The Housing Counseling Federal Advisory Committee ("HCFAC") of the U.S. Department of Housing and Urban Development convened a public meeting from 10:30 am. to 4:30 pm PDT on Thursday, June 29, 2023. The HCFAC met hybrid via Zoom and in person. Public attendees included 180 registered webcast attendees, 164 attended the webcast and 21 in-person attendees.

 **HCFAC Members Present:**

* Angie Liou
* Carol Ann Dujanovich
* Richard Verrillo
* Ibijoke Akinbowale
* Daniel Garcia
* Lawrence Batiste
* Marcia Lewis
* Bill Sevilla
* Anthony Walters
* Paul Yorkis
* Sherri Eckles

**HUD Presenters:**

* David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
* Virginia Holman - Designated Federal Official, Lead for DART, Office of Housing Counseling
* Terry Carr – Associate Deputy Secretary, Office of Housing Counseling

**Welcomes to L.A.**

### Jason Pu, HUD Regional Administrator, Region IX

### Laurie Cannady Udit, Los Angeles HUD Field Office Director

* Jenna Hornstock, **Los Angeles Deputy Mayor of Housing**
* Ann Burroughs, **President & CEO, Japanese American National Museum**

**Subject Matter Expert Presenters:**

* Deeana Jang, **Policy Director of Pacific Islander American Health** **Forum (WHIAANHP)**
* Chang Chiu, **White House Initiative on Asian Americans, Native Hawaiians, and Pacific Islanders (WHIAANHPI)**
* Angie Liou, HCFAC Member**, Real Estate Industry**
* Seema Agnan: Executive Director**, National Coalition for Asian Pacific American Community Development (CAPACD)**
* Joyce Pisnanont**, Deputy Director, National Coalition for Asian Pacific American Community Development (CAPACD)**
* Karla Thomas, Deputy Director, **Empowering Pacific Islander Communities (EPIC)**
* Chelsie Evans, Executive Director, **Hawaiian Community Assets (HCA)**
* Paige Onishi, Chief Operating Officer, **Council for Native Hawaiian Advancement (CNHA)**
* Leona Hosea, Housing Counselor, **Council for Native Hawaiian Advancement (CNHA)**
* Rosalyn Epstein**, Director of Economic Empowerment, National Coalition for Asian-Pacific American Community Development (CAPACD Paying Her, Housing Program Manager, Fresno Interdenominational Refugee (FIRM)**
* Youngran Kim, Operations & Housing Program Director, **Korean Resource Center (KRC**)
* Susana Sngiem, Executive Director, **United Cambodian Community (UCC)**
* Eric Johnson, Information Officer**, California Housing Finance Agency (CalHFA)**
* Anju Chopra**, Director of Policy, National Coalition for Asian Pacific American Community Development (CAPACD)**
* Paying Her, Housing Program Manager, **Fresno Interdenominational Refugee (FIRM)**
* Sissy Trinh, Executive Director, **Southeast Asian Community Alliance (SEACA)**
* Panida Rzonca, Directing Attorney, **Thai Community Development Center**
* Malcolm Yeung, Executive Director, **Chinatown Community Development Center (CCDC)**
* John Wong, Founding Chairman, **Asian Real Estate Association of America (AAREA)**

**Opening of the HCFAC Meeting**

**Summary:** Mr. Berenbaum welcomed everyone, stated that a quorum was met, and called the meeting to order. Before beginning, Mr. Berenbaum took a moment to welcome the committee members as well as express his delight in convening today’s meeting both in person at the Japanese American National Museum located in Los Angeles, California and virtually via Zoom. Mr. Berenbaum thanked the over 150 guests who were viewing online and those who registered to give public comments.

The mission of the Office of Housing Counseling is to help families to obtain and sustain and retain their homes. We accomplish this mission through a strong network of HUD approved housing counseling agencies and their HUD certified housing counselors provide professional services to over 1 million consumers nationwide each year. For those of you who are viewing or participating in an advisory committee for the first time, the Housing Counseling Federal Advisory Committee is mandated by Congress to advise the United States Department of Housing and Urban Development about its housing counseling program. The committee provides a forum for those involved with housing counseling to offer advice directly to Deputy Assistant Secretary for housing counseling on the ways to accomplish the objectives of our office. All committee meetings are open to the public. It is my hope today that the committee will apply all of the information that's being provided to reinforce our ongoing efforts to reach deeper into the Asian American, Native Hawaiian and Pacific Islander Community through culturally and linguistically appropriate housing counseling services. Notably this is the first Housing Counseling Federal Advisory Committee to be held outside headquarters in Washington DC over the past five years. It is my pleasure and my hope that it will serve as a model to engage with all of HUD's constituencies nationwide moving forward. At this convening the members of the Housing Counseling Federal Advisory Committee, will be joined by the National Coalition for Asian Pacific American Community Development, and other community leaders to discuss how to best meet the housing needs of the community that speaks more than 40 languages and the challenges that they and other households with limited English proficiency face as they seek sustainable and affordable tenancies of homeownership and housing opportunities as well as to age in place. This is all in the face of what we recognize to be a nationwide shortage of affordable housing units. This meeting will reinforce our dedication to remove barriers to affordable housing in underserved communities, including language access barriers that can be stumbling blocks to achieving successful tenancies as well as homeownership.

Mr. Berenbaum then gave an overview of a tour that was completed the day before: yesterday, members of the committee toured a wide range of vibrant AAPI communities in Los Angeles, including Little Tokyo, Koreatown, Chinatown and others where we enjoyed connecting, with our partners, and meeting with community leaders, housing counselors, to learn about the historic neighborhoods, as well as significant community development initiatives, and the needs of residents across the area. Today we are here to really assess and for the committee to feel free to make recommendations along with our community speakers on steps that we can take at the Office of Housing Counseling to really bring housing counselor forward and reach all of the constituents in these communities.

Mr. Berenbaum gave a brief rundown of the agenda as follows: we will have some welcoming remarks and I'll be introducing our dignitaries, leaders from the community, then we'll be swearing in a new member of the committee. We will then have a series of what I will call amazing and really well thought out presentations. First, we're going to hear about, an update from me on the activities of the Office of Housing Counseling. Then speakers from the administration will be focusing on Administration and White House priorities for the constituency that we are addressing today. Then we're going to be looking at trends in housing counseling and community development in the Asian American, Native Hawaiian, Pacific Islander community, followed by a session looking at some of the very significant housing and community development initiatives that are taking place from leaders in the community. We'll then do a lunch break and then after lunch, we will do a wonderful session with regard to looking at the role of housing counseling agencies throughout the West Coast and serving in particular, this community. Now I also note that we're very fortunate Angie Liou, as a member of our committee is extremely active in this constituency, and I've asked her to jump in, whenever appropriate, as I invite all of our committee members to do, because I really am very focused on the next steps that we can take. Now after we talk about the role of the Council of organizations, and we see we have a robust group of speakers, we'll then move on, and we'll look at actually conducting what will be our open session for public comments. I believe that you have a good number of people who have requested public comment in person as well as virtual.

**Introduction of HUD Regional Administrator, Region IX – Jason Pu by David Berenbaum**

**Summary:** Mr. Berenbaum introduced Jason Pu, HUD Regional Administrator. Jason joined us this morning walking through a tour of the Japanese American museum. Jason has a very significant bio serving first extensively within the western region representing HUD office, as well as prior to that serving in a number of different County and Council member and mayoral office positions. We're very appreciative of your time this morning, Jason, let me turn it over to you.

**Welcome Comments by Jason Pu, HUD Regional Administrator, Region IX**

**Summary:** Mr. Pu started by thanking Mr. Berenbaum for the introduction. Mr. Pu welcomed all the Federal Advisory Committee Members from around the country to Los Angeles. Mr. Pu stated that they’re fortunate to be joined by Deputy Mayor Jenna Hornstock in the city of LA who they will be introducing later. Mr. Pu thanked the Assistant Secretary Mr. Berenbaum and the Office of Housing Counseling for bringing this meeting here to Los Angeles and particularly here to the Japanese American National Museum, as the only regional administrator among the 10 Federal regions of AANHPI descent, it's particularly meaningful. I think I want to express you know, particular gratitude, with opportunity to showcase and to also highlight Japanese American history and spread that lack of understanding and mutual appreciation for each other's histories. President Biden appointed me to this position to help lead HUD in region nine which covers the states of Arizona, California, Hawaii, and Nevada and the outer Pacific Islands. There's been a tremendous honor to be in this position. Under the leadership of HUD Secretary Marcia L Fudge, and as I mentioned, being an AANHPI decent, being here at the Japanese American National Museum does have particular significance for me. I want to thank the museum for its hospitality and for providing the tour that David mentioned earlier. What I really want to indicate to everybody here especially the Advisory Committee members is that from homeless to homeowner HUD has programs that can help people at every step along the way. We are obviously constrained by overall supply and staff capacity in various areas, making sure that local agencies work well together and are collaborating as well. But housing counseling plays an extremely important role in that process. I think that when we can connect all of the programs that we have together, we can truly, truly optimize the utilization of resources at every step along the way, address issues that we're facing that are most important and most dire crisis issues, especially in Region 9, of homelessness and housing affordability. I think that housing counseling, fair housing, FHA, the Federal Housing Administration, all of these parts of HUD have been doing for such tremendous work through the pandemic and continuing through today. During the height of the pandemic, FHA loan modification programs helped 2 million homeowners across the country stay in their homes, when they fell behind on payments, allowed them to be able to restructure and continue paying off their mortgages. We recently lowered the mortgage insurance premiums to be able to make many mortgages more affordable, which will also help homebuyers and borrowers make it easier to qualify for mortgages. We've also allowed for positive rental payment history to be able to counted towards borrower’s credit to make it easy for them to build credit and get qualified for mortgages and of course, as David mentioned, there's recent progress on language access issues, which they will go into later on today. This is all work that we are extremely proud of here at HUD. All of this is just to say that the pandemic era measures that were put into place under the American rescue plan, did a lot to help stem the tide and address these crisis issues throughout the country. We've done a lot, but we know there's a lot more to do, and I think that that without those measures, we would be seeing a situation that's 10 times worse than it is today. So, I just want to express my appreciation to all the local agencies who do the work on the ground every day with community members to the Office of Housing Counseling for being here and for hosting this meeting here in Los Angeles. I also want to put out the charge there for everybody to keep up the good work and keep fighting because that's what we need to do. It's going to take sustained effort, continued funding to really make a difference and solve the issue of better community space, particularly homelessness and housing, so thank you.

Mr. Berenbaum thanked Mr. Pu for his comments and time.

**Introduction of Los Angeles Field Office Director – Laurie Cannady Udit by David Berenbaum**

It's my honor to introduce Laurie Cannady Udit, who is the Los Angeles HUD Field Office Director. First, thank you for all of your support, allowing us to bring the meeting here and all of your good works that you do in the community as well please go ahead.

**Welcome Comments by Laurie Cannady Udit, Los Angeles Field Office Director**

**Summary:** Ms. Udit stated: I'm delighted that you've selected Los Angeles for this meeting, and it's an absolute pleasure for me to be here with all of you today. I do want to acknowledge the HUD team. Our Los Angeles field office is located just around the corner and that office serves the entirety of Southern California. It is a diverse large scope, and large jurisdiction. Out of that Los Angeles Field office we have approximately 130 dedicated HUD team members who all serve in supporting some piece of the puzzle to support strong, inclusive communities and safe, affordable, quality homes for all. So, I want to acknowledge the HUD team and all of the work that they do. We as a whole are really excited that this particular meeting is happening here in our neighborhood. The role of the Office of Housing Counseling, as Jason noted, it is so critical. What you do helps launch the dream of homeownership for many individuals and particularly individuals who may never have thought of homeownership as a goal for themselves. And so, thank you for all of the work that you do we really appreciate not only the Office of Housing Counseling, but all of the partners across the communities across the country who make that dream of reality for all.

Mr. Berenbaum thanked Ms. Udit for her time and comments and stated: We're very fortunate as well. Because we have such a strong working relationship with the state of California, later we'll have representation from the State Housing Finance Agency who really has a model relationship with housing counseling groups in the state as well.

**Introduction of Los Angeles Deputy Mayor of Housing – Jenna Hornstock by David Berenbaum**

It's my pleasure now to introduce the representative from the mayor's office. We're joined by Jenna Hornstock, who is relatively new to her position and very focused on certain issues we are going to be talking about today. She is the Deputy Mayor for Housing. Welcome Jenna.

**Welcome Comments by Jenna Hornstock**, **Los Angeles Deputy Mayor of Housing**

**Summary:** Good morning, everybody, thank you for having me here. I'm so pleased to be representing LA's Mayor Karen Bass. You're here to talk today about home ownership as a part of community development and wealth creation, and how critical it is to focus our resources where there is need and to recognize that communities of color have specific needs that have to be met and woven into the fabric of solutions, as we're trying to raise the quality of life for folks, and particularly for us. We want to raise the quality of life for our Angelinos. We recognize in the city that one of the biggest hurdles in attaining homeownership is lack of funds for down payment, closing costs, and acquisition. And really these down payment and closing costs are really just a small part of the homeownership puzzle and then the overall purchase price, but it's often the greatest barrier to homeownership. We also know that in Los Angeles in particular, we have some of the highest rents in the country. We have some of the lowest income households, and folks are cost pertinent so even though they might be credit worthy and fully able to be homeowners, they don't have that ability to save money to have those costs up front. So, they really require the kind of counseling in the work that you do and the organizations you work with do. Now our housing department has assisted first time, low- and moderate-income homebuyers for years and we've got three programs I wanted to highlight that have done some great work over the years - so we have our low-income purchase Assistance Program, our moderate-income purchase Assistance Program, and our mortgage credit certificate program; although that program has been out of funds so, we need to look for a way to bring funds back to that program. I want to share some statistics on these programs because they've been really successful and try to bring it in particularly how they serve the AAPI community. So, we serve borrowers from diverse racial and ethnic backgrounds and the demographics of our borrowers are generally reflective of the racial composition of our city with slightly above average number of non-white borrowers. During the past five fiscal years, we've had 449 purchase assistance loans funded through these programs, and these consisted of about 637 borrowers and of those 20% are members of the AAPI committee, so pretty great statistics there. Our website provides detailed information about these programs and in about 100 languages, you can go up in the top right corner and select the language. We also work very closely with HUD approved housing counseling agencies I know that we are going to talk about more that today, including faith and community empowerment and the Shalom Center, which we know do target specifically our AAPI communities in the city of Los Angeles. And then, finally, we do participate with HUD and in partnership with your counselors in many kinds of fairs and workshops, that so, lastly, I'd say, we work in partnership with real estate professionals that also focus on the needs of our lower income communities, and particularly our ethnic communities, to make sure that they provide appropriate, culturally sensitive support and also can provide the language supports that are needed. I'm happy to report, I was told by LAHD last night, that despite rising interest rates, they've done more loans than ever this year, so we know that even though it's expensive in LA, we know there is demand and interest in continuing these programs and having more home ownership opportunities. We really look forward to our continued partnership. Jason and I've been talking we're really focused on homelessness, bringing folks inside, but the continuum to bring people from homelessness into permanent housing. And then for those who can, how do we get them ready for homeownership? So, we're really excited about the partnership. Jason and team have been great coming to support our work. And as our mayor says, in lock arms with all of our partners at the community level, on the local level, the federal level to do this work. So, thank you.

Mr. Berenbaum thanked Ms. Hornstock for her time and comments and stated: Local partnerships are the cornerstone of HUDs operations across the country, and I want to follow up on the remark that you made with regard to the role of housing counseling organizations and the interests of our consumers nationwide. Well over half of the consumers who reach out to housing counselors remain interested in achieving home ownership as a goal, and our work continues to grow in pre-purchase and home ownership education. But also meeting today, we have to acknowledge that there are consumers nationwide, continuing to recover from the impact of the pandemic. And while the nation is beginning to move forward, and we see a lot of policy decisions really bearing fruit right now. The reality is that housing counseling agencies across the country are continuing to work with tenants as well as homeowners, to recover from the pandemic, and also to connect them with programs through Treasury, such as the Emergency Rental Assistance Program and the Homeowners Assistance Fund Program out there. And it's making a difference. The fact that we have really sustained home ownership in so many situations as a credit to what the administration has done as well as industry itself to work with consumers who are at risk, of course with regard to mortgages but also with regard to eviction, and we couldn't do that without our local and state partners, of course, working so closely with us.

**Introduction of President and CEO of Japanese American National Museum – Ann Burroughs by David Berenbaum**

When we originally were thinking about the idea of focusing in on Asian American, Pacific Islander issues with the Advisory Committee. We were very excited when our agencies, who we engaged with, including National Capacity, recommended that we consider hosting this meeting here at the Japanese American National Museum, and immediately we just said perfect on so many levels, because in order to have sound policy moving forward, we also have to understand the roots of every community, and the culture of every community that we engage with. And so, it's my honor now to introduce Ann Burroughs, who is the President and CEO of the Japanese American National Museum for her welcoming remarks.

**Welcome Comments by Ann Burroughs**, **President and CEO of Japanese American National Museum**

**Summary:** Thank you, David. Welcome to you. Welcome to the committee, and of course, welcome to all of the local leaders and the community leaders who are joining from all over the country. It's wonderful to have you here. It's wonderful that you've chosen JANM as the location for this meeting. Certainly, as we see the incredible rise of unhoused and housing insecurity, not just in Los Angeles, but across the country, you know the work that you do and the work that you do with the community, the work that you do with your partner organizations has never been more important. From all of us here we thank you it's a privilege and an honor to have you here. Some of you who are in person would have gone on a tour of the museum, so you have some sense of who we are and what we do. But for those who don't know, and certainly for the folks who are listening JANM is a national museum. The Japanese American National Museum was founded almost 30 years ago in order to ensure that the history of what happened to Japanese Americans during the Second World War, the incarceration, is never forgotten, that the stories are never forgotten, that the experiences are never forgotten and most importantly, that what happened to Japanese Americans never happens to any other community. So, from our very founding we have a social justice imperative in the way that we look at history. We were also open on the day of the Los Angeles uprising 31 years ago and we formed a crucible of incredible conflict and division in the city. That has also been a real element that has focused our work and driven our work over all of these years. Our focus is to tell the Japanese American story, but also to talk about the incredibly rich culture and ethnic diversity in this country, and how the Japanese American community has been impacted and how the community has also been able to shape those major issues. It's important to know that it was no accident that our museum was built on this place. For us in the museum community, and certainly in the Japanese American community it is hallowed ground, because just behind us, on our plaza, is where many of the Los Angeles Japanese American families were forced to board the buses that took them onto the assembly centers and on to the confinement sites. So, there is enormous power of place at JANM. And for us here, certainly we see this as being one of those ground zero points in the civil rights history of this country, and it's certainly another of those elements that has informed our work. We also have at the Museum our National Center for the preservation of democracy where we gather people together to talk about issues of race, of ethnicity, of identity, of the fragility of democracy, and also how Asian America continues to shape democracy. So, it's really fitting that you chose to have your meeting here, and we're so grateful to you and certainly would welcome you to come back anytime, and certainly for our partners who are in Los Angeles please don't hesitate to come. We're here, and it's always our privilege to have members of the community come under our roof together to talk about important issues. Thank you very much.

Mr. Berenbaum thanked Ms. Burroughs for her time and comments and stated: I will share with you that yesterday, while we were visiting many of the communities, the pride in community, the connection with history for all of the leaders who we met with and to note the ongoing challenges that the community faces from a fair housing perspective clearly resonated, I think, with all of the members of the committee. And of course, I'm going to invite the committee today in our public meeting to share some of their thoughts later. But we have our work ahead of us to continue to affirmatively further fair housing and all of the HUD staff really look forward to working with you to ensure that these needs in the community, whether it's affordable housing or whether it's planning for community development, is respectful and celebrates the community as a whole. So, thank you for joining us today. I'd like to take a moment to also express my appreciation to a leader in the community who could not be with us today and that is Seema Agnami, who is the CEO of National Capacity. Behind the scenes leading to this event, she has been meeting relentlessly with our staff to ensure that we would have a very productive and successful meeting today. I also want to acknowledge Joyce Pisnanont for the work that she has done with us and all of the community leaders who worked with us and spent their time with us yesterday and today to ensure the success of this first of its kind Advisory Committee Meeting.

**Swearing in Ceremony, by David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling of New Member Sherri Eckles, Mortgage Industry**

I now would like to administer an Oath of Office, but before I do that I'd like to recognize and thank all of our leaders in the community who are interested in serving on the Housing Counseling Federal Advisory Committee. In fact, we had a very large number of applicants for the one open seat that we had. The seat itself was dedicated to housing finance. As many of you know, when our committee was created, we have representation from those in the housing finance industry, the real estate profession, housing counseling, and the public at large, consumer interests on the committee, and it makes for a very dynamic work group with regard to all of the issues that we discussed. But thank you again, to all of those who applied it was very competitive. I'm happy to introduce Sherri Eckles to everyone today, and before I administer the Oath of Office a Sherri, I'd like you to share a little about your background, and why we in the selection process were so impressed by you.

* **Sherri Eckles**: Thank you so much, David, my name is Sherri Eckles and I have to say I am thrilled and honored to be here among such incredible company. I was very happy to have the opportunity to apply for this group. I've been in the mortgage industry since 1992 and in 1993, after hurricane Andrew happened in Florida and I saw the impact that the 203K Program had on the people that suffered, and I was hooked on the power of Finance to impact lives and I went on to promote the 203K all over the country. I also got very involved with section 184 lending, trying to increase access to homeownership financing on reservations and for tribal members and then worked for the state of New York mortgage agency as the head of their single-family homeownership program for nine years and during that time is when I really forged my partnerships with housing counseling agencies. I was a member of the Advisory Council of New York's Coalition of housing counseling agencies called Home Smart New York, and at Sunny Mae we require home buyer education and counseling on every transaction. I'm a firm believer that's why the loans perform so much better than other portfolios. I'm a huge advocate of this, and I'm happy to see the power of Mortgage Finance programs has to change lives. When I was with Sunny Mae, I launched a minority outreach committee, and we were able to increase minority lending at the state level by 10% in more efforts to decrease the racial homeownership gap. Now back in the private sector I co-chair the legislative advocacy in affordable housing communities for the Mortgage Bankers Association, just in an effort again to educate mortgage professionals because as much work as we do on the consumer side if the professionals don't understand how to connect people with the necessary resources and what's out there and available in the toolkit, then they're not able to help people achieve their homeownership and dreams either.
* **David Berenbaum**: Thank you Sherri, I believe we can say that we have a very qualified new member, thank you and welcome.

**Mr. Berenbaum then administered the Oath of Office to Sherri Eckles in the swearing in ceremony.**

**Comments by David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

**Summary:** National homeownership month and what a busy month this has been for the housing counseling community, for HUD and I'd just like to spend a few minutes highlighting all of the good works that are happening. First, I'd like to introduce Terry Carr, who is now serving as the acting Associate Deputy Assistant Secretary for the Office of Housing Counseling. Danberry Carmon who many of you know will continue to play a very important role in our office, working to modernize our systems to pursue our goals and mission. We are preparing to announce a national public as well as internal search at HUD for the Associate Deputy Assistant Secretary position and I'm very fortunate the talents of Terry who is a longtime member of our team, but more significantly, Terry is leading our national public awareness campaign that launched this month. Terry will now share a few brief remarks about the state of the campaign, which we're very excited about and briefed you on earlier, but making home the goal, the theme is resonating. Mr. Berenbaum introduced Terry Carr.

**Comments by Terry Carr, Acting Associate Deputy Assistant Secretary for the Office of Housing Counseling**

**Summary:** Thank you, I think it has long been on the wish list in the Office of Housing Counseling and in the industry to just really make counseling more visible. We think our services are important and a lot of people benefit from them, and just not enough people know about them. So, we launched a campaign beginning on June 1 and the idea is to specifically speak to communities who have been historically excluded from ownership. We all know how important homeownership is in building wealth, particularly intergenerational wealth, in this country. We launched the campaign using paid social media Facebook ads, Google Display ads, and radio. We targeted 15 cities in the country, and we have now achieved about 6 million impressions in our ads. We have reached, we think, about 1.2 million individual people and those various cities. We've gotten about 10,000 clicks to our website as a result of that. And all of the display ads drive people to the website so that they can find a housing counselor. What we're hoping to do is raise awareness about the value of housing counseling services, and we really think this is the beginning. This is the first year we've had these resources. We'll have them for another five years, possibly longer. We'll continue to talk about pre purchase counseling, but we also know there's a wide range of services that housing counselors provide. So, we're going to start to emphasize some of those other services as the campaign moves forward. And I think the most important thing is just that we want everyone lenders, realtors and agencies to join us in distributing the message. I mean, as I've been here the past few days, it is extraordinary the work that housing counseling agencies do in their communities, particularly when they're partnering with CDFI's and the developing real estate, they are the heart of what's happening in terms of increasing access to affordable housing and even developing affordable housing. So, from that perspective, we are committed at OHC to just getting that message out. So, we hope you'll join us. We hope the campaign takes on a more organic form as we move forward and that you'll be part of that effort.

Mr. Berenbaum thanked Terry Carr for her comments.

**Office of Housing Counseling Updates – By David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

**Summary:** Mr. Berenbaumupdated the community and members of the committee on some of the work counselors nationwide as well as within the HUD office of the developments that will be announced in the near future. It is really terrific because we're seeing the collateral that has been developed beginning to be used by our agencies across the country, and very significantly a long time ask our agencies, has been to have a decal or logo to celebrate that they are a HUD approved housing counseling organization. We successfully navigated some of the concerns around use of logo that existed in the past at HUD. Now not only is there one logo, but there are six different designs and different colors for use by our agencies to celebrate that they are a HUD approved housing counseling agency and to use in their marketing across the nation. Our priority right now is marketing the program to potential partners and industry and government and elsewhere. We do expect it to really take foot or take place nationwide as our agency starts to socialize and use the campaign, as well as other partners in the public and private sector. I will note that just last week, the entire campaign, all of our collateral, has been translated into additional languages and we're preparing to share that new information and new collateral with all of our stakeholders as well and as we move forward. As well you heard a little bit about some of the efforts of the FHA with regard to offering its services in a more accessible way when it comes to language, just this month, in fact, a series of documents and resources for consumers have been translated into Chinese, Korean, Spanish, Tagalog, and Vietnamese. As we were doing our tour yesterday, in fact, on HUD social media, there was a promotion about the availability of all of these materials in Korean and this is part of our commitment to reach out and touch these communities, so they're aware of the benefits of not only the FHA mortgage program, but also housing counseling as well. The availability of these new translated documents is an affirmative step, it's a significant step forward on the part of HUD and FHA to walk the walk rather than simply talk the talk right now and I congratulate my colleagues in FHA who have worked on this particular aspect of or this initiative to reach individuals with limited English proficiency. We're going to continue to market these programs. I also want to note that the materials are also available with regard to serving as resources to avoid foreclosure, to deal with disaster relief, and other recovery options. It's quite holistic the approach that's being taken right now. Just this week, FHA announced that it will be adopting the Supplemental Consumer Information form this is also a very significant step forward. The form, which is voluntary but will be mandated by HUD for its use in its programs, is also being used by Fannie Mae and Freddie Mac as a result of FHFA action, and it will capture information voluntarily offered by consumers online with access to language preferences, that's going to be very helpful as we continue to strive to meet the needs of every consumer who is interested in homeownership across the country. But also very notably, it captures information on Housing Counseling, HUD approved housing counseling agencies, and homeownership education. So now as we move forward and we're modernizing systems, I hope that we'll see in a few years that we're going to have much more robust data, but more significantly be able to follow consumers in their homeownership journey. Once they become homeowners and what if they begin to struggle with their mortgage? I hope in time that housing counseling agencies will be part of the safety net where they can follow up with consumers, if they may be experiencing a difficulty, which of course in life is always going to happen, whether it's illness, unemployment, could be divorced and so on. It could be, God forbid, you know what we experienced during the pandemic. Counseling plays a critical role in sustaining home ownership. So, the Supplemental Consumer Information Form is going to be a wonderful new tool. Last week as well, we awarded the supplemental grant comprehensive housing grant program to 160 plus organizations to continue to do their good works, as well as to agencies that were not funded in the previous round, but we're still moving forward. We're already planning the next NOFO and I'm very excited to share with you that in the very near future, we are going to be publishing in the federal register, very detailed information in advance of our new comprehensive housing counseling homeownership initiative. This is a new initiative. This initiative will be funding pre and post purchase housing counseling in communities that are where we're really focusing on to address the homeownership gap that realize new mortgage origination, mortgage origination will be required. But for the first time HUD will be negotiating with intermediaries and also state housing finance agencies to establish a fixed price for the service. Now this is going to have a profound impact because, one is going to simplify reporting for agencies, two, enable us to collect very meaningful data on the impact of our work, who is realizing homeownership, what census tracts, where are they moving from and to, what type of mortgage products, what are the demographics of the consumers so that we can really celebrate. There's been an absence of data in that space to celebrate the impact of pre and post purchase housing counseling. There will also be another profound impact many of you are familiar with RESPA the Real Estate Settlement Procedure Act. Some lenders who are very interested in pursuing pre purchase counseling using a fee for service basis, have been hesitant because of what's called Section Eight concerns in regard to pre contracting with agencies and then providing a fee for service. In essence what we are doing at HUD is we are negotiating and establishing a market rate with our agencies that we feel that we have reasonable. Under RESPA, HUD establishing a market rate will resolve the section eight issue moving forward and it's our hope that we will see a dramatic increase take the pre and post purchase counseling to scale in the way that we hope that we all want to see it so that not only is the public sector focused on bridging homeownership gap, but all of the new programs such as special purpose mortgage programs, expanded and augmented down payment assistance programs, as well as some of the traditional Community Reinvestment Act programs can go to scale in a very meaningful way. Look for that information in the Federal Register, then subsequently the NOFO will be published. We really want people to be transparent and we want people who will also have the time to ask any questions about this new approach. We are also really excited we just held our first regional conference for agencies in Chicago. Congratulations Jerry to you and your team. Jerry is the Director of our Office of Capacity Building. We had over 100 folks in the room and we focused in on issues of the day, both an update of all that's happening in our space, but also at the issue of valuation and responsible appraisal, talking about the PAVE initiative, talking about current ownership and rental issues in the Midwest region, the Chicago region, but then we partnered with the FDIC. And we had a really great afternoon work session where we have representatives from the FDIC, but more significantly, regional banks in the room to network with our agencies so that they can explore homeownership partnerships together, modeling some of the programs I just referenced, where banks, mortgage originators, housing counseling organizations are doing very focused outreach to realize and expand access to credit in their communities. We're going to be doing seven more of these programs the next one will be in San Francisco coming up. I believe in August we'll be outreaching to all of our agencies, it's a by invitation event, but we really hope that you'll join us at the HUD regional office in San Francisco. Then we have plans to do them across the country over the coming year and a half. It's going very well people really thought very highly of the program. The HUD Handbook is often an inquiry I receive from our stakeholders. I'm happy to share with you that the HUD handbook is complete and more significantly over the past few months the work on the FAQs for practitioners is also complete. We are in the final clearance I hope it will be during the month of August, perhaps earlier depending on our HUD internal clearance process. It's my hope that we will be publishing in the coming weeks this very significant streamlined document that I think everyone's going to really enjoy reviewing. Our plan is to do a series of webinars for the housing counseling community for housing counselors in particular, but I think executive directors and program coordinators should also attend it's going to be a very informative briefing and we look forward to rolling this out. We’ve just opened registration for our national virtual community conference, we’re moving from August to September, again we've made a choice we're going to continue the virtual program because so many housing counselors on a local level really enjoyed participating. We want ideally, to have 5,000 folks on the virtual Hall. We've been averaging about 1,300-1,400 each year, and that's terrific. So, we're going to continue with the three-day virtual program and registration has just opened, you can get a sense of the program on the HUD Exchange site right now. We're beginning to market it through our broadcasts, and I hope everyone has been enjoying Housing Counseling Today, our new blog format of a newsletter, the response has been very favorable. The updates, the articles are fresh, they're current. We'll be celebrating our work here, of course. On Housing Counseling Today close to 30,000 people are really taking advantage of it. And if you're not on the list for that I invite you to go on HUD Exchange and become part of it. I want to close by talking a little bit rulemaking before moving forward with the agenda. Many of you know we've been very actively involved with the tribal rule making. This is acting on the Dodd-Frank legislation that created our office over a decade ago. We have been very engaged with the Office of Native American Programs; we have done two tribal consultations. We've been doing listening sessions, we issued a proposed rule, we have received significant and very thoughtful comment to that rule. And prior to issuing a final rule, which I expect will be later in this calendar year. We are doing one more tribal consultation that is about to be announced, it will be occurring in July, we'll be doing one consultation. We expect to have a final rule in place again this year. I'll add, that's overdue. But I really want to say thank you to all of our partners who have been helping us in this space. And I also want to acknowledge the role of our advisory committee and our members in also helping us to spread the word about this important programming. The practice of housing and counseling has changed just like the practice of real estate and housing finance. Technology has changed our world; it's promoted great efficiencies and as well opportunities for us to engage with consumers. We've learned during the financial crisis and the pandemic that the way housing counselors are engaging with consumers and offering their sessions. Of course, face to face is very common and still very much the norm but so it's telephonic and virtual sessions. I want to thank this committee because you gave us tremendous feedback at our last meeting on your thoughts about delivery of services. We will also be engaging with all of our stakeholders, inviting comment. We are very close to issuing a proposed rule to update our requirement for in-person, face-to-face counselling, as you know, a waiver has been in place. It is going to expire the end of this calendar year in December. It is our goal to have a new rule proposed and acted upon within the calendar year. I suspect our stakeholders are going to be very pleased with the content because we listen to our stakeholders, and I think we have a very strong path forward. With that I will conclude my updates.

Mr. Berenbaum introduced the following upcoming speakers: Deeana Jang, who is the policy director of the Pacific Islander American Health Forum with us. We also have Chang Chiu, who is also affiliated with HUD and a colleague.

**Introduction of Deeana Jang by David Berenbaum.**

**Comments by Deeana Jang, Policy Director of Pacific Islanders (AANHPI) – Trends in Housing and Community Development, Including an Overview of Data/Research**

**Summary:** Hello I am Deeana Jang. I serve as the policy director for the White House Initiative on Asian Americans, Native Hawaiians and Pacific Islanders or as stated it we call it WHIAANHPI. I just started this position in February, so it's taken me that long to practice that acronym. I want to thank HUD for inviting me to address your meeting of the Federal Advisory Committee and congratulate you for convening this committee. Since his first day in office, President Biden made it clear that the priority of his administration's advance equity for underserved communities, including Asian Americans, Native Hawaiians, and Pacific Islanders, and over the past 2 and a half years the Biden Harris Administration has been working tirelessly to achieve to deliver on this promise, as many of you know. In May, 2021 President Biden signed Executive Order 14031 to re-establish and reinvigorate the White House initiative and the and I'm proud to say that this initiative's name and scope was expanded to distinctively recognize native alliance. Hence now we're called WHIAANHPI, whereas in prior administrations we were called WHINAPI. Since WHINAPI establishment during the Clinton administration in 1999, our greatest strength has always been our unique ability to do 2 things, connect with our communities where they are and pursue progress across the Federal government on issues impacting our diverse communities, including promoting health and educational equity across government programs. We do this through on the ground engagement with our regional network collaboration through our Federal Interagency Working Group and the leadership of the President's Advisory Commission on Asian Americans, native Hawaiians, and Pacific Islanders. Together these 3 parts of WHIAANHPI work in sync to ensure that we are responsive to the needs of diverse AA and NHPI communities across the country and can mobilize during times of need. We're able to work effectively with dozens of Federal agency partners, including HUD, to share resources and to improve best practices. When President Biden re-established WHIAANHPI, he provided us with an expanded and ambitious mandate in totaling 14 different areas and including 7 strategic priorities. Our efforts have focused on tackling the most immediate crises facing AA and NHPI communities as we recover from the pandemic. We've also made historic strides when it comes to expanding the collection and use of disaggregated data and reducing language barriers in all we're working together to center equity, justice, and opportunity for all people, and we've been laser focused on building back in a manner that promotes resiliency and healing. And we've already seen the results of our efforts, for example, in January the Biden Administration released our first ever national strategy to address the needs of AA and NHPI communities. This strategy represents a historic milestone. If our communities, summarizing our shared progress over the past 2 years in addressing key disparities and laying out a blueprint that we will guide our continuing coordination across the Federal Government over the next 2 years. We've also launched a series of regional economic summits to connect community members with Federal resources and opportunities. We've met with AA and NHPI business owners and entrepreneurs during our travels to Philadelphia, Chicago, New York City, and Seattle, and I'm really excited to share with you that our next stop of the series next week is we'll be in Honolulu and we'll be having an economic summit there, as well as having a meeting of our President's Advisory Commission. That engagement is also historic, as it marks the Commission's first meeting outside of the U.S. Mainland and underscores our commitment to supporting and learning from indigenous knowledge and practices, as well as thinking about our Kuliana, how we can responsibly care for our lands, culture, and people and overall WHIAANHPI continues to address barriers to prosperity by ensuring that in AANHPI communities can access Federal programs and services in an equitable manner. A few of our accomplishments are as follows: during May we held a White House Forum, it was the largest one that's been held since the Obama Administration. Where we brought together Federal employees, Cabinet members, members of the community, community leaders, entertainment, entertainers, etc. to Under the theme of Visible Together, and we drew more than 1,300 community members from over 2 dozen States and Us. Territories as making it one of the largest in-person events ever hosted by the Biden Harris administration in celebration of AANHPI Heritage month. We also held a Federal Workforce Conference, a historic conference focusing on supporting Asian Americans and a Hawaiian Pacific Islander, Federal employees and cultivating leaders within the Federal Government. Marking the first time the event has been held to scale and any administration, again, since 2014. I mentioned our economic summits, and we've also held several summits on data equity to improve the collection of Asian American, Native Hawaiian and Pacific Islander data. I do want to give time to like my colleague Chang to really do a deep dive into HUDs plan. We have action plans from 35 agencies on how they're going to move forward on implementing the national strategy of our administration and there you'll get more details into what we're doing in the housing area.

Mr. Berenbaum thanked Deeana Jang for her time and comments.

**Introduction of Chang Chiu by David Berenbaum.**

**Comments by Chang Chiu, White house Initiative on Asian Americans, Native Hawaiians, and Pacific Islanders (WHIAANHPI)**

**Summary:** My name is Chang Chiu. I'm a senior policy adviser in HUD’s Office of Fair Housing and Equal Opportunity. I'd like to thank the partnership that my office of FHEO has with the Office of Housing Counseling at HUD, and I'd also like to thank the Deeana Jang for her partnership and working on important policies across the Federal government for the AA and NHPI community. I wear multiple hats at HUD; one of them is working in the Office of Fair Housing and Equal Opportunity, FHEO, and one of the other hats is representing HUD as one of our liaison's to WHIAANHPI. There is an interagency working group that Deeana helps convene made up of the 35 agencies that contributed to the national strategy and several members from HUD are staffing a lot of those meetings and interactions with WHIAANHPI. Deeana mentioned that Executive Order 14031 launched the WHIAANHPI structure in this administration. She mentioned that there are 14 policy goals for the Interagency Working Group. I wanted to highlight for you all one of the policy goals that concerns housing. One of the priorities for this Executive Order centers around HUDs work, HUDs work around housing counseling, FHEO, other offices in getting access to opportunities in housing for AA and NHPI communities. I wanted to note that the EO itself calls on the Federal government and HUD to do all it can for the community. Deeana, in her presentation, also mentioned the multiple strategic priority areas that are mentioned in in the EO, 3 of them have subcommittees within the interagency working group that HUD also participates in. The first deals with anti-Asian hate, discrimination, and inclusion since the COVID pandemic increased incidents of hate and bias incidents against the AANHPI community. What this subcommittee is attempting to do is create government response on increasing awareness of resources that can combat this type of bias and discrimination. The second subcommittee deals with segregation, this is an important issue for the AANHPI community, and this is recognition that desegregation can lead to better policy making and recognition that the AANHPI community isn't a model that's important to recognize when you're designing policy. The third subcommittee deals with language access for AANHPIs, this is work to recognize that many AANHPI individuals are limited English proficient or LEP, we have to design avenues to allow these communities to also access opportunities. HUDs action plan, in Deeana's presentation, she mentioned the National Strategy that WHIAANHPI has created, and that the White House published this strategy in January of this year and 35 agencies were asked to contribute actions and commitments to this action plan, or to this national strategy rather, and HUD was proud to contribute, and we chose at HUD to focus on 5 actions in our action plan. Language access, the issue and barrier that we are trying to address at HUD is that a third of the AANHPI Population is limited English proficient, and language access has been documented as a significant barrier in accessing housing programs. Low and moderate income and underserved AANHPI families have limited access to culturally sensitive and linguistically appropriate information to access affordable housing. So, there's a lack of exposure, familiarity with, and understanding of AANHPI Communities among HUD Grantees, and this prevents effective provision of HUD services and programs. So how are we going to remedy this and how we're going to attack this challenge. HUD has committed in our action plan to WHIAANHPI to ensure that there's language access throughout HUDs programs and services. We're going to do this through implementation of the Department's Language Access Plan and providing language services that provide translations that ensure vital and public facing documents are translated into frequently used AANHPI languages as well as on demand interpretation when calling HUD. Shout out to the work that the Office of Housing Counseling has done with its telephonic tool and ensuring that we have coverage of over 200 languages through the telephonic tool to reach housing counselors that are HUD approved. Our second action is access to housing opportunities, and this is the issue that you're all digging into today and central to this this action is the work of our housing counseling colleagues and the grants and programs that they run to ensure that communities of color, including the AANHPI community, can get access to all the housing opportunities that are afforded to them at HUD. That leads into segregation, the issue that we're trying to remedy here is that the Asian racial category is largely treated as a monolith and analyzing housing outcomes and extreme diversity between AANHPI communities. Diversity is not always reflected when we design programs and implement policy. And this includes different outcomes when it comes to the data in AANHPI subgroups. HUDs commitment in this area is to deploy our office of policy, development, and research to explore data discussion efforts to better understand the unique housing needs of AANHPI subgroups and better target housing resources based on those needs. Our fourth action deals with the Native Hawaiian housing programs that are run by HUD and our commitment here is to strengthen that diversity of housing programs that are available for native Hawaiian families. And just as a bit of context, the issue and challenge that we're trying to get at with this action is that HUD has a native Hawaiian housing Block Grant program, and this block Grant program has traditionally only funded housing ownership programs. HUDs sole grantee in this program is the state of Hawaii's Department of Hawaiian homelands, And this grantee has been interested in expanding its work to affordable rental housing projects, so HUDs commitment on this action is to train the State of Hawaii to develop and operate affordable rental housing projects specifically for mixed to use housing and permanent supportive housing and to create regulatory proposals that would allow HUD to provide more technical assistance to this grantee for purposes of building capacity, to develop and operate affordable rental housing units. Our last action deals with federal workforce diversity. We recognize that we need to do a better job at HUD of raising awareness of HUD workforce opportunities among AANHPI stakeholder groups. Our commitment here is to increase recruitment activities engaging AANHPI stakeholder groups. I wanted to talk a bit about HUDs accomplishments coming out of the National strategy commitments the Federal Housing Administration, this includes the Office of Housing Counseling has service and helped AANHPI clients over the last couple of fiscal years and going back many years, and we just wanted to highlight for you the number of AANHPI clients that have been served by housing counseling agencies, as well as the number of clients who received mortgage payment forbearance over the last 2 years, largely because of the pandemic. We've allocated over 5 million dollars under the American Rescue plan for the Native Hawaiian Housing Block Grant program, and there's over 22 million in fiscal year '22 budgets that is going out the door right now. The Office of Fair Housing has funded national capacities for housing campaign that translated public service announcements into 15 AANHPI Languages. I want to shout out Seema Agnani, for the great work in her organization, in partnership with the Housing Counseling Office and with FHEO for business on fair housing complaints. You can see we provide conciliation agreements that result from people bringing fair housing complaints to our AANHPI and we have allocated funding to nonprofits to address housing discrimination as well and on data we spoken about a bit. The Office of Policy Development and Research released an article just last month about national housing trends for AANHPI communities that's available online and it gets into some of the date about segregation that we've mentioned. I hope you got a picture of what HUD is doing in coordination with WHIAANHPI and everything that we're doing and committed to doing for the AANHPI community.

Mr. Berenbaum thanked Chang Chiu for her time and comments.

**Member Discussion – David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

**David Berenbaum:** Thank youthat sets the stage for a robust conversation moving from the national level to what's happening locally in our communities. I also want to acknowledge and express my appreciation to the Office of Fair Housing and Equal Opportunity. We have a very close working relationship with FHEO, and we're focused on a host of issues to ensure that every consumer can live in a community with their choice free from housing discrimination. As we begin to set up for what will be our first panel discussion, I just want to take a moment to acknowledge that we do have members of the committee that are participating virtually today and just want to invite them if they're available.

No comments from the committee members at this time.

**Introduction of Angie Liou by David Berenbaum.**

**Comments by Angie Liou, HCFAC Member, Real Estate Industry**

**Summary:** I am Ange Liou. I'm a member of the Housing Counseling Federal Advisory Council. I also serve on the Board of National Capacity. I just want to open up very briefly this conversation by bringing my own experience of having worked at my organization, the Asian Community Development Corporation in Boston's Chinatown for the past 10 years. My organization serves primarily the low- and moderate-income Asian Americans in the greater Boston region through a form of housing development, home ownership education, financial literacy, as well as place keeping resident engagement programs to make sure that people feel a sense of belonging in the places, they choose to call home. The Advisory Council was able to go on a bus tour of quite a few local Asian American communities here in Los Angeles. A lot of the challenges that were brought up definitely resonated with what we are seeing in the Boston region as well. I think what we heard yesterday is that many of the Asian communities tend to be in high-cost cities. High-cost areas which creates a lot of challenges in access to both rental housing as well as home ownership opportunities. So in these high-cost areas, that gentrification pressure and threat of displacement means that these ethnic communities often have to fight for their very own survival and I think it's good to remind ourselves that even the rise in anti-Asian racism in the last few years it is all the more important for these communities to continue to thrive and survive because they provide important safe haven to communities for Asian American immigrants. Some of the challenges rental and home ownership housing that we see in terms of addressing those challenges in our other work besides how housing counseling, homeownership education, in Asian languages, someone earlier mentioned down payment assistance. We also do our own match savings programs to help try to close that gap. But often what we see in terms of the access to home ownership. All the home ownership education down payment assistance can still not closed that gap, which is why we are also very engaged locally in the building and development of new affordable home ownership opportunities. Most of the projects that we have been involved in building are rental, but more recently, we are getting much more involved in a building of affordable condos, so that people have a real chance of being able to become first time home buyers. With that, I'm going to hand it over to Joyce Pisnanont because Seema Agnani, unfortunately could not be with us today.

**Comments by Joyce Pisnanont, Deputy Director National CAPACD**

**Summary:** I've just really enjoyed spending the last day with you touring Asian American neighborhoods here in LA, I learned so much. I'd like talk about some of the trends and some of the data that I think would be helpful to your understanding the context of what's happening in our communities. National Capacity is a national coalition of approximately 100 member organizations across the country we're in 22 different States, and our members really represent a broad array of community-based organizations that are multi service agencies, community organizing groups, community development and affordable housing developers, small business development organizations, youth development. They really do comprehensive community development in the places where Asian American communities are emerging or have the highest concentrations of low-income populations. Our membership speaks approximately 40 different Asian American, Native, Hawaiian and Pacific Islander languages, it's really an impressive group of organizations. We are the first and only HUD housing, counseling intermediary that is specifically focused on serving the Asian American, Native Hawaiian, and Pacific Islander community. Over time the size of our network has really ebbed and flowed, we are currently at 12 housing counseling agencies within our network, who we pass through funds to as sub-grantees. Additionally, we have 4 organizations that are in the pipeline to become HUD housing counseling agencies within our network, and I'll just say that there are a number of other organizations that are also part of National Capacities coalition and membership that are also local housing counseling agencies but may receive funding from other intermediaries or directly from HUD. A report called Crisis to Impact was completed and released in 2021. It was done in partnership with UCLA, and what this study showed is that our network of housing counseling agencies is really serving the lion's share of Asian Americans in their region. In some cases, our agencies were serving almost 100% of Asian American clients within their region, and a lot of that has to do with the language and cultural competency that these organizations have built up over the decades of their service to the communities that they work in. Also, in the report we found that a significantly higher percentage of clients served by our network members are limited English proficient, something like 67%. Also, they were significantly lower income as compared to other HCAs, and who they were serving. There are about 2 million Asian Americans living in poverty here in the United States. What's interesting about our community is that this poverty is very concentrated. In fact, it's concentrated in about 10 metropolitan statistical areas, and that represents about 50% of all AANHPIs living in poverty. Our communities are disproportionately at risk for a displacement as compared to other racial and ethnic groups in the U.S. Looking at the data a different way, we know that 53% of AANHPIs live in just 15 MSAs, where the median monthly rents are above the U.S. median. Many cities, like L.A. are fighting displacement at a pace which is occurring so quickly. It's actually incredibly difficult to fight it. It’s virtually impossible to build our way out of this challenge at the pace that it needs to happen, and so it's partially because of the complexity and the expense of building new construction. We see the importance of acquisition and preservation of naturally occurring affordable housing, as well as investing in the improvement of conditions in existing affordable housing, such as Cathay Manor. Fighting displacement is not just about keeping people in their homes. It's about preserving a sense of place and culture. Our members work to retain the cultural fabric that's so important to the residents and a larger constituency of folks who live in the region, because this is where people come for services, resources, businesses, events, and community, and these are not places where you can find it anywhere else. The rent burden by race; the National U.S. average is about 51.1%. You can see that for native Hawaiian and Pacific Islanders the rent burden is higher it's 54%. For Asian Americans the percentage seems lower, but actually, as we heard from the representative from HUD, data disaggregation is really important. Once we desegregate the data, what we start to see is that actually certain Asian sub populations are significantly at risk of displacement. For example, Bangladeshis, about 57% face significant rent burden. And what this means is they're paying more than 30% of their income for their rent. Similarly on mortgage burden, one of the things that we see is that for both Asian and NHPI communities the mortgage burden is higher than the U.S. average, which is about 27 or 28%. For Asians, it's 32. And for NHPIs, it's 34%. And again, when we disaggregate that data, we see that certain sub populations again are more at risk for having a significant mortgage burden. For Bangladeshis, it's actually closer to 48.4%. And for Tongans, it's actually 45. One of the things that we did was take a look at what were some of the barriers to home ownership for our communities. What we found was that some mortgage denials were mostly due to debt-to-income ratio and credit history. What this really lifted up to us was this opportunity to really invest more in financial education, financial coaching for our communities. What we have heard over the last few days is that for many in our communities they are within the Asian American and NHPI communities, they are more likely to be renters due to the challenges of achieving home ownership. In fact, one in 4 Asian renters are severely cost-burdened and spending more than 50% of their household income on housing. We do know that for Asian households severely cost burden households are 6 times more likely to be limited English proficient. We are looking at the confluence of not just low income, but also limited English proficiency that makes it a challenge to access resources within our community. We're also more likely to be multi-generational and live in larger households. One last thing that we wanted to make sure we lifted up is that for our community, actually, internet accessibility and computer literacy is a major barrier to accessing services that became incredibly clear during the pandemic. One of the things that we're seeing now that the pandemic has officially come to an end is that our community still faces significant need. We found that during the pandemic many within our community were disproportionately impacted and faced challenges. In fact, in accessing emergency rental assistance; this was particularly true for elderly and limited English proficient communities. One of the things that we really wanted to lift up is that it is really important to invest in local community-based organizations who can help to be those navigators and connect connectors to the resources that we know are available. One of the things that we know is that HUD region 9, about 38% of all AANHPIs in the U.S. live in this region, that's a huge percentage. 30% of AANHPIs live in California alone. I did want to say that Karla Thomas, one of our speakers, was unable to make it today due to some travel challenges, but I am confident that our panel here, representing the State of Hawaii will give you a tremendous amount of information to chew on. The national rate for home ownership is approximately 65%. And when you look at this chart you can see that for NHPI communities it is quite a bit lower and significantly higher rates of renters. Samoans, for example, are consistently higher rates as renters, Tongans as well. I just really wanted to again underly the importance of data desegregation and understanding that specific members of our community are really in significant need. I think what I'm going to do is actually just turn it over to my wonderful colleagues here, and I'll just briefly introduce them. I have Chelsea Evans, she's the Executive Director of Hawaiian Community Assets. Leona Hosea, she is a Housing Counselor with the Council for Native Hawaiian Advancement, and Paige Onishi, who is the Chief Operating Officer for Council of Native Hawaiian Advancement, and I actually just really want to thank them. All of them flew in from Hawaii to be here today because they felt it was an important opportunity to have facetime with you and really share their experiences.

**David Berenbaum:** Thank you so much Joyce. First, the data you shared, and the insights are very helpful, and thank you to our leaders from Hawaii, Aloha, for joining us. We really appreciate that you made the effort to come to L.A. for our meetings today. I'm going to ask everyone, as we move forward through the panels to try to respond to one question, I asked my team to pull our housing counseling, 9902 data in advance of the meeting and year to date. There have only been 20,000 sessions in the AANHPI community, and we heard the numbers annually presented by our colleague before. That is completely unacceptable to me, and I know I'm really looking forward, we all are looking forward to hearing your remarks, but if you have the opportunity to share a recommendation or a thought on how we can do better to reach more consumers in every aspect of our work. I invite you to share that with us, please.

