



Housing Counseling Benefits Asian Americans and Pacific Islanders



Preparing the Next Generation of Native Hawaiian Homeowners

Honolulu, HI - In 1999, Blossom Feiteira and Kehaulani Filimoeatu met after waiting for years to claim their lease awards on Native Hawaiian Trust Lands, only to be denied. No credit, no savings, and too much debt. Mortgage lending institutions told them they were not financially qualified to secure their awards.

At the time, HUD had produced the [Housing Problems and Needs of Native Hawaiians](#) study, which analyzed housing and economic disparities experienced by Native Hawaiians residing in Hawaii. The study's key findings included:

- Native Hawaiians had the highest percentage of housing problems (49 percent) of any group in the United States;
- The unemployment rate of Native Hawaiians was twice the rate of non-Native Hawaiians in the state;
- 2,300 Native Hawaiians were homeless constituting 30 percent of the total homeless population in Hawaii; and

- Homeownership opportunities for Native Hawaiians had always been limited and had further decreased due to rapid increases in housing costs.

Determined by their own struggles to secure their lease awards, Feiteira and Filimoeatu founded [Hawaiian Community Assets](#) (HCA), a HUD-approved housing counseling agency in 2000. The two women co-authored the *Kahua Waiwai Homebuyer Edition*[®], a curriculum which bridged traditional Native Hawaiian resource management practices with the modern mortgage financing system to assist families in becoming qualified for homeownership on Hawaiian Home Lands.

HCA delivered workshops using the *Kahua Waiwai* curriculum, and used individualized counseling allowed families to build credit and increase savings for down payment and closing costs. Hawaii Community Lending, HCA's nonprofit mortgage brokerage, completed the holistic service delivery model by helping families secure affordable mortgage financing.

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
Deputy Assistant
Secretary,
Office of Housing
Counseling

Greetings,

In 2009, President Obama reestablished the [White House Initiative on Asian Americans and Pacific Islanders](#) to improve the quality of life and opportunities for AAPIs by facilitating increased access to and participation in federal programs, where AAPIs remain underserved. Today, the Office of Housing Counseling recognizes **Asian Pacific American Heritage Month** with this edition of *The Bridge* featuring agencies that serve the unique housing needs of Asian American and Pacific Islanders in their neighborhoods and communities.

According to the 2010 U.S. Census, the Asian population grew faster than any other race group over the last decade and is expected to double to more than 47 million by 2060. In this issue, we learn about the specific housing vulnerabilities faced by many Asian Americans and Pacific Islanders such as language barriers, cultural understanding, knowledge of fair housing rights, and where to turn for housing guidance, assistance and resources. According to the following chart, language disparities due to Limited English Proficiency is one of the biggest barriers to the self-sufficiency of Asian Americans and Pacific Islanders.



Fortunately, many of our HUD-approved housing counseling agencies are expanding the number of housing counselors that speak the language of their clients to reduce those barriers. HUD also provides translated materials to expand language access. Visit [HUD's Limited English Proficiency materials webpage](#) to review and download brochures, fact sheets, forms, posters and more.

May is also National Military Appreciation Month and the Office of Housing Counseling joins the nation in honoring current and former members of the U.S. Armed Forces who have served in the pursuit of freedom. HUD, working with the [U.S. Department of Veterans Affairs](#), facilitates collaboration among Federal agencies and veteran-serving organizations to provide programs and resources for veterans and to [end veteran homelessness](#).

Sarah

PRESERVING AMERICA'S CULTURAL NEIGHBORHOODS... ONE HOME AT A TIME

Washington, DC - Low-income Asian American and Pacific Islanders (AAPIs) face increasing difficulty in securing and preserving safe, affordable and stable housing in their community of choice. According to the 2014 Census, nearly half of the nation's poor AAPIs live in 10 of the most expensive real estate markets in the country, placing them at significant risk for displacement from their neighborhoods because of escalating rents and home prices that exceed the pace of income growth. For immigrants, the potential for displacement is further exacerbated by their isolation due to language barriers and a lack of knowledge about who to turn to for help.

For 15 years, the National Coalition for Asian Pacific American Community Development (National CAPACD) has been working to stem this tide of displacement, and more importantly create economic opportunity for AAPI communities, through policy advocacy and programmatic interventions that build local capacity. The organization became the nation's first and only AAPI-focused intermediary for the U.S. Department of Housing and Urban Development's housing counseling program in 2010. National CAPACD created the program in direct response to the lack of community capacity that existed to serve linguistically isolated AAPI communities during the recent housing crisis.

In 2007, there were very few organizations providing HUD housing counseling services explicitly targeting the AAPI community. Today, National CAPACD's network boasts 18 HUD-certified housing counseling agencies in 16 distinct geographic areas. Collectively, this network serves approximately 7,500 clients annually through a variety of counseling and education services that include pre-purchase/homeownership, rental, post-purchase, homeless prevention, foreclosure prevention, and financial capability. For many of the network members, preventing displacement through linguistically and culturally relevant housing counseling is a key programmatic goal.

National CAPACD's Housing Counseling network members' possess substantial expertise in serving the most linguistically and financially isolated AAPI populations at greatest risk of displacement, including (but not limited to) recently arrived refugees and immigrants and populations that continue to

experience the long-term effects of colonization such as Native Hawaiians and other Pacific Islanders, and the elderly.

Mono-lingual AAPI elderly populations have proven to be a demographic particularly vulnerable to housing displacement. A 2015 report by Wider Opportunities for Women, *Living Below the Line – Economic Insecurity of Older Adults*, revealed that 36 percent of elderly AAPIs were found to be living in rental housing, with 90 percent of these individuals deemed to be 'economically insecure.'

This statistic is supported by examples from Washington, DC to Seattle, WA of low-income AAPI seniors whom have lost or will lose their housing due to gentrification pressures that have triggered property sales or non-renewal of affordable housing in favor of market-rate development. This dynamic exacerbates the shortage of senior-friendly housing in many cities, particularly for those who seek to live in neighborhoods that offer strong social networks, cultural and linguistic-appropriate services, and often, independence through great transit and pedestrian options.

Most, if not all, of National CAPACD's housing counseling network serves a significant population of elderly AAPIs. Organizations such as Chinese American Service League (CASL), a multi-service agency in Chicago, IL, has made a concerted effort to increase the financial capability of the neighborhood's sizeable senior population.



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KEEPING UP WITH CHINATOWN CHICAGO



Chicago, IL – The Chinese are the fastest-growing immigrant group in Chicago and the city's third largest overall. Chicago's ever-expanding Chinatown — with a growth rate of 34 percent — is home to over 8,000 residents and the population continues to rise even as gentrification displaces and shrinks other local immigrant neighborhoods. Chicago Chinatown is diverse and vibrant, but not without its challenges; many residents speak only Chinese at home, