous challenges for individuals and communities. As a result of the COVID-19 pandemic, we've seen individuals and families struggle to pay their rent, rising housing costs for home buyers, upheaval in the labor market, and the challenges in keeping millions of Americans healthy and safe. Gregg, as the nation emerges from the COVID-19 pandemic, how has the AANHPI community demonstrated resilience in combating systemic barriers?

**Gregg Orton:** Thanks Chang. And this is a question and topic that the executive directors of NCAPA have grappled with for quite a while now and I will say that everyone has been impacted by this pandemic. It has cost too many lives, closed too many businesses. Certainly, every single American, every person living in this country has felt or been presented the challenges of navigating COVID-19, right. Our lives have been upended in ways that we couldn't imagine when this thing started but for the Asian American community, in addition to the health challenges, the community has faced this dual pandemic right. We talked about it earlier, this wave of Anti-Asian racism that we've witnessed kind of go across the country where there have been so many incidents, thousands in fact, of violence, harassment, and sometimes violent crime against the Asian American community. We've watched as it's targeted largely women in our community, also our elders and some of the most vulnerable members of the Asian American community, and that has taken a significant mental toll on many of us. As all of us concerned about the health of our families now have to be worried about their safety and so I think in recognizing the



resilience of our community it's been heartening to see many of our community organizations come together to work together in ways that we haven't before. We've also seen certainly an increase in awareness from the broader Asian American community about how this impacts us and an interest in being more engaged and so despite all these challenges there are some hopeful points that will come out of this that we can be more connected, be more engaged, and more willing to advocate for our community's needs.

**Chang Chiu:** Thank you Gregg. My last question is for both of you. At HUD, we know how important it is for the federal government to support strong housing policies and we're committed to ensuring that communities across America are free from discrimination. The Biden Harris administration has affirmed this commitment through its executive order on racial equity which asserts that, and I quote, the federal government should pursue a comprehensive approach to advancing equity for all, including people of color and others who have been historically underserved, marginalized, and adversely affected by persistent poverty and inequality, end quote. So, I want to ask you both what kind of federal housing policies do you believe would help promote housing and neighborhood choice for the AANHPI community? Let's start with you, Seema.

**Seema Agnani:** I think first and foremost what we want to see is that any federal investment in local communities should include a community planning process right that includes the engagement of local communities, Asian Americans, Native Hawaiians, and Pacific Islanders included. So that means whether it's through AFFH or the consolidated planning process which really define where resources go. That means doing the work of the outreach and education in language, engaging local communities so that people can have a say in what happens to their neighborhood. So that would be first and foremost. You know the Affirmatively Furthering Fair Housing rule I know is one that has been of, a lot of debate has occurred around that rule. I would say the one thing that we want to see happen there is make sure that the focus is not entirely on mobility. Don't assume that people want to move out of their communities but really, we want to see AFFH implemented in a way that encourages investment in communities, that where people are already living there is a lot of need in those areas. And then of course policies like expanding Section 8. You know right now the waiting lists around Section 8 vouchers are so long that really most communities aren't able to access them and so we were really happy to see the focus on racial equity in the administration's commitment and in addition to that the commitment to expanding affordable housing. And so, we would like to see much greater investment in housing for the very low income and that which is paired with wraparound services and support. Again, we don't want to just build housing, but we want to build it in a way that acknowledges the humanity of people and that also allows for access to the neighborhoods and communities that people love. And so that can be done through zoning incentives as well as just expansion of affordable housing in high densely populated urban areas.

**Chang Chiu:** Thank you Seema. Gregg, what are your thoughts on federal housing policy?

**Gregg Orton:** I would say that HUD, other federal agencies, are in a unique position to use their resources and their reach to really modernize the data sets that we have. And you know we've spent time talking about this when it comes to visibility for our communities. Far too often when research is done, Asian Americans, Native Hawaiians, and Pacific Islanders are not included in that data. And you know for every policy wonk in DC you know that data is how the work ultimately gets done because you need to be able to justify good policy decision making right. And so, I would really encourage HUD to think about how it is investing in research and then making sure that Asian Americans, Native Hawaiians, and Pacific Islanders are included in that research moving forward. A couple other thoughts, certainly

increasing investment in other programs at HUD like for the Fair Housing Initiatives Program or the Fair Housing Assistance Program is critically important for testing and that is really one of the only ways you can weed out fair housing violations and discrimination in the rental and housing markets. There's an FHA alternative credit pilot program that was created a long time ago. I know about this because I had the pleasure of working on it when I worked with Congressman Al Green, and I know that he continues to this day to fight for this. And I think recognizing that one of FHA's primary goals is to promote sustainable home ownership, thinking about innovative ways to expand the field, expand the pool, to open up access for immigrant communities that may be thin file or don't have the credit histories because they're newer to this country is an important policy step that I'd like to see happen. The last thing I'll say and going back to this the racial equity Executive Order that was issued by President Biden. First there is still deep appreciation for that work. I think it was refreshing to hear from the top of the federal government this kind of commitment. For many of us who have been working on these issues for a long time, this is what we've been saying for decades and so it really was a great shift to see for HUD and for other agencies. I think when thinking about racial equity there needs to be a paradigm shift right. To really think about when we do outreach to communities of color, what does it mean to engage with the Asian Americans, Native Hawaiians, and Pacific Islanders communities. When we think about program design, what does it mean to include our communities as well. And so, I really hope that as agencies like HUD are thinking through how to best embrace and implement the racial equity Executive Order, there are additional opportunities to talk to community organizers beyond just Seema and myself. Because they're brilliant in the work that they do they can help improve programs and improve the way that we serve our communities.

**Chang Chiu:** I want to thank both of you, Seema and Gregg, for being with us today and sharing your thoughts. The AANHPI community is a diverse and growing community and the insights you share today will help HUD grantees, like local governments and housing authorities, better serve these individuals and families. I want to give you both an opportunity to share any final thoughts with our audience. Gregg, any final thoughts?

**Gregg Orton:** Yeah, just again I want to take the opportunity to thank you Chang, everyone at HUD, Secretary Fudge for her leadership. I know back in my past life, her track record on working on behalf of community scholars is second to none, and so I'm certainly excited for future opportunities to work with you all. And thank you again.

**Chang Chiu:** Seema, how about you, do you have any final thoughts to share?

**Seema Agnani:** Just that we greatly appreciate the opportunity and I think one thing that I would love to see happen is greater integration of the fair housing organizations in local communities working in partnership with the CDCs and community organizing groups that's really where we're able to have the most impact so encourage HUD to incentivize those partnerships and yes again really appreciate this opportunity thank you.

**Chang Chiu:** I want to thank everyone for listening in today. I hope you've enjoyed the conversation with Seema Agnani and Gregg Orton as much as I have. I hope that you've come away with greater awareness of the issues affecting Asian American, Native Hawaiian, and Pacific Islander communities, that this will feed into the work you do to improve housing access. In the meantime, be sure to tune in to our next episode of the FHEO Table Talk series. We'll see you then.