**Mr. Berenbaum introduced Chelsie Evans, Executive Director, National Coalition for Asian Pacific American Community Development (CAPACD)**

**Comments by Chelsie Evans, Executive Director, National Coalition for Asian Pacific American Community Development (CAPACD)**

**Summary:** I am Chelsea Evans, born and raised in Hawaii, on the island of Maui, up in Moscow and a little bit of history of myself; I was a teen mom, and I actually was a section 8 voucher holder for my most of my twenties. Later, some of my first work was as a HUD housing counselor. When I bought my first home, I did go through one of our HUD housing counseling agencies to get my homeowners workshop, and the now I am the executive director of Hawaii community assets, which is the largest HUD certified organization in Hawaii. We served the entire State of Hawaii, and we were created specifically for native Hawaiians after our founders attempted to be able to secure housing through the Department of Hawaiian Homelands, which has a really long waiting list. In fact, many Hawaiians die waiting for their opportunity to receive a Department of Hawaiian Homelands lease, which is a 99-year lease. Our founders who waited on that wait list for over 10 years, showed up to their appointment, with all of their documents to be told within 5 minutes that they would not receive their land because they did not have the credit score and the credit history needed. So Hawaiian Community Assets was created to be able to provide that education to native Hawaiians. Now, as a HUD certified organization, we serve all, although we were created for native Hawaii, and our primary goal is for native Hawaiians, because we are a HUD certified organization, we serve all of the population. To answer the question of, how can we serve more people? I've been executive director now for about a year and a half, and the question that keeps coming up for me is, why do we keep continuing to be a HUD certified organization because we don't get enough funding really to do it; I can get more funds from private funders., the paperwork costs us a lot of money to do. I'm still trying to figure out how that outweighs what we do. I feel like we serve people less because of the restrictions that are needed. The requirements of HUD on our clients is a lot to ask for a population who has been displaced from their land where the culture was taken and for HUD housing counselors to come in and say, I need your bank statements, I need all of your financial information right at the beginning for intake is cold and very different from our culture. It takes us a long time to build a relationship with people that we can't bill for with HUD because we don't actually complete intake until we have this solid relationship built that sometimes can take months. That right there is one of the key pieces that we're still trying to figure out. We have to go to private funders and explain the situation to them to say, well, I can't bill somebody until we check these boxes. But the reality is that we have native Hawaiians who do not trust the government. So, we have to play that in between to build a relationship with them, but there are no funds for that. I don't know how to put that down in something that makes sense for Federal funding.

**David Berenbaum:** Thank you for sharing that insight. We have heard it before, because even during the pandemic, with so many people approaching housing counseling organizations for assistance, simply to apply for Treasury support there was a requirement, not in our program, but another program to do a full credit check for someone. So, I understand the point. We actually intervened on that situation. But your point is well taken about how we can take a fresh look at our rules to facilitate more cultural sensitivity, and thepoint about length of service, time is a very real one in all of our agencies. Thank you for sharing it.

**Mr. Berenbaum introduced Paige Onishi, Chief Operating Officer, Council for Native Hawaiian Advancement (CNHA)**

**Comments by Paige Onishi, Chief Operating Officer, Council for Native Hawaiian Advancement (CNHA)**

**Summary:** Aloha, I'm Paige from the Council for Native Hawaiian Advancement. One of the programs that we work in partnership with is the Department of Hawaiian Homelands. The Council of Native Hawaiian Advancement has been around for over 20 years, it is a nonprofit member-based organization. We do our best to uplift native Hawaiians in the community both culturally, economically, and with social development. We do a number of different programs and of course, housing is one of them. But we just recently had our first convention on the Continent in Las Vegas last week, we hold one every year, but this was the first time we did one on the Continent. It’s quite sad that a lot of the native Hawaiians have moved and although they've been displaced on our island, they just can't afford it. So how can we do better? How can we do more? It's just a lot of processes, and it takes a lot of time. Native Hawaiians do need a lot of that trust. We went to a rural area twice in the last 3 months, and only a handful of native Hawaiians came out. They don't have a lot of their paperwork, or there's just a lot of things that we need to check the boxes off, so it just takes time. The applicants that we we're working with a lot of them are ineligible because they don’t qualify with their income; they get pensioned social security that disqualifies them, or they just withdraw because it takes a little bit too much time. So, it really takes a lot of partnership and building that relationship and a lot of it is just time. Leona can speak a little bit more about actual experiences she’s had working with these specific groups of people which we call Kupana, our elderly, that has a growing need in our state and are very close to being houseless. They are on a fixed budget, fixed income, and yet they can't qualify for a lot of the programs.

**David Berenbaum:** Thank you for your candor. Thank you for your heart and thank you for the empathy that you bring to your work every day. The nation has an affordable housing crisis. We at HUD, I'm not supposed to speak to budgets, I'm actually prohibited to that, but we wish we had a lot more resources to deliver more services across the country, and hopefully through the public watching informative events such as this, as well as all of our collective efforts, more resources will become available. I would like to invite the members of the committee to join the conversation.

**Member Discussion and Q&A - by David Berenbaum**

**Summary:** David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

**Marcia Lewis:** Thank you for allowing me to be a part of this conversation. I retired from the Office of Public and Indian Housing, now I am the CEO of a housing authority and in the work that I do, and in the past work that I've done, I spent a lot of time working with law enforcement on cultural diversity. I just learned in these last few moments how much I don't know, and I feel so selfish and self-centered about my beliefs. I'll be 65 this year and I feel like I have, even though I knew better, still narrowed my focus even with all this work that I do. So, it makes it even more meaningful to be a part of an organization that can extend across this country to help people become homeowners and to be able to live in housing that they so greatly deserve. The one thing that I thought of as different people were speaking, I heard about the Internet and the lack of ability for people to be able to have access to it. In other divisions of HUD, there are programs and funding on extending Internet availability, maybe that's something to be addressed. A recent Public and Indian Housing notice was just issued here in the last 30 days on implementing Internet access and affordable housing. And maybe that could be extended, or that conversation can be held about how that might be attached to for the purposes of homeowners and home ownership to extend the ability for people to be able to navigate our systems, because we all have to navigate them now using the web. I will forward it to you David and Virginia and perhaps it may be something to start a conversation of how that may be carried over into this area to help people who don't have access.

**David Berenbaum:** We can work with region 9 staff to explore those opportunities further after this meeting. Another thing that we've been hearing from all of our providers, particularly the housing counselors we met yesterday with, Leona, was elderliness and the challenges that an older population is facing in the community right now. I’m referencing that because I'd like to invite Carol Dujanovich to join us. Carol is from the mortgage industry but has a particular focus on elder issues.

**Carol Dujanovich:** I'm going to piggyback on exactly what Miss Lewis said. It's a challenge that I go through every day trying to help our senior borrower age in place and remain in the home that they love. And I, too, hear the stories of do we eat today, or do we, pay the bills? I'm embarrassed as well, because I've been in this industry for a very long time, and I truly appreciate the insight I received today from my wonderful colleagues. I work for a major federally chartered bank. We are not licensed in the state of Hawaii, and the reason being is because the rules and regulations that have been set forth for us to become licensed in Hawaii are very cumbersome and extremely time consuming. So, my licensing division put that the way bottom of the list of potential additional states for us to be licensed in. I want to change that now; I want to move it up against doing reverse mortgages. My heart is full, and I just want to say, thank you so much. I've learned so much with this insight, it's kind of given me that push now that there is something more I need to do.

**David Berenbaum:** Whether it's HUD Section 202 programs or tax credit programs or lender is doing CRA related financing with not-for-profit developers it still remains a challenge in every community across the country. I wish I could respond to your points about doing more but that's why we're here together so we can find that strength and processes and approaches to try to do that. I want to turn to our in-person member. Sherri, as a new member is there anything you'd like to share and respond to?

**Sherri Eckles:** I definitely was struck by the amount emphasis on the elderly population and the number of people in the elderly population. I come from the East Coast and it's such a broad issue that we don't really focus just on the elderly population. I feel like there's a necessary balance that needs to take place in terms of supporting the rental assistance needs of that population as well as trying to get more young people into housing so that they don't have this issue when they become elderly because they'll have that wealth building benefits of homeownership. I'm definitely interested in seeing what else we can do & how we can work together to provide those resources.

**David Berenbaum:** Thank you. I want to acknowledge the point that was made about the holistic role of housing counselors nationwide. Whether we're dealing with elders, often we're hearing about elder abuse or we're dealing with low-income family or household. As you noted, they may be making tough budget choices about medical care versus paying the rent or nutritional needs. I have to say, we have to take a moment to acknowledge the work of housing counselors nationwide, because the safety net of housing counselors is much larger than the 5 requirements of what housing counseling is, and when you're dealing with a family who's experienced a natural disaster, for example. we don't want to have to say we have to do a budget before we work with you. I want to share with our entire audience that we have actually covered that ground when we're responding to disasters moving forward. Our priority is providing assistance for immediate relief and rehousing. We've actually gone to our Office of General Counsel to clarify that. The role of housing counselors is very important for the well-being for the sustainability of a family, of a household unit, and as well as for elders. I think that's a very important takeaway in how we present housing counseling, as well as how we look to modernize our standards, of how we deliver services and simplify some of those standards. We also have to acknowledge that counselors do a lot more than the traditional definition, and I'll highlight that during the pandemic our agencies have provided over 300,000 sessions over the past 2 years simply to help people apply for Treasury Financial Support. A lot of that has been providing interpretation, so people understand and know how to apply for that support, and that's something we also heard on our tour yesterday as well. I just want to share that I appreciate the candor here. These are challenging issues and times where we're working with consumers. Angie, let me invite you to respond to anything that you've heard.

**Angie Liou:** Thank you. I had the privilege, as part of the National Capacity Board, earlier this year to visit Hawaii and several organizations on Oahu. We really got an in-depth view of the unique challenges that native Hawaiians face. I'm just really glad that they could be here today to raise some of these issues that usually we don't get to hear about. I think some of the in a state of Hawaii are definitely fewer banks. I think many of the large banks institutions do not have a presence in Bank of Hawaii, so that homeowners do not have as many options to choose from, and from what I understand, correct me if I'm wrong, is that because of the unique situation with native Hawaiians when you access home ownership it's a 99 year lease, and so not all lenders are willing to work with a ground lease, they only want to work with fee simple. Whereas on the mainland we have access to a lot of different lenders, so some don't want to deal with ground leases, but we can find others who are willing to work with the more complicated land ownership and financing structures. I think that's also a barrier, so it sounds like the challenges are from multiple facets.

**David Berenbaum:** Angie, thank you so much. We’ve been very focused on homeownership and recognizing the importance of culturally sensitive services or services where of course language access is very much supported; but one of my takeaways so far is we also need to be applying that same stream of thought to working in a tenancy environment, to allow for more support and resources to go to that longer duration session, and I invite everyone to think about that a little bit more, and perhaps we can engage with our counseling agencies nationwide on that front as well. I'm seeing this as an emerging issue of great importance in the community that we're engaging with today. Daniel, please feel free to jump in.

**Daniel Garcia:** I represent the mortgage the housing finance industry on this committee, and throughout my whole career we've always focused on when we talked about affordable housing, the home ownership side. But it's a real big eye-opener to see that how complex affordable housing is, but also how important housing counseling is to that complexity. I'm just so appreciative of the information that you brought, because it helps me to see that there's another whole different aspect of affordable housing that really needs to be addressed. That there's a bigger picture than just home ownership, affordable housing is more than just about being able to own a home, but having a safe, decent, affordable place to live. Yesterday was pretty eye-opening for me to see that a lot of the organizations and the work that they are doing here is an affordable rental housing. Looking at the city, and you know how expensive rentals can be; income hasn’t quite reached to match the level of inflation with rentals and things like that. And it’s a nationwide problem, because we see a lot of that where I'm from in Dallas, Texas. It’s a great eye-opener to be able to see the complexity of it. It's not just about home ownership, but it's having an affordable decent place to live and not being pushed out with the developments and things like that. We talked a little bit about gentrification and things like that yesterday and it's really a problem. But thank you for bringing that up because it helps us to maintain our focus and refocus if we have to.

**David Berenbaum:** Thank you. Ibijoke, let's turn to you anything you'd like to share or respond to.

**Ibijoke Akinbowale:** Sure, absolutely. I just kind of want to piggyback off of everyone else's remarks. I think our tour yesterday, and the remarks from this morning are really a reminder that communities of color are not monolithic, and while we may have comparable issues, there definitely has to be a different and a consideration of approach to how we address the issues and the respected communities that we serve. Even just listening to some of your comments earlier this morning, this is a lesson that I learned during my fair housing days, and us trying to work on the housing discrimination study of 2012 and finding Asian testers. They literally sat us down because we didn't have enough testers because we hadn't built trust within that community. So, I thank you for the reminder of the importance of us listening and strategizing around creative approaches and strategies to truly address the needs of the communities that we're serving.

**David Berenbaum:** Thank you very much, Lawrence, please. I invite you to join the conversation.

**Lawrence Batiste:** I was really touched in the effect that when we went to the housing counseling agency yesterday, the founder stated about why she was there and her passion for it. It was her passion, but at the same point in time she looked at people, and there has to be a harmony. That was her keyword, everything we can have, we can have the money, we can have a lot of things for individuals to live, but you have to have harmony together. What was brought out of that is it's not just about home ownership, but it's really about individuals having the structure, the environment, a home to live in to shelter for their families, and we are getting to that point right now where it is completely out of range for a lot of individuals. I started asking myself the question, what do we now do with individuals who have incomes that can't match the communities they live in, but they have good credit. They can get down payment, but they can no longer afford it. There are probably a number of things we can do. Then my thought was looking at a rent to own program that allowed individuals to start the process of home ownership by renting and you're looking at different other things in regard to the family as well. But these are things that you just got to look at. The cultures were unique and different. One thing that I did see is that they stuck together, they had a passion for sticking together. So with that I can only say that we have a fight, a battle, and a continuation that has to happen with the counseling agency to continue to do what they are doing, so that we can educate, and we can do those things to help them move forward, and it may be slow but at the same point in time you are accomplishing something. You're not accomplishing something every day, but you are making a difference for the future that will come.

**Sherri Eckles:** I'm sitting here thinking about next steps, because I would like to have some of our team in the Office of Housing Counseling engage, perhaps, in a conversation with you after this meeting, about what technical assistance and other things that we can do within our current constraints to bring more assistance to you? I think this has been very informative. Paul, let me turn to you.

**Paul Yorkis:** I've got 3 questions for us to consider. And the questions are based upon my experience but also based upon our wonderful experiences yesterday and the presentations this morning. So, let me read them: have there been discussions within HUD to change the income levels upward for section 8 housing vouchers to make more people, families eligible? With rents increasing and salaries not increasing folks are being priced out and need assistance. That's number one, number 2, and this is very important I live in Massachusetts but not in Boston, and my question is, how can geographic areas that are used for determined "affordable rents" be changed? Medway, the town where I live is lumped in with Boston and as a result, the "affordable rent” is not really affordable. And the third item is, and this was reinforced so much yesterday, how can HUD increase awareness of programs that are available for seniors who are tenants to stay in their current apartments different from the reverse mortgage programs for owners? I think we have challenges. I don't know what the solutions are, but I think if we can identify the challenges and work together with all of the folks who have kind of dedicated their lives to housing counseling, and helping people who are less fortunate among us, I think we can come up with solutions.

**David Berenbaum:** Well, I'll simply speak for my colleagues at HUD, that of course, the approved levels for Section 8 assistance, the importance of expanding the impact of all of our programs is a constant on our staff's mind, in our leadership's mind. Ultimately, the availability of funds is more impacted through the appropriations process and decisions that are made by our Congressional leaders, and of course HUD has to work within the constraints of each budget. That said, I think your points are very well taken though, I think there is a need to reach and educate more consumers. I'm actually very pleased, stepping back to Terry's presentation about our awareness campaign, each year we are going to be changing up the theme of the campaign. The goal is to elevate the profession, of course, for HUD certified housing counselors. But, more importantly, I have established a very aspirational goal for our program. We currently reach 1.2 million consumers, or so, each year, depending on the year. But we have a very ambitious goal within the next 5 years to reach 3 million consumers a year. And we believe that our outreach campaign, we also believe that a host of programs that are being developed by the public and the private sector are going to leverage more growth for housing counseling in fee for service, as well as in a number of different areas. And I think the point is very well taken about working more closely with our partners, whether it be, for example, organizations that serve elder populations like the AARP foundation. To get the word out or others is a good next step recommendation.

**Anthony Walters:** I really just hope there's a lot more follow up to this type of meeting. Thanks to the panelists for coming out here as we take this committee to these different parts of the country and different communities, we're learning a lot, but I don't know that this last 45-minute panel is really helping inform us on a lot of the nuances that are facing native Hawaiian communities in particular. I'm sure it's going to be kind of the same that we hear from all the other kind of communities that we visit and learn about so hopefully it spurs more conversations from the OHC Staff and among the committee members as well and we get to learn more about it in depth. My understanding and in my experiences with travelling and visiting communities across the country and native Hawaii communities the nuances are almost enough to be overwhelming to where you just kind of stop. Stop yourself from learning more because you can just go so far into the weeds that you just learn how intensive the work really is to be able to make some impacts and changes in these communities. So hopefully, it's just the start of this conversation and there's some more follow up among all of us here today as we're learning about it. Just like the 99-year homestead leases are just terms that people in the committee have probably never even heard of or encountered. So, it's hard to make good recommendations and have good quality discussions when there's just really not even a grounding on what some of the underlying issues that these communities face. Particularly native Hawaiians, they are such at the back of the mind for so many of our policymakers and in the mortgage industry it's just not something they think about day to day. So, we're just trying to raise that awareness and it’s great that we've got the conversation started here, but hopefully, there's a lot more that we continue to have.

**David Berenbaum:** Thank you Tony. Richard, would you like to join the conversation?

**Richard Verrillo:** I just like to thank all the presenters. It's pretty eye opening, hearing the stories and that they shared about this community. I just want to thank everyone and continue the conversation.

**David Berenbaum:** I want to thank each of our panelists. And, Joyce, thank you so much I think this really has educated us to increased our awareness. I know it has increased my awareness, and we do want to follow up with you to continue this conversation and try to develop a plan to do more, of course, across everywhere that we serve. But in particular, hearing some of the challenges of Hawaii. I think this has been very helpful and thank you so much for joining us today. We are going to break for 45 minutes now for lunch, Joyce, was there something that you wanted to add?

**Joyce Pisnanont:** I just wanted to say that since our members came so far from Hawaii, if there's an opportunity for them to maybe share a closing thought. If that's a possibility.

**David Berenbaum:** I'm more than happy to do that. I was trying to be sensitive to time. But, please, is there anything that you'd like to share?

**Chelsie Evans:** I think the top thing on my head would be as a HUD certified organization we have to serve everyone. Right now, we have about 310,000 Hawaiians in Hawaii, and 360 - 70,000 Hawaiians outside of Hawaii. It's the first time ever in history we have more Hawaiians outside of Hawaii because of the cost of living. As a HUD certified organization, because we have to serve everyone, we are starting to view whether or not we are part of the problem because we get new housing developments, we get people that move from the States who have had opportunities to live in lower cost areas, save more money, come in and be able to qualify for mortgages much quicker, who we serve through housing, through housing home ownership costs and they are able to capture homes more than native Hawaiians do. So, being a HUD organization I definitely want to have more conversations of why we should stay one, but I think that's one thing that's not being thought of as long as we need to serve everyone, we may be part of the problem, and HUD may be part of the problem of why native Hawaiians cannot stay in Hawaii, and I think we need to kind of dig deeper into that how we can support native Hawaiians to stay.

**David Berenbaum:** I look forward to our conversation. HUD does not require you to serve everyone, it requires you to you have a work plan and to realize what's included in our funding and the work plan. I'd love to have the conversation with you, because, for example, if there are many middle-income consumers coming to you for home ownership counseling to apply for a mortgage. That's a perfect opportunity for fee for service, to extend your resources. So, I'd love to have a creative, brainstorming conversation with you about that. Very interesting issue, though, about people living on the mainland versus on the islands as well. Again, we have a lot to learn here today.

**Leona Hosea:** Thank you. I am a recipient of that 99-year lease. I'm proud of it, I'm very grateful and fortunate that I can own a home. Just to let you know the average rent in Hawaii is 2,800 dollars, whether you are an elderly or not. For one, I have elderly at 2,100 a month, 1,900 a month, 1,500 a month. Their income is not nearly close to that. That's number one, number 2, I live on Oahu, been there for years, and now when I go to the Beaches, it's Tent City, because all you see is people living on the beaches in tents. You also see people who can't afford their rent, so they go and get a boat. They live on their boat, because they can't afford their rent, so what do they do? Then the state created a law, 6 A.M. To 5 P.M. You can bring your boat in after 5 P.M. you have to take your boat a hundred yards out, the next day you're out on your boat. These are husband and wife living on their boat, they can't afford rent. These are the challenges and stories that I see every day. So pleading, asking, what can we do more for them as far as access I live in an area that for 14 years just recently was I able to get, there was only one company that allowed us to have Internet in our area, there's another company, but there is only one that can do business in our area so as far as having Internet access. Sometimes it's not feasible for that Internet access.

**David Berenbaum:** I invite the entire community to keep an eye on HUDs Affirmatively Furthering regulation. Because many of these issues you will be able to comment on as far as what entitlement communities are doing about some of these challenges. And Affirmatively Furthering, as our colleagues from FHEO would tell you, deal much more than simply the provision of housing or housing discrimination. They really address the quality of life, and what services are offered in each neighborhood, and obviously the rule has to be finalized. But keep an eye on that rule. Please, for the final word.

**Paige Onishi:** I just wanted to thank everyone again. I'm glad we were able to enlighten and hopefully give a little bit more insight into native Hawaiian that we service in Hawaii. I would welcome the committee to have a meeting there. I'm sure we'd love to host and show you where you know a lot of the houseless is. It's Tent City on the beaches, it used to be pristine beaches, and now you just see tents. Close to half of the houseless population is native Hawaiians, so it is very eye opening. It is very sad for us to think what affordable housing like you mentioned. We are on islands, so we are very limited. Land is definitely very rare to come by. The average median home is 1 million dollars. So, what is affordable when you are dealing with the Kupuna, the elderly, who are on a fixed income. They are eligible to be a homeowner, and they have been on the list, but can they really afford to now purchase a home, and a lot of them have died on the wait list waiting to get that land. So how do we provide a little bit more? We mentioned rental assistance and having them comfortable in where they are and surviving in their native land.

**David Berenbaum:** Thank you for your candor, and clearly the issue of homelessness, or the lack of affordable housing is a nationwide situation. Of course, HUD has been taking a lot of very proactive steps to address homelessness, but in each area the issue is quite different and unique. This is an area as well I hope we can work with our regional staff to bring more resources to bear. We are going to adjourn now for 35 min for lunch, and then immediately reconvene at 1:30 Pacific standard time. Thank you.

**Re-introduction of David Berenbaum for call to order and Welcome Back.**

**Housing Counseling, Stories of Building Capacity for HUD Housing Counseling agencies serving Asian American, Native Hawaiian, and Pacific Islander (AANHPI)**

**Mr. Berenbaum introduced Rosalyn Epstein, Director of Economic Empowerment, National Coalition for Asian-Pacific American Community Development**

**Comments by Rosalyn Epstein, Director of Economic Empowerment, National Coalition for Asian-Pacific American Community Development**

**Summary:** My name is Rosalyn Epstein, I am the director of Economic Empowerment at National Capacity, and I oversee our HUD housing counseling work and today, for this panel I have the pleasure of introducing you to 3 amazing folks who run HUD approved housing counseling agencies in different parts of the State of California. Susana Sngiem from United Cambodian communities; Christine Barker, from Fresno, Interdenominational Refugee Ministries; and Youngran Kim, from the Korean Resource Center, where the committee met yesterday, and also joining us on the end, is Zoo Kim, who is from KRC, and will be acting as an observer and an interpreter during the meeting. I also am introducing you to Eric Johnson, who is from the California Housing Finance Agency, and we'll also be speaking a little bit about that program and the way that it's had a powerful impact in California. Before I turn it over to my panelists, who have really some great things to share with you today, I just wanted to do a quick framing. Each of these agencies are in different developmental stages of their housing counseling programs, and each of them have faced challenges to grow and develop their programs and there's many commonalities between those kinds of challenges. I think we've heard a lot about the needs of monolingual clients, and they're going to speak really powerfully to the increased amount of staff time that it takes to serve those clients and also really to meet them in a culturally as well as linguistically responsive way. They're also going to touch on some of the technology needs of the communities that they serve. Then they're also going to mention the multilingual, multicultural housing counselors who are a vital link in the chain to provide those services. The needs that we have for additional funding for our programs to really support those valuable skilled staff and to support their recruitment, their training, their certification, and their retention in our programs. Finally, they're also going to mention a little bit about some of the challenges for staff, who are not native English speakers, taking the HUD certification exam and share some solutions that they have with you all today. I'm just going to ask a broad question and ask each of our panelists to respond about the communities that they serve and the needs that they see. First, I'd like to ask each of you to introduce yourself, your organization and the community that you serve as well as the needs that you see in that community. Then go on to talk a little bit about the stage your housing counseling program is in currently, what are some of the challenges that you've experienced, and how have you overcome some of those challenges? What have been helpful supports, and what further supports do you need in order to continue to grow your housing counseling agencies? I'm going to invite Susana to begin.

**Comments by Susan Sngiem, Executive Director, United Cambodian Community (UCC)**

**Summary:** My name is Susana Sngiem, I go by, she/her/hers. I'm the executive Director of United Cambodian community that's based here in Long Beach, California. Thank you so much for just taking the time to hear about the nuances and needs within each of our communities. I’d like to share more about the Cambodian community, and my story too. I was born and raised here in Long Beach and my family actually came here in 1981 as Cambodian refugees and were sponsored by a family in Kansas City. They lived there for about 3 months, and it was too cold, so we moved here to Southern California, which is a very similar story to a lot of our Cambodian families. Back in 1970, there was a small group of Cambodian students studying here at Cal State, Long Beach, in Cal State, LA. They established a Cambodian community and so, when the Khmer Rouge happened from 1975 to 1979, where the Cambodian community experienced over 2 million people put to death or dying due to genocide. There was a huge influx of Cambodian refugees coming here to the States, were sponsored by families, and Long Beach became a destination because there was already a Cambodian community and Cambodian resources established. Long Beach has the largest Cambodian population in the nation, and we want to continue to serve and provide culturally relevant services to the Cambodian community. What we see in the Cambodian community is that our committee members have moved into an area called Cambodia Town, and it's located in Central Long Beach. This neighborhood is historically red lined, a lot of our community members are able to afford to live in this area, and, with a lot of red line communities, they are the highest in terms of rates of poverty and also crime. What we see in the Cambodian community is that 75% of the community are renters and only 25% own homes. The Cambodian community, along with single black African American mothers are the highest burdened in our city. In addition to that, what we see with our older adults, because they are monolingual speaking, and they have a lot of mental health conditions due to trauma from genocide, is that they need additional support.
Within the Cambodian community, when it comes to older adults a lot of times, it's tasked for the children to take care of their older parents. What we are seeing is that a lot of these children that are adults are choosing to move outside of Long Beach because of the rising rents, but also, they are able to afford homes outside of our city, so they try to move in their older adult parents into their home. But then the parent feels isolated, because in these other cities there's no other Cambodian resources like Cambodian grocery stores or the Buddhist temple and so they choose to still stay in Long Beach and live apart from their family members. This means that they have a very small, fixed income and are not able to afford to live on their own. What we try to do is support our older adults in gaining access to affordable housing. About 7 years ago we did a community assessment and we saw that our community members are still dealing with high effects around health, but also the built environment and around housing. There was no Cambodian agency that was providing services around economic development and community development. That’s when UCC started building our capacity to enter into this space and that is when we started working with National Capacity to become a HUD certified housing counselling agency. That was 5 years ago, and we are still in the process of becoming a HUD certified counselling agency because of some of the barriers that we ran into in building the capacity of being able to identify bilingual and bicultural community members that have not only the cultural skills and expertise, but also the technical expertise of HUD certified housing counselor. What that looks like for UCC now is we have 2 staff members, one that is more of the cultural expert and is bilingual in Khmai and English and then I have another staff member who is part time who has more of the technical expertise. I decided to do it this way, because then they can collaborate and work with one another, but I'm not able to afford a full-time housing counselor. So, our housing counselor, whose first language is English, it took her 3 times to pass the exam, and she also has been certified in real estate in 2 States. It took her 3 times to pass the Housing Counseling exam, and she is a strong English speaker, so that says a lot for the exam itself, in which our monolingual and our bilingual staff it’s a much bigger challenge for them to pass. So, what I would recommend in terms of being able to invest in communities moving forward to have the capacity to best serve in a culturally relevant housing counseling services is to invest in capacity dollars for community-based organizations like United Cambodia Community. What that means is for the HUD exam being able to allocate dollars for training. One of the things that we run into because we are not HUD certified is that a lot of the training grants that are offered, we are not eligible for and so we have to look at other private foundation grants in order to train our certified housing counselors. The process itself is very expensive it’s $100 per exam and so one suggestion from our counselors is to extend the time for those that are bilingual more than an hour, I would say at least double the time, so that they are able to really look through the questions, and best understand the questions and answers. The exam itself is very comprehensive but I also would recommend breaking out the exam in 2 different sections, and if you fail, you only have to retake that section itself. Because of how comprehensive it takes a lot of studying so I would recommend breaking out the sections so that our housing counselors are able to focus on the sections that they did not pass. In addition to that, I would also recommend fully funding housing counseling. I really appreciated that you shared that housing counselors are very valuable and needed in the community, so put money behind that. I'm going to share a specific example; I was speaking with a partner agency here in LA County who had an amazing program where they were going to allocate $20,000 for down payment assistance. This agency has the technical side of the program down, so they approached UCC, because they know that we have the cultural expertise and that connection to our community members and asked if we want to partner with them. We were very interested because it's something that is needed in our community. Then they shared with us their budget; so out of their $300,000 budget they allocated $23,000 to direct services. That's 7% of their budget going to direct services and I was astonished at that approach. They didn't understand the scale of work that will be serving our Cambodian community. Many folks have shared that it takes a lot of trust building and a lot more work beyond just the housing counseling 101 that is shared. To break that down in 3 parts, the first part is being able to build that trust by providing services to them, including benefits enrollment, and following through on those enrollments. Once they see that we are able to provide these services and see that direct impact on them then they're willing to invest more time and support. The second part is education and really breaking down rental rights and having them understand why it is important to have a housing counselor. The third part is the enrollment, the actual housing counseling 101 services that we provide. It takes at least 3 times as much work to provide housing counseling services to our community members, so I would definitely recommend being able to provide guidelines on how funding allocation looks within housing counseling and being able to allocate direct dollars into housing counselors and encouraging agencies to work with community-based organizations that have the cultural expertise to work within hard-to-reach populations. Thank you.

**Comments by Christine Barker, Executive Director of Fresno Interdenominational Refugee Ministries (FIRM)**

**Summary:** Good afternoon, everyone. My name is Christine Barker, and I am the executive director of FIRM in Fresno, Fresno Interdenominational Refugee Ministries. Fresno is in the center of the Central Valley of California, close to Yosemite and Sequoia National Park, and 13-15 years ago we were really at the heart of the foreclosure crisis that that gripped our entire nation. Fresno also has a lot of historic, concentrated poverty it’s also a historic welcoming place for immigrant and refugees from all around the world, especially folks from rural areas. Fresno is home to one of the largest Hmong American communities in the U.S. former U.S. Allies in the secret war of Laos, Cambodian community and smaller but growing Burmese, Thai, and Vietnamese communities. We actually bought our building because some tenants of an apartment complex called Somerset organized and invited us to be their partner and to become the Somerset community center almost 20 years ago. We have been working with low income, limited English proficiency tenants for almost as long as we've been around. We only became a HUD certified housing counseling agency in 2019, and that was after a lot of work and a lot of learning and a lot of partnership with National Capacity and our amazing program manager now Paying Her. We became certified in December of 2019, I became Executive Director March 11, of 2020, and all of our communities were told to stay home, due to their vulnerabilities on March 15 of 2020. And so, we were talking about, how have we built our capacity? How have we stayed certified? A big part of that was that we were able to, through National Capacity, get CAL FHA funding to provide housing counseling services, and part of that was capacity building dollars. We got to pay people for 6 months to study for this test, to take time away from helping clients and sit together, go through the online modules, try to go to every single training there was and still it was literally the day of the deadline, and none of our staff had passed, and they'd taken the exam time and time and time again. These are all the online versions of the exam, and so if any of them were confused by a question, and they were mouthing the words to understand the question the proctor would break in and say don't move your lips, you can't talk. So, it's a very stressful experience that's not at all conducive to folks who speak English as a second language, or third or fourth like many of the staff at FIRM. We are very proud that we currently have 3 HUD certified housing counselors on staff. I believe we're the only housing counseling agency that's offered services in Hmong and Laos on the entire West Coast and probably I don't know if there's any in Michigan, but if there are Wisconsin or Minnesota, but if they're not on the West Coast. I think capacity building is a huge need and also recognizing when we're doing housing counseling it's not just having a conversation about a budget, it's also helping people navigate all these other systems in order to access resources. Because if resources aren't available in the language that people speak, they might as well not exist. So, all of these beautiful COVID funds, our housing counselors have had to do a lot of work to help refugee and immigrant community members access those resources and in the way that they should have equal access to everyone else. They are equally eligible, but without housing counselors who speak their language, they wouldn’t have access. Thanks for your time.

**Comments by Youngran Kim, Operations & Housing Program Director, the Korean National Center (KRC)**

**Summary:** Good afternoon, everyone. My name is Youngran Kim, and I am the Operations and Housing Program Director at the Korean National Center. KRC was founded in 1983 to empower Korean and Asian American, low-income and immigrant communities through social service, education, culture, and organization. KRC has been running a housing counseling program as a HUD certified housing counseling agency since 2008 and I would like to talk about the housing situation and issues in the LA Area, where the largest number of Korean immigrants lives in the United States. The official Korean population in the United States was 2.63 million, as of 2021. Of which 54% were born in Korea and 46% were born in the United States. California is the home of 557,000 Koreans, including those of a mixed race. About half of born Koreans have difficulty speaking English. Over the past decade the Korean communities in Los Angeles have made significant progress economically and politically when compared to other communities. Much of this can be attributed to the rise in popularity of Korean culture like K- Pop music, Korean food, and K beauty, you can see the economic progress throughout K-Town in the rapid development in large commercial space spaces and political progress in the increase in Korean American borders and voter turnout. However, with this remarkable growth it is important to diagnose and respond to the effects that gentrification is having on the already dire housing crisis. According to the neighborhood change index in the top 10 most to gentrify the neighborhoods in LA, which include downtown LA, Chinatown, Hollywood and Korea Town, we see that low income and middle income, people of color and immigrants suffer the most. As luxury Apartments and high-rise buildings were built in Korea Town, population density increased, and the gap between the rich and poor, and traffic congestion deepened. First and foremost, skyrocketing rents are putting the middle class at risk of being forced to relocate to other neighborhoods. The average rent for one bedroom in Korea Town is $2,200, which has risen a reason by more than $800 in 10 years, a 57% increase. According to our most recent Moody's analytic report, LA's average rent to income ratio is 35.6%. Most of our client data has over 50% RTI. Soaring rents are inevitably linked to the eviction and homelessness crisis a full count conducted in September 2022, the number of homeless people in LA County was counted at about 70,000, but the actual increase in homelessness is predicted to be greater than this. We are seeing that the homeless situation has become more intensified during the pandemic. Until a few years ago there were very few Korean clients who came to counseling for the homelessness issues. But these inquiries from clients living in their car without a home or looking for a temporary homeless shelters are increasing these days. So, what can we do? What can we do about this a situation? Some neighborhood residents and social activists are active in the anti- gentrification movement, and there are non-profit organizations that are collecting signatures for rent control initiative. Homelessness is a complex issue with no easy solutions. We believe that providing safe affordable housing is an important step to help those who are struggling. In the community there is a voice that the Government should support a newly built apartment to increase the number of affordable units allocated by policy and to complete the project to create facilities that provide job training along with the emergency housing by renovating motels, old apartments, we have to pay attention constantly. KRC is also officially supported the construction of a homeless shelter in Korea Town in 2018 and campaigned for a roof for everyone more diverse idea and policies should be supported. The COVID-19 eviction moratorium ended on March 31, 2023, resulting in tenants beginning to receive eviction notices. There has been a dramatic increase in community members seeking information on their tenant right as well as information about affordable housing options. KRC provides rental and financial counseling and workshops. Our 3 HUD certified counselors, consisting of staff and volunteers, work to help low-income families and seniors build economic capacity and create more comfortable rental housing environment. The program is operated through a HUD grant and over the past 2 years the CAL FHA program has provided housing counseling to more than 700 clients on affordable housing application, rental assistance application, eviction, prevention, and tenants right. We also provide various social services, such as public assistant health and transportation support through our staff and volunteers. There are many success stories through housing counseling program, but time is running out. There were a total over 30,000 city of LA Section 8 housing voucher choices and over 400,000 applicants applied. There are 6,300 units of public housing, supported by the city of LA. A number of a tax credit apartments, but supply is severely short of demand in order to reduce the waiting period and waiting list congestion information sharing through cooperation with the housing authorities of the city and county and transparency of operable apartment waiting lists are ultimately needed. At the same time challenges remained to seek an environment through tenant education and organizing to afford, legitimate rights and protect to neighbors in need. KRC has been running, housing counseling programs for more than 15 years as an agency of a HUD since 2008. Unfortunately, our organization underwent a huge transition in 2019, and almost discontinued our housing program as we downsized. Despite the work of affordable housing and difficulties in finding housing counselors who can speak Korean. We will do our best to continue expanding our housing counseling program. So, thank you for the listening to my presentation, and I look forward to your continued interest and support.

**Comments by Eric Johnson, Information Officer, California Housing Finance Agency (CalHFA)**

**Summary:** What is the back-end ratio for a client with a monthly housing expense of $1,250, a monthly total of $88 and other consumer debt payments, and a gross household income of $4,460 per month? Round to the nearest whole percent. Anyone? I'm just making the point that the test questions are really hard in English and think about trying to approach that if that's not your first language. I was a math major and that's a hard question. Maybe a better question would be, Mary shows up at your office distraught, and tells you that she's just got an eviction notice on her front door. Her child has gone on without eating for the past day. What's the first thing you say? It seems like so much of the counseling industry, and people wanting to come into a counselor is known as a human on the other side of the screen, on the other side of the desk who is going to be able to talk to you and hear your problems, not get out with a calculator and try to figure out your back-end ratios. My name is Eric Johnson, I'm in marketing for the California Housing Finance Agency. We're currently administering the National Mortgage Settlement Counseling Program. We received about 300 million dollars through the National and Mortgage Settlement from the great recession back in the day. We've used about 100 million dollars of it. We just extended the program out to December 2025. We have about 75 of the about 82 HUD certified counseling agencies under our umbrella, participating in this program in California. We have 3 intermediaries, UNIDOS, balance and home-free who are kind of umbrella organizations over these agencies. As 2 folks have already said today, the program has really made a difference for a lot of folks, and I think one of the biggest things that made the difference, and I've heard from a lot of the counseling agencies that we've talked to, is that the funds have very few strings attached to them. The basic program is, we will pay $750 for a counseling session, and then additional $750, if it goes to what called tier 2. If the person or family has major issues, it just can't be resolved in a short time. So, any client can receive up to $1,500 in counseling services. The HCA can get a maximum of $1,500. We also had a legal services aspect to it, but, as it turned out, the legal services aspect, which you would think with foreclosures and landlord issues would be very well used, the counseling agencies just can't find lawyers to refer people to, because all their lawyers are already so impacted and so slammed that they just can't do it. What I think really made the difference for folks is the capacity building aspect of the program. We allocated several million dollars specifically for capacity building, because even if we are paying agencies $1,500 per client, when that money goes away those services stop. What's really important is to be able to help the agencies, give people time to study for the test so they can make their way through the labyrinth, you don’t see a sample test until you register. That's a problem how am I supposed to decide if I want to do this if I have to register and put in my name and account, other information before I even get to a sample test. What really makes a difference is when we can give money to the counseling agencies and let them do it. They know what's going to work. I also found that the disaggregation of data is so important. If you take one thing away from your visit here in Los Angeles is that you know the Asian American community is not anywhere close to monolithic, it’s not trilithic, it's not quad lithic, it’s not dialethic, it's got dozens of subgroups in there. They all need different things at different times. It took me a while working for a State agency to realize that we don't know what's best for everyone, but really working through this program and hearing the stories and the successes and the challenges that FIRMs and the Korean Resource Centers and the Cambodian Community are facing, the people on the ground know best, and we really need to be able to give them the flexibility to spend the funds where they need it most. There's so much good work to be done. I really think that this counseling program is the best thing we're doing as a state agency right now in terms of the maximum number of people we're helping who need the help the most.

**Re-introduction of David Berenbaum to begin member discussion and Q and A.**

**Member Discussion and Q&A - by David Berenbaum**

**Summary:** Thank you so much to each of our panelists. Thank you for your observations and recommendations. Susana, if I may react to something you said, 2 years ago, in conversation with National Capacity, the Office of Housing Counseling made a commitment to offer our certification exam in additional languages. We are very close to making that announcement. We are in negotiation with our contract agency, and it's coming down to just simply the number of new translations that can occur with our funding. We acknowledge that the certification exam is very challenging, that is a given, but I will also say we are also extremely pleased with the reception in industry and across the country with what certification is bringing as far as respect for the profession of housing counseling. We have over 6,000 individuals who have passed the Exam. And currently approximately 4,150 who are employed by housing counseling agencies, and of course you can pass the exam, but if you are not a current employee you are not a HUD certified housing counselor. But we look forward to that number growing, and your points about the importance of being able to navigate the exam. We are always open to suggestions. A forthcoming update will be incorporating appraisal very appropriately with the attention that is being placed on the issue. I also had the pleasure of speaking with Eric, I want to repeat what I said to him, because I genuinely have really believed that in the state of California, we actually have the strongest HFA in the nation as far as a model program for how it supports and funds in housing counseling, and part of that success is what we heard today. Clearly, the program is a role model for what we wish other States would be doing. And we look forward to having you in a closer relationship with the State Housing Finance Agency following up on this meeting today. I'd like to invite the members of the committee to jump in once again. David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

**Panel Discussion Comments were:**

* **Carol Dujanovich:** I would just want to say is, thank you so much for all the insight. I've learned an awful lot from this morning and afternoon from this panel. Thank you for all that you do as well. Thank you.
* **Bill Sevilla:** Thank you for the opportunity to say a few words. Most of my counseling time I've focused on first time home buyers and foreclosure prevention. I've learned today that there's a segment of our community, the elderly, that keeps growing because medication and medicine have advanced the lifespan for all of us. This a growing number that maybe needs to be given more focus. Maybe a report should come out on where folks are going to live when they stop working and have to rely on their social security? Do we have the housing to accommodate this growing population because it isn't going to get less, it is going to grow. Today has brought that clearly into focus for me, and I value what HUD can do in terms of the analytics that might come out and gather information from the different communities that you serve. So that would be my focus, and I will take a deeper look into Florida, where I work to see what is going on in my state that needs attention. Is it properly being addressed? Or is it like many communities, perhaps not getting the attention it gets? I'm so appreciative of the opportunity a bit to have heard everybody speak. I thank you.
* **Marcia Lewis:** Thank you. As I was listening to the information that was being shared I was thinking how I work very closely with the continuum of care. I sit on this advisory committee to help people become homeowners, and I was just thinking, you may be talking to people who, you know, are worried about having something to eat or the renters who were impacted after the moratorium ended who now are possibly homeless, about how we, as practitioners, can connect more with the other people who are helping to serve the clients that we are trying to move through this continuum, It’s all proportional. I was listening to the numbers of vouchers and money, and of course I was relating that to numbers, and it's all relative. If we can impact one family, that's one family who will possibly be able to say that they now own their home, and they have investment when they have land that is of value that they didn't have before, and that's one more than yesterday.
* **Richard Verrillo:** I like to say with the Cal program, which is the model that is the best that I've seen for housing counseling. When it comes to accessibility, when it comes to funding, they make it straight forward, they make it easy for counseling agencies to utilize it and it's definitely something that I think other states and other programs should really follow. I think they really hit it on the head with that program.
* **Paul Yorkis:** Thank you, David. I do have a question based upon Susana’s comments. Susana raised a question about having housing counselors taking the exam only repeating that portion of the exam for which they were not successful. Is that something that is possible? Or is that something that is prohibited.
	+ **David Berenbaum:** The Office of Housing Counseling can orchestrate how the exam is offered. I will note, however, that changing the model of the exam would imply a significant cost to the program and that may be a challenge. However, we're open to suggestions, and it's something we can look at.
* **Paul Yorkis:** If I may, I had a question for Eric. You mentioned and I didn't get the whole picture regarding the issue with legal, in Massachusetts the Attorney General's office has an office service called Home Corps and their specific program is to work with citizens and others who are having difficulty negotiating solutions to problems with lenders. I didn't know if that's part of what the issue is, or is there some other issue associated with the legal aspect?
	+ **Eric Johnson:** As I as I understood it from the people, I've spoken to it's that the lawyers who work in that space already have so many clients that referrals from this program are way back at the back of an already existing very long cue. There’s not enough, lawyers to deal with all the legal stuff that that needs to be taken care of. So, the people who are going in their directly have priority over referrals from our programs, so those counseling agencies don't even bother.
	+ **Rosalyn Epstein:** Thank you. I'd also like to add that for the AA and NHPI communities, these lawyers also would then need to have language ability, so that further reduces the number of lawyers who could be of service.
* **David Berenbaum:** I just want to respond to the point about professional development and particular onboarding and training of I'll describe it as the next generation of housing counselors. There are a number of different models that have been established across the country by housing counseling organizations from mentorship to incentive based. Obviously, I think everyone is aware of some of the training programs that are offered by our own, HUD approved agencies and HUD funded groups as well as the private sector at large, and they're all very commendable. I'm very excited by some of our initial work through our HBCU and Minority Serving institution, partnership initiative. It's our Grant program we have 16 funded organizations, including intermediaries, HFA and local counseling organizations. They are currently partnering with 50 HBC's and MSIs nationwide. I really hope that we can see substantial growth in the next round of funding our next NOFO to continue to expand partnerships between organizations that serve the AAPI community. Colleges can offer programs that not only benefit the college community, traditional housing counseling, home ownership education, landlord tenant rights, and that also includes faculty, alumni and residents and surrounding communities. I'm very excited by the professional development courses that are emerging, where we see our agencies now beginning to really program educational courses, and where some of our agencies thought they were creating a channel to lead to the mortgage industry or the real estate industry for employment. Students are saying they would like to become HUD certified housing counselors. I invite you to speak with Jerry Mayor and our team. Those who would like to see that side of the equation grow we are very supportive of efforts that will bring counselors pre-hire into these training programs so they can come on board fully certified. I wanted to share that thought with you. It's an area of opportunity for growth for all of us in building our capacity.
* **Sherri Eckles:** I think that in New York housing counseling agencies’ greatest strengths is their ability to connect their constituencies to available resources and their resources that most people are unaware of. They are kind of the repository and have access to all that information. It seems like a lot of your groups have expanded beyond the resources available just for housing and looking at resources available for employment and benefits, etc., which makes sense because it's all interconnect, interconnected in terms of what people can afford. If you have resources to help with your medication or your food, then you have more money to spend on housing and that kind of stuff. Obviously funding seems to be a big concern or issue and it feels like the data that everybody keeps talking about to be able to put out data showing the efficacy the impact of housing, counselling is something that could ultimately be presented to the mortgage lending community and servicers with a value so that there is some type of trade off with the industry, where we would rather pay for housing counseling upfront, and pay 40% less for foreclosures on the back end or different things like that, so that there is an additional way to get resources. But also, especially with your particular constituencies it seems like citizenship is also an issue and feeling like you have a possibility of having your voice heard or the ability to have an impact. So, advocacy is a huge thing in terms of trying to raise awareness and get people involved and let them feel part of the process because if they are not voting, then they are not getting the attention of the representatives. They're already gerrymandered out of their voices as much as can be possible in a lot of places so it's that much more important to make up for it. I'm curious what roles you think that we could play in terms of supporting that side of things, getting the data that you need in order to be able to make your case to the mortgage lenders out there for funding, and even private foundations as well as the advocacy education for participation in democracy and such.
	+ **Susana Sngiem:** I'll give comment on the second part of your question, because a huge piece to UCC's work is also building the capacity of our community members to be engaged in community development and planning because it is how our cities are set up in the built environment that affects our community members, health and our continual prosperity. One of the things that we're building up in our community is understanding what does equitable investment and development look like in our neighborhood. But one of the key pieces to understand in our community is that they have experienced a lot of harm with housing. All of them have been evicted. A lot of them have been bullied by landowners and their property owners, and so when we are meeting them where they are at, they have to go through a lot of healing processes when it comes to housing, and that we have to provide some type of mutual aid so that we can adjust the housing crisis that they are in, and then they have that personal connection, and can see how they can give back and tell their story, to advocate for greater resources in our community members. So that's been a really big journey for us is providing trauma-informed care when it comes to housing and building their capacity of understanding the bigger picture of how do we advocate for more renter rights? How do we also be part of rezoning the housing element? So that there is equitable investment in our neighborhoods to build more affordable housing citywide. But, as you know, with nimbyism, it is a very toxic space. So how do we create a safe space for our community members to be involved and be the leaders of implementing, housing, and planning in our city? So that's one of the things that we are doing in Long Beach is that we form together a Cambodia town thrives collaborative to really help provide that base of organizing, but also a given capacity building to our residents to understand planning, and how the housing element works, how that affects the direct planning and how what impact that they can have, and what power they have to shift and implement housing in their own neighborhood.
* **David Berenbaum:** I'm going to take a liberty and jump in. I think you've very eloquently spoke to the role of counselors as trusted advisors. I will share a very poignant story I recently had. Several of my team know this story, but I was at a housing counseling conference where I was speaking to a recent graduate of an HBCU, and to his credit, he also recently became a homeowner, and he went through the entire housing counseling, and pre-purchase, homeownership education experience. And the most powerful thing that he shared with me about his journey was how he never viewed home as a safe place, and I asked him, why? Because most people if you're in a safe and a healthy environment. Home is your safe spot, right? His story is he is an African American gentleman, young, professional. When he was approximately 6 or 7 years old his parents were foreclosed upon during the financial crisis and he very strongly remembers the experience of moving in with his grandparents, and how life changed then. He never thought about home ownership as something as we do, creating intergenerational wealth, or allowing you to live near your workplace or near your faith-based system, or whatever it may be, public transportation, and so on. He actually said he changed his mind when he had his trusted advisors, and when he was in group education, and now he recognizes being the owner of a new town home that he's on a journey to financial success. That's what this really is all about the role of housing counselors. I think it's also important to note that we are very focused on data in the Office of Housing Counseling with regard to our HBCU and our MSI partnerships, we have a statement of work that is going to be collecting additional data beyond our 9902 reporting, because those systems are quite candidly outdated and need to be updated as well in our new home ownership initiative, I was speaking about earlier, we will be collecting the data, and we are also asking the Office of Policy Development and Research to issue a report based on the impact of our work. These are small but game-changing steps. I'm also happy to report that we're in early stages of looking at new systems at HUD. We're part of a larger effort across the housing office right now to modernize our systems. We do that with really an eye towards working with the entire housing counselling industry with regard to updating client management systems, and how we engage with Mismo and all of the other initiatives that are out there. Because we have to document our success and success can be the small things. For example, helping someone avoid an eviction through helping them get Treasury assistance, or it could be a big thing. It could be a young mother denied housing because she has too many children for the size of the unit, which is not based on any standard building code, it's just discrimination when it said. There are a lot of issues that we need to document and tell our story better. I think these are very significant.
* **Anthony Walters:** Thank you, I wanted to say that as you guys started the tribal rule and illumination one of the big comments, we heard was that the Housing Council is a small component of their larger housing programs, and I think that was fairly unique. I think what I've heard from the panel is that almost all these are kind of one-stop shops for housing and housing counseling is just a small component of what they do. So, hearing some of the trials and tribulations they've gone through, and getting certification probably makes me and hopefully, some of the tribal audience out there, a little bit more appreciative of the work that you guys are doing to accommodate what the tribal programs are doing. So, thank you for all the work that you guys are doing in your communities. It's just very analogous to what I hear a lot from our tribal side. So, I appreciate that. And hopefully, there's some more lessons that we learned between the groups over time.
* **David Berenbaum:** The core principle of our program has really been to give our agencies the deference and the respect to choose the area of focus that they would like to have with our program. You know, we have agencies that purely do landlord tenant. We have agencies that are focused on helping people move into rehabbed affordable housing in some of their communities. And of course, we have agencies that do a wide range of services as well. I've been a Housing Counselor since 1985, so I understand the grant challenges and the reporting challenges, but despite that, our program happens to be one of the most flexible as far as Federal funding, and the freedom that we give our agencies to really do what they feel is important for the clients they serve and the models they bring to bear. There's no one housing counseling model.
* **Ibijoke Akinbowale:** I just wanted to acknowledge that in housing counseling we're always having a conversation about are we doing quality counseling or volume counseling? So I think a lot of the conversation that you guys have presented today, where truthfully, some agencies are serving under 30 clients a year, and then you have agencies that are serving thousands of clients, and most often the volume organizations are not serving at scale the AAPI community, and frankly, a lot of those organizations may not have the quality of counseling to have designated among housing counselors or providing the wrap around services that many of your organizations are doing to increase senior capacities to live or maintain sustainable housing. Or even to have the innovation to hire 2 different staffers to be able to provide not only the language access, but also the technical capacity to provide counseling and resources to clients. One thing I just wanted to highlight is the importance for your stakeholders. Obviously as a committee, and the groups that fund you, whether that be federally or privately or partners like CAL FHA, to understand the story and the narrative, there is a unique storytelling ability that your organizations have for us to be able to understand the unique needs that are present in AAPI communities. And frankly, the need for flexible funding, because we all talk about the rigidity in funding and housing counseling, and some of the monotony of the processes. The processes that exist it that make it challenging. I think that's something that's fair and that we hear and understand loud and clear, but probably less often we don't necessarily hear the uniqueness of the stories and the way that you either structure your programs or the great lengths in which you have to create systems and structures to be able to serve the communities that you're directly interfacing with. I will say, just calling out for a need for greater elevation of those stories, so that there can be increased flexibility in terms of a funders approach to how we support these services. Thank you for sharing and highlighting those models.
* **Lawrence Batiste:** What I'd like to say is, I know that Paul asked a question about the exam. but what I would ask you to do is to consider, because I know several of the housing counseling agencies that have stepped out and done some of these things, is they took that practice exam themselves. They divided it up themselves, and they paddled and studied it in separate ways, and from what I'm hearing from you, you are quite skilled enough to do that, and put those things in place. Then possibly come back to HUD and show us what you've done in essence so that we can look at those because the financing and situations are not in place for it at this point in time. But you don't wait for that to happen. Train up your team in regard to it, and then make them successful by the number of counselors you create yourself. Are you all in this local area of Los Angeles?
	+ **Susana Sngiem:** No, we’re in LA county.
	+ **Youngran Kim:** We serve LA county and Orange County and are located in Central Valley.
* **Lawrence Batiste:** I will say this to you that there's that such thing known as Zoom. If you need to get together and work some things out, you can do that.
* **Christine Barker:** I do want to give a shout out to National Capacity. Christine Haikito is watching on Zoom right now, but she led a Zoom study group once a week for 6 months and every week going over a different topic. So, there were housing counselors from different AAPI serving organizations that all were studying for the exam so they all could be in this study group together. And that was a really beautiful social and collaborative way to prepare for the exam.
* **David Berenbaum:** Thank you for that feedback. I'll share with you that our office is very interested in ensuring that anyone taking the exam feels comfortable, and also will have choice as far as language with regard to the exam itself. I also made a commitment 2 years ago that we would be collecting demographic data again. Things in government take time. But we are now beginning to collect that demographic data on pass rates and the impact of the exam. I will note, however, that the pass rates continue to go up the longer the exam has been in existence, and that's because it's become socialized now, and people are still saying those practice exams are the most beneficial aspect of preparing for the exam. We have to begin to wind down due to time I just want to check if there were any more thoughts right now?
* **Daniel Garcia:** One of the things that I was just going to quickly bring up is having more resources for agencies to become HUD certified. We understand that housing counseling is important. It works and the more agencies we have that have HUD certified counselors the bigger of an impact we're going to have. So, I think that's a discussion we should definitely have.
* **David Berenbaum:** I'm happy to report that our regional meetings are actually each having a second day, a session bringing in both HFAs or agencies interested in becoming HUD certified and in Chicago, where we recently did this, the results were wonderful. We learned a lot. It was our first incubator, so to speak, for the new initiative. But there are more groups expressing interest in joining, the trend has been fewer agencies all providing more services. The number of consumers counseled has not gone down nationwide, but the agencies that exist, the 1,500 plus agencies are doing more now. That's also partially the result of matching funds as well. But I agree, Daniel, it's a very important conversation for us to be having, because again, we want to be sure that not only consumers have a choice of who they can engage with, and whether that's in a mortar and brick environment, telephonically or virtually. But also, that the offices are accessible at meeting the needs of a community. So, the way we're approaching it is once again, we're going to give great deference to the agencies we're funding to decide what is the best way to deliver HUD high quality housing, counseling services and also beginning to take a look at broadening. What is the definition of HUD counseling as well? Based on many of the points being raised here today? Our roles are evolving with the marketplace. That's part of the modernization discussions that we'll have in the future.
* **Paul Yorkis:** Thank you. I saw a quote a few days ago that I thought was very appropriate, and then I have one follow up on the comment about historical black colleges and the work that has been done to promote the program. I think this relates to every person who's in the housing counseling field: it’s find a purpose to serve, not a lifestyle to live. I think that's really very important for what we do. California is blessed to have a truly exceptional community college system and I didn't know if collectively there has been an effort to encourage the community colleges to offer a specific program to prepare housing counselors. It may not be practical, it may be practical, but I like exploring ideas. With such a wonderful community college system that may be an opportunity to create a career path for individuals who may not be recent high school graduates who may have an awful lot of life experiences who would like to enter the field. I'm just tossing that out as a possible idea to help prepare more people to serve more people. Thank you, David.
* **David Berenbaum:** Well, thank you for that suggestion. In fact, that is something that is being discussed in other parts of the country right now by our agencies. So, it's a very good suggestion.
* **Terry Carr**: I've heard a lot of really interesting and important insights today, particularly about our program and areas where we can work with you to take another look. I was particularly struck by the discussion of the differences in dealing with people culturally and the length of time it takes to build a relationship. It’s true for the African American community too. It’s not something that's just related to the Asian American community. It’s obviously an area we have to take a longer look at it. Given the comprehensiveness of the services, all of you are providing that this is a direction we would want to go on housing counseling. Over the past 2 days it's been a really great learning experience. One thing I've taken away from the tour yesterday was this idea that in Little Tokyo the community has come together to say that in focusing on our community the changes that are made have to be sustainable. There were a couple of other values that focused on preserving the community and preserving the culture. And I just feel that. You're really a leader in that area. Communities in cities all around the country are dealing with really rapid change. Black and brown communities are experiencing gentrification in many cities around the country. Lots of people are experiencing this displacement of housing, and so I think, injecting that quality of we need to preserve the culture of the community is a really important aspect that really hasn't been part of that housing conversation in the way that it should be so, I've learned a lot, and it's just been a real pleasure.
* **David Berenbaum:** I want to acknowledge that our office is looking very seriously in future NOFAs with a greater understanding that it costs more to provide culturally relevant services and we've already embraced that in our funding models. You will see more of these equity discussions as we approach future NOFAs some of which I've referenced today. I want to thank the entire panel. This was very informative. Thank you, all of you, for your guidance. We are going to next speak about the connection between housing, counseling, and some of the challenges of affordability in the community. Before we do that, we will take a 10 min break.

**Welcome back by David Berenbaum to begin next conversations and panel discussions.**

**Introduction of Anju Chopra, Director of Policy, National Coalition for Asian Pacific American Community Development (CAPACD) by David Berenbaum**

**Summary:** Thank you everyone and welcome back. I'm glad that everyone is reacting and wanting to follow up and discuss next steps. I am really delighted to introduce Anju Chopra, who is going to lead us through our next conversation. We've already heard this morning so many of the challenges that we face in the housing industry. One of the most frequent challenges, apart from some of the issues we're talking about today, is the increase in interest rates and how that's impacting affordability. It’s a home ownership issue, but it's also an issue when someone is in a need of a strong lost mitigation solution if they are at risk for foreclosure. Escalating interest rates, impacts on the ability to do forbearances and modifications, and to sustain housing, let alone the available housing, shortage, high rental costs, and so on. Aging in place or having to downside. We're hearing all of these issues. It’s really resonating on how it's impacting on the AAPI community across the country right now. Anju thank you for your leadership in orchestrating this panel, and let's get started.

**Comments by Anju Chopra, Director of Policy, National Coalition for Asian Pacific American Community Development (CAPACD)**

**Summary:** Thank you so much deputy Assistant Secretary Berenbaum and the entire Advisory Committee for providing us this opportunity to talk to you about these important issues. As the secretary mentioned, the purpose of this panel is really to talk about some bigger picture issues when it comes to housing and community development and the needs of low- income AANHPI communities. We were asked to have this panel because the housing counseling program said that there are times when they can really get caught into the minutia of the housing counseling program itself and sometimes need to be reminded about what those housing challenges are and what community's face that you're actually trying to address. We hope that this discussion will help inform your work going forward. I also did want to mention that we were supposed to have four panelists. Malcolm Yeung, the executive director of Chinatown, CDC had his flight cancelled.

**Comments by John Wong, Founding Chairman, Asian Real Estate Association of America (AAREA)**

**Summary:** Thank you. My name is John Wong. It's an extreme honor to be here as a representative of the Asian Real Estate Association of America, AREAA. It's an association that's celebrating its twentieth year. We're closing in on 18,000 members with 43 chapters around the country. The Association is a business membership association. It is made up of real estate practitioners, mortgage professionals, and allied professions, architects, etc. The organization is made up of individuals who have deep experience with some of the challenges faced by the AANHPI community. So, while we are a business focused association it's just not the bottom line. I will also say that the Association recognizes that we never forget some of the challenges our members and our leadership faced, but we do our best to not get stuck in it and instead look forward to finding solutions. Thank you.

**Comments by Sissy Trinh, Executive Director, Southeast Asian Community Alliance (SEACA)**

**Summary:** Good afternoon, Deputy Secretary and members of the committee. I'm honored to be here. My name is Sissy Trinh, I'm the executive director of SEACA, the Southeast Asian Community Alliance and we do youth organizing and public policy around affordable housing in Chinatown and northeast Los Angeles. This morning I woke up to news SCOTUS decision as well as the L. A homelessness. Count numbers are now out. L. A. County saw an increase of 9% in homelessness, but Asian American homelessness actually more than doubled, and I think that the context of what we talked about yesterday and we continue to talk about today is really HUD's growing role in engaging in homelessness prevention. Thank you.

**Comments by Panida Rzonca, Directing Attorney, Thai Community Development Center**

**Summary:** Good afternoon, everyone. It's so nice to be with you here today. My name is Panita Jonsa. I'm the Directing Attorney at the Thai Community Development Center. We are a community economic development nonprofit organization based here in Los Angeles. We provide community economic development through a series of strategies, including affordable housing development, small business counseling, and we provided HUD housing counseling for about 5 to 6 years. I was formerly a certified HUD housing counselor as well, so I have a very deep knowledge of how these services are provided in this context. Thank you everyone.

**Panel Discussion led by Anju Chopra, Director of Policy, National Coalition for Asian Pacific American Community Development (CAPACD)**

**Anju Chopra:** I just have 2 very basic questions for all 3 of you to answer. The first one is from your perspective. What are the greatest housing challenges that your communities face? And why? And second, what steps should HUD take to help a AANHPI communities address these challenges. John, why don't we start with you?

**John Wong:** The big thing that has been expressed today is disaggregation. In other words, understanding more deeply the components of the Asian American, native Hawaiian, Pacific Islander communities and part of the challenges that the community faces are that certain segments are doing really well. This is crazy, rich Asian perspective that kind of permeates our culture and the perception that anyone from the AANHPI community doesn't need help. There's some evidence to explain why this is happening. The National Association of Realtors just released data that said that over the last 10 years folks who have owned homes have had their equity increased by $100,000. It further breaks down, that the middle-income homeowners have seen their equity increase by 68% or $122,00. Low-income homeowners, those that earn less than 80% of the area Median income, have seen their equity increased by $98,900, and that the upper-income group is increased by $150,000. Different segments of society, over the past 10 years the net worth of the white communities increased by $138,000, the black community by $113,000, the Hispanic community by $162,000, and the Asians have increased by $231,000. So, broadly speaking, I can understand why communities do not understand that there is a deep need within parts of the AANHPI Community. AREAA annually puts out a document called the State of Asia America Report. We began the disaggregation by regions this year, we've deep dived, and it's something we’ll continue to do, where we actually disaggregate by different countries of origin. Information on statistics for Asian American populations was given.

I've been doing this for 40 years, and I saw the outreach to the communities in language about programs that are available to help for some was better received by the Vietnamese community because that was that time where industries, whether it was a title, company, or a bank, produced materials in various languages. Those who have been here longer, like the Chinese and Japanese, may not have been as aware of those type of programs. Many of the individuals that are active in the Asian Real Estate Association of America, didn't come here as tech workers with big checks to buy a house right away. Many went through the process over time of working hard to save for it. So, the need to support individuals prior to the time that they need home counseling on financial awareness, and how to buy is great. There needs to be a long-term understanding, and AREAA understands it is a continuum. You have folks right here who are the crazy, rich Asians, but you have folks that need incredible support. So, we're actively reaching out and supporting the different associations. I'm very honored to be here with colleagues from the counseling agency, and I'll make a point that what has happened, and the word toxic was mentioned talking about gentrification, I 100% agree. I will also note all of a sudden, the conversations between housing providers, landlords, and housing users, and tenets has become very toxic. There's this perception that we're enemies in this country because small property owners may have purchased a 2 or 3 unit building so that the rent from the other units could help them with their mortgage. That's a traditional path for many of us to go into the middle class, and at that time the relationship between the property owner and those who lived in the building was not like it is now. We need to work together in solutions, because what's happening now, when we're sometimes adversarial is not getting good results. One of the things that AAREA members observed during the great recession, when there was a big foreclosure crisis, there was oftentimes the AAREA’s and real estate owned the foremost properties of individuals who had Asian surnames, when you walked in, they were spotless. They actually broom, cleaned it before they left, and that wasn't always the case with foreclosure properties, but when the deeper dive you reach into those borrowers they had never, ever, ever contacted a bank. They were in trouble, but didn't realize that there were resources, counseling agencies, and banks that we reached into to support them through that process. One of the things that as a practitioner, would be very important for counseling agencies, to not just have the pre-housing counseling not just have the rental support, but to really have a very engaged pulse purchase process. Realtors know this, the first 3 years is when something goes wrong, owners often reach out to the realtor, I had a health issue, my mom has cancer what do I do. The reality is realtors and AREAA members are not as aware of the counseling support that can be provided. I think that's a partnership that we need to expand, because what we do is we keep folks who have worked very hard into their first home, helped them maintain it for the first 3 or 5 years the likelihood success increases dramatically. If you don't, and if you allow that to happen, then you're allowing the potential for generational wealth transfer that will protect communities moving in the future. So, I think the alliances and the connections that can be made from individuals in this room is critical.

**David Berenbaum:** Thank you, John. I fully concur with your recommendation. That post-purchase counseling is critically important, and I'll just return to our new home ownership initiative NOFO that will be published. So again, our community can become familiar with it before a Grant application has been issued, it will require pre- and post- purchase counseling for the very reasons that you identified as well. It is being issued with a real effort to ensure that we realize and reach what I'll call first-generation borrowers. But familiarity and a relationship with the housing counselor over the life of one's housing journey is something that we would like to really see across all the communities and constituents that we serve with our agencies. I also want to note something that the Office of Housing Counseling recently did. The members of the committee are aware of it because we briefed you about it previously, we suggested to the single Family and FHA housing office since there were a large number during the pandemic of FHA borrowers who were in danger of default 60-days or more behind. For the very first time the office of housing counseling sent a letter to every borrower who was more than 60-days late, so that they would receive a friendly letter from the Office of Housing Counseling. The response to that white party contact approach, the first year we did 30% of consumers immediately requesting a COVID forbearance, so we need to think out of the box as your suggesting here, so that we establish meaningful partnerships with industry. Many of our agencies had worked with servicers during the financial crisis, and some had also during the pandemic. But this was the first time that FHA as an insurer said, let's do this and support our agencies as well as our servicers. And it was win-win we did the second time as well. One of my takeaways as we did the original letter, and it was a two-side letter for budget reasons, but very simply presented, so consumers would respond well to it; it was in English and Spanish, but one of my takeaways from our discussions today, is obviously we need to do that in more languages, or at least have links available to our HUD website, where it's available in multiple languages as well. But thank you for you for your comments.

* + **John Wong:** Thank you so much for that. I think that from a practitioner, we recognize that that type of friendly reminder actually is very successful. When we kind of core why disaggregation is needed. One is to have broader industry government recognize that it's not monolithic. I've learned today it's reaching out to have our broad cross section of members of NIHP committee know that they can stand up and say something. There's a tendency for individuals who are immigrants from other countries that want to keep quiet, stay low. I think that the work the counseling agencies know is critical.
* **Sissy Trinh:** We don't do housing counseling, part of the reason is a lot of housing counseling focuses is on homeownership, and our folks are essentially too poor, they’re on SSI, they’re on TANF, they are on general relief. But additionally, housing affordability, even subsidized programs are becoming more and more out of reach. When we were in conversations with our local city planning department around our land use and zoning plan, we were negotiating around affordable housing incentives, right. We were talking about for sale and rental and the city planning department was very clear that they needed to include incentives for moderate and homeownership and workforce ownership which essentially about $150 to $170,000 a year for a household. The reason why is because folks who will be less that can't get the financing together, and this was like studies have been done repeatedly and it's true our folks can’t get the financing together and even if they could, because SSI and TANF have those asset limits. You have enough for a down payment, which means you get kicked off of your SSI which means you get kicked off on your Medicaid and food stamps. Right. So, there's just like all these disincentives for putting our people into homeownership. You know, the other thing too, anecdotally, there's the number of like home ownership, buildings, subsidized home ownership buildings in my neighborhood, they're going for $600,000 a unit, I can't afford that, I’m college educated, I’m an executive director, you know, and this isn't to say that home ownership shouldn't be a goal or an important part of HUD’s work, but what I'm saying is that in hot market cities like LA, San Francisco, New York, Boston, it's becoming increasingly impossible. I think that HUD has so much opportunity to get creative with the tools that it has. I think, obviously, we want more resources, right, more investment in 202 more investment in Section 8, but also, how do we move more strategically? Right. You know, one of the things I've worked on trying to figure out is prioritizing Section 8 vouchers to affordable housing developers, right like Little Tokyo service center that can cross subsidize for the units that aren’t Section 8. So, they can get deeper income targeting. I said multiple times yesterday, our folks are too poor to qualify for affordable housing. Operationally, there's a certain minimum that developers have to meet before they go into the red right, so much of my work professionally in our organization's work is how do we get that deeper subsidies? We’ve done the land use incentives, we've done local ballot measures, locally I think we're doing a lot to try and solve our homelessness crisis. We're self-taxing at rates and billions of dollars. You know we're actually opening up 500 units a month of supportive housing for every month in LA but it's not enough and we do need that federal investment and that federal support, and I think that more resources, but also strategic deployment of resources. Like I would love to see in an affordable housing development, where let's say you have 100 units of affordable housing, a handful of those can be Section 8 units that allow for more of the like 15% AMI units, to cross subsidize, so that the developer doesn't go into the red. This is going to be a growing issue as rents rise because our incomes are stagnating. The fact is you can work a minimum wage job in LA you're going to still be too poor to qualify for affordable housing. What we've been seeing with our members, and a lot of our members are high school students, they're choosing to fail their classes, because they don’t want to ask their parents for money for school supplies. So, they're not failing because they don't care, it's because they have to do projects that require the purchase of school supplies. We're already starting to see a decline in enrollment and increasing dropout rates in LA Unified School District. A lot of that according to the school district is really driven by students who are dropping out to get jobs in order to pay for rent debt. You know, we all during the pandemic spent an enormous amount of resources trying to get our families to apply for emergency rental assistance, and LA county and the state invested billions of dollars in rent forgiveness. There were so many barriers that just felt demoralizing. You know, half the time I was talking to my staff and they're like, why are we even trying? The state's emergency rental assistance program, they used Google translate to translate their application, and in Chinese, it actually said go back to your country. The applications were also all digital, we work with a lot of seniors who don't know what the internet is. A lot of them they don't get their mail where they live because they can't read English, so it gets mailed somewhere else. We had to get really creative about proof of residency. We had to jump all kinds of hoops and even then, I think of all the applications we submitted, we got a 90% denial rate. And that was us intervening on behalf of these residents. Now, if we weren't there none of them would have actually submitted an application. So, we have all these programs that keep people housed, we have all these programs to help support people into financial stability. But unfortunately, it's not serving the most vulnerable, lowest income folks, folks who have limited English proficiency. I feel like sometimes I just want to give up to be quite honest, it's really hard. But again, I think that HUD is at a place where you can get creative, figuring out how to more strategically leveraging assets you have maybe pushing some of the other federal agencies that have a hand in housing to get involved. Our emergency Rental Assistance Program, and it's actually funded through FEMA. Again, trying to prioritize people who are at most risk for those funds. We're working with our local transit agency, and you saw yesterday multiple projects that were right above transit stations. Getting the FDA to kind of loosen up some of their regs around land banking, for example. Obviously, you guys are HUD, not FEMA or Metro but I think I'm just kind of giving you examples of ways in which partnerships and alliances can really get a lot of win-win opportunities. Thank you.
* **Panida Rzonca:** I wanted to touch base on what happened to our communities during COVID in the aftermath. Los Angeles is actually the fourth most expensive city in the world to live in. I'm just echoing the unaffordability of housing in LA, and the demand for affordable housing is far greater than the supply we've talked about. Also, we need to look at the conversion of existing affordable housing stock into condos and market rate housing, that additionally reduces that supply. Unaffordable housing causes a huge rent burden where people are paying 69% of income on their rent. In terms of solutions, I'd like to talk about the 3p’s, preservation of existing affordable housing stock including rent control units, production of more affordable housing, and protection of tenant rights. At Thai CDC we also focus on trying to prevent gentrification and displacement of our communities. And we've seen that start to happen in our very own Thai town. This is done by organizing against catalytic real estate developments that bring in chain stores and market our luxury housing. Thai CDC organizes affected community members to voice their opposition at public hearings before City Planning Commission approving those developments. Developers hate opposition and will negotiate with the communities they want to avoid the delay in construction, which will make their projects more expensive. I've talked to my executive director about this too, because at the location we visited yesterday at the Hollywood and Western Metro stop, we actually negotiated additional community spaces that would be open for our use in the affordable housing that was being developed on that site. Solutions also include agreements that run with the land and will ensure affordable housing when the property changes hands, and also regulating the share of housing platforms like Airbnb’s to prevent illegal conversions of rent control buildings into micro hotels, displacing low-income renters. A lot of folks are being pushed out. Now we also need to engage in more responsible land use and take out parking lots to build affordable multifamily housing, build affordable multifamily housing around transit, develop more mixed-use projects with retail and commercial on the bottom, and housing on the top and this need would increase density. But in LA unfortunately, there are a lot of NIMBYs (not in my backyard) people who don't want the congestion, traffic, lack of parking, and blocking of their views. That's why it should be done around transit to mitigate these negative impacts and create a more equitable, transit-oriented community. Otherwise, these NIMBYs will see more homeless and encampments s and what they perceive as negative impacts such as traffic and lack of parking. That all being said, Thai CDC is an affordable housing developer, and we partner with Little Tokyo Service Center and other organizations to ensure that there is more housing, but we simply just can't do enough. During the COVID pandemic, we actually switched our focus to alleviate some of the trouble that our communities who are renters are facing. We actually started representing renters that were in the eviction process. However, because of the demographics of our community, many folks actually didn't have a formal lease agreement, and these may be undocumented folks, maybe folks who shy away from the formal legalized lease agreements. That are available for a lot of different reasons. Maybe they're a little bit more unstable due to their jobs, or there their status as low wage workers, and we found it very difficult to assist with rent relief programs that were available locally and statewide. Just because we would have to prove a lot of things, including bringing out these rental agreements that just didn't exist. So, we're kind of trying to help a population that is very much in limbo and though they would like to provide them, additional housing counseling in terms of rental counseling, it's not the same framework. These are folks who we want to help on their path to legalization, as well as understanding you know, if they can get a lease agreement, they can assert their rights as renters. Even in situations where they are legal permanent residents because they lacked the language specification, they'll just go with a co-ethnic homeowner that is renting out a room, but also very easily harasses them and keeps them out when their needs change.
* **David Berenbaum:** Thank you very much. I want to ask the members of the committee if they would like to respond in any way or ask any questions. That includes our online members. I want to thank the panel. This has been very informative, and often the big picture is equally challenging as working with our consumer because of how it limits, affordable housing choice or options. I want to respond to one point you made and totally respect that you felt the housing counseling program was not the right fit, but I do want anyone in our viewing audience to understand that our office provides complete choice to any agency as to the nature of services that the organization provides. We have organizations that work exclusively in the landlord tenant space. We have organizations that work exclusively with elders, often with reverse mortgages as well, because there's a wide range of approaches, as well as program offering by our agencies, again, what we want agencies to do this meet the needs of the community they serve. HUD is focused on bridging the homeownership gap. Our program really defers to the needs on a local level or national level for our intermediaries. I just wanted to share that.
	+ **Sissy Trinh:** I just want to be clear; this is not a critique of the housing counseling program or the work that happens at all. I'll give you an example, there’s a homeowner in Chinatown. His grandparents bought the property many years ago. It's a multifamily building and he has since inherited it. He can't afford to maintain the building, but he's not raising the rents because he doesn't want to. He doesn't want to renovate the buildings. He doesn't want to raise the rents on the tenants. So, no matter how much housing counseling provided to him or to the tenant, the fact is that there is a subsidy gap that counseling cannot provide. So, it is not about a critique of the value of housing counsel. It’s more about the bigger systemic issues around affordability and the gap between rents and income in LA that housing counseling will not be able to provide in the context that we work.
* **David Berenbaum:** Thank you for sharing that. I'm a firm believer that not-for-profit organizations need to be a voice for their constituency, and we use the word advocacy earlier today in our conversation. There are many multiple roles for not-for-profit organizations and representing their communities. So, thank you each for what you're doing. Thank you for what our area is doing as well. We need to unfortunately move on the agenda, so we're going to move to our informal rap up. I want to first once again, express our appreciation to national capacity, and to everyone who was part of our discussion today. I’d like to invite all of the members of the committee, and I will start with Angie, to share their thoughts and if you have any immediate thoughts as far as the next steps feel free to before we go to the public session of our meeting.
* **Angie Liou:** Thank you so much to the local LA area community organizations for hosting us and for taking the time to share your stories, and the particular struggles in your communities and also for traveling all the way from Hawaii. I think for myself in terms of the organization that I represent it resonates a lot. Much of our work is also very comprehensive community based. Whether it's rental, homeownership, affordable housing development, new development, it all ties together. I have been on this HUD Advisory Council for a little over a year and I really appreciate the opportunity to talk to your committee members, but I think the greatest takeaway for me wearing this hat of the Advisory Council is while I know that within HUD there are many different offices, some are focused on multifamily, some are on fair housing, and this is Office of Housing Counseling. I think what we've heard over and over again is that so many times the communities that we serve, they're not experiencing those issues in a separate vacuum, they're all intertwined. We know that there are people in our communities, maybe they work in restaurants or hospitality, that their incomes are just too low. They're never going to be ready to be able to become homeowners and so I really appreciate this meeting in tying those issues together. What I would like to see HUD think about is how to better incorporate those issues on the rental and the home ownership side.
* **David Berenbaum:** Thank you, I think describing HUD as having multiple cylinders, as some people do, is a fair statement. I will share with you that Secretary Fudge and Deputy Secretary Toddman are very much about breaking down those cylinders, so we all work very cohesively together. I will say one of the strengths of housing counseling is that often we have been a leader in community engagement through our partnerships with the housing counseling and legal service and other communities. That’s something we can continue to build upon and it's one of the reasons our team always says if you have an issue that involves multifamily or another division of HUD, and you're having a challenge, reach out to us so that we can help facilitate a discussion or resolution of the problem. I just also want to note that we have a greater responsibility to ensure that every American has a place where they can live safely and affordably. It went so deep into our thinking that even our national campaign; it doesn't say let's make homeownership the goal, it says Let's make home the goal, and that was very pointed on our part. We're very sensitive to the issues that you're raising, and we're committed to that bottom line. I'd like to invite other members of the committee to jump in with comments.
* **Paul Yorkis:** I just want to say these two days have been remarkable. I thank everybody who helped plan it, and implement it, but I wanted to share a couple of things: in Massachusetts the law says that an agency disclosure form, a home inspection advisory form, and a lead paint form needs to be presented to ever consumer. I'm delighted to share that two of those three forms are now available in seven different languages in Massachusetts, and the lead paint form should be available, but isn’t because it has to be approved by the US Department of Environmental Protection, because they regulate that form, but that too will soon be available in seven different languages. So those people who are listening and viewing today, please encourage your states to do that also so that we're in a much more equitable situation, to serve everybody who's interested in being a homeowner or tenant in their community. I think there are things that can be done that are small, and those forms are relatively small but they're very important in terms of providing equity to people who do not have English as a primary language.
* **Richard Verrillo:** For me this was eye opening to the issues that the Asian population faces. I'm glad that we were able to focus on this and shed some light on the issues they face. Thank you.
* **Ibijoke Akinbowale:** I wanted to acknowledge really what has been robust conversation around and elevation around homelessness specifically in LA. I think we acknowledge in a number of meetings how just in the counseling community whether longtime counselors have left and have left with a lot of knowledge and either previously been really focused on foreclosure counseling and have now moved to focus on pre purchase counseling, and we are very much so in an environment that it emphasizing in homeownership, because it is significantly gapped. I wanted to acknowledge that it's impossible not to hear your point loud and clear on the homelessness side of things. I also tossed that challenge back out to you as LA is obviously leading at some of these historic figures in terms of rate in homelessness, I think you guys said in increased by 9% and double for the Asian community in the last year so, I think this provides a really unique opportunity for the field to sort of learn what some of the best practices may be from service providers in this community in terms of homelessness intervention and rental counseling that counselors throughout the country are very much so still learning or relearning just because of the changes in the market. The second thing, I wanted to thank all of you for hosting us. I think there's so many themes that have been highlighted in terms of the way in which our clients access services that are much needed within their communities. I think it's just a reminder and a challenge for us all as service providers in this space whether that be connected to the entire pathway of housing, whether that is for extremely low-income consumers, low-income persons moderate folks that are in homelessness seeking stable rents or senior folks pursuing homeownership, as stakeholders on a federally and privately and again non-profit service providers we have great responsibility to helping to establish trust within our respective fields. And obviously across the communities that we serve, and so I just wanted to thank the panel for really highlighting those things for us today. Thank you.
* **Sherri Eckles:** I also wanted to echo the thank you’ s, this has been really educational, and I appreciate not only the information, but the work that everybody does every day in the communities. I feel very humbled. In terms of some of the things that you said obviously resources are short, so being a representative for the mortgage industry I'm always trying to figure out ways for money. Some of the things that we were looking at in New York, in terms of helping some of the groups that were falling short was trust building. Then there's a cost and a lot of time involved in that, and so with good reason in terms of the trust of the government programs and things like that with these populations, who else is sharing a similar challenge, banks that are trying to now go into unbanked an underbanked community and build trust, which doesn’t exist for good reason in that space as well. So, they are trying to build bridges and build relationships How do we get into those communities? So, there’s money in banks that maybe if we're looking to partner or work together, we can come up with a way to build trust and forge relationships. I think that financial literacy has a similar kind of track, trying to get financial literacy as ingrained part of the curriculum all the way through school, opportunities to maybe develop a curriculum and teach courses at Community College's on financial literacy to help people getting into that workforce development in two different spaces. It would be very beneficial to people trying to obtain their homeownership dreams to have people working with them, that look like them, that understand their cultural, their cultural challenges and things that are unique to their communities. Then also on the flip side, skilled labored workforce development that could help with the housing labor shortage and help us make construction of new housing and preservation of existing housing more affordable. The last thing that I would say is from an advocacy perspective, I think we all have an obligation since housing counseling is working so closely now with single family and others to advocate for a program guideline changes that address cultural differences**.**
* **David Berenbaum:** We are running short on time, and we do need to move forward to our public comment period. I'd like to share my appreciate and I want to keep this line of communication open with all of our participants and everyone in the viewing audience who is engaged and providing services in the AAPI community. If you have not had the opportunity to engage with the office of housing counseling, please do because we're very responsive and are interested in your thoughts, and in particular to the point of taking a fresh look in how we deliver services, that particularly is culturally pertinent and relevant, we're very open to your suggestions right now, because again, the issues are evolving, the issues continue to be very challenging working with our consumers. We need to evolve how we practice housing counseling to meet our consumers where they are approaching us from. So, thank you all, I am going to tun the meeting over to Virginia Holman, Virginia is our designated Federal Official, and she will explain the comment, public comment process.
* **Virginia Holman:** Thank you very much, David. This is a very important part of our meeting where we ask the public to give us comments relative to what we discussed or just any other housing counseling topic. Just to give you a little guidance on how the process is going to work. You're going to be able to make your comments either through Zoom, or in person, using the Zoom link, the facilitator will call on you if you registered to speak or in response to that fancy raised hand in Zoom. The facilitator will open your line, but then you must unmute your microphone yourself. You’re also going to be able to make comments in person if you registered. Again, the facilitator will call on you. If you didn't register, you’ll still have the opportunity to speak, you just need to go to the microphone and the facilitator will be able to assist you and we'll call on you when it's your turn to speak. We'd like you to introduce yourself by providing your name and your organization and an important thing to note is that there is a two-minute limit on your individual comments. As I said earlier, restrict your comments to the topics that we discussed today or just general housing counseling issues. Another important fact is the members of the advisory committee will not respond to your comments or questions during the meeting. They will, however, consider them at a later date during future deliberations. Thank you.

**Public Comment – David Berenbaum & Virginia Holman**

**Summary**: Ms. Holman started the Public Comment Portion of the meeting by explaining the rules and procedures.

**Virginia Holman opened the floor for public comment**:

For those who are not familiar with the rules of a Federal Advisory Committee or board, we are permitted to invite comments, but we cannot respond to comments during the meeting.

* **Ann Molina**

Good afternoon and thank you so much for allowing us to participate. This has been one of the best conferences in my whole housing career and it was amazing to hear from all of you to the housing counseling agency, don’t give up. We have to keep going. I do want to just mention that. I have low vision. I want to explain I've been a housing counselor for 12 years and I've been a banker for12 years, so I felt very prepared to take the test after taking the practice exam, but one of the requirements, if you have low vision, if you need any kind of accommodations for the screen size or for the test taking time, is to apply 30-days prior to test taking. I began working at my organization on April 18. I scheduled my test for the next week, so I couldn't get the accommodation. I think that if we can maybe lower that window that would help for those that are not primarily English speakers to have an extended time and not have that 30-day window out. The second thing is you're not allowed to use a pencil and paper to do the math problems. Any housing counselor that has worked more than a week knows that they need to take out a pen and paper and write out a budget. I think it'd be very helpful, and I don't think that that would change the cost or make anything more difficult on the test. It would also lower the pressure of somebody who's trying to get a job as a housing counselor. The second thing I wanted to mention is that in LA you have to make $72,000 to be able to afford a one bedroom. Most housing counselors make less than $60,000. So, when we're talking about trying to get young people to go into housing counseling as their education path, we also have to think that we're going to be putting them into debt. Because in Los Angeles if you make under $70,000 you qualify for the down payment assistance as a low-income homeowner, so that, you know, we're teaching financial literacy when we're all struggling as well. That was my comment. Thank you so much for your time.

**Rosa Coronado**

Hi, Rosa Coronado, I am here on behalf of East LA community Corporation. My comment is in regard to language justice, as an organization we stand for offering services or information in the language that people are most comfortable in and that cost is something that we do have to put up with, right? For example, we hosted an affordable housing one on one workshop to give information as to how to apply, it was a one-hour workshop Via Zoom, interpretation is $100 an hour, but the minimum requirement is two hours. So, we covered a $200 bill for a $100 workshop. the work that we’re doing is not necessarily being funded, and so that is one of the issues. So, in terms of HUD’s budget, it would be beneficial to allocate funds to cover the high translations cost. I want to bring attention to grassroots leadership and organizations that play an imperative role in providing ideas and education in alternative housing. So, on the east side, we have Libre, they are a grassroot organization, they been working to acquire land or provide or start talking about cooperative housing, since we know that the housing crisis is not going anywhere. So definitely thinking of these alternative housing models and figuring out ways to finance them because financing them has been very difficult.

**David Berenbaum:** Thank you both. Very pointed comments and we appreciate the information and recommendations.

**King Chung**

Hi, my name is King Chung, I’m from a group called Chinatown Community for Equitable Development. The last two years or so we have been involved with section 202, Kathy Manor, senior Citizen Housing, and it’s been put up for sale, and the funny thing is that the buyers, they’re asking for a lot of money, the maximum allowable rent, even more that what the luxury market housing are asking in the neighborhood, such as JAR, Brazen Plaza, Arts Plaza or Sinai. The first buyer wants to raise the rents to $2750, which is quite a bit, and I’m glad HUD turned it down, the second one want to raise it to 2540 which is pending right now, and I just want to make sure that HUD does not waste our taxpayer money, being too generous with our money. The money is tight, and it needs to be used prudently, and um if we allow HUD, if HUD allowed this kind of maximum allowable rent increases, then it would be gentrifying the area. From what is seems is that our city, they allow on Section 8 about only $2094 a month in rent, and therefore I guess HUD’s guidelines for the 9021area is $1009, and I don’t see how or why this developer is asking for so much, we just want to be fair and equitable and nothing more, Thank you.

**Next Steps and Adjournment- David Berenbaum**

**Summary**: Mr. Berenbaum thanked the committee members for very intense two days and wonderful meeting. Mr. Berenbaum stated that the OHC will hold the next meeting virtually in September. Mr. Berenbaum stated that this two-day meeting lived up to the hopes and expectations to really engage with a very important constituency in the population we serve. He stated he would like to replicate this with other groups, such as the Latino community. Mr. Berenbaum invited all of the groups who are interested in the issues spoken about to stay in contact with him and with the directors HUD Office of Housing Counseling. Mr. Berenbaum thanked everyone again and wished everyone safe travels home.

**Meeting Adjourned.**

**End of Webinar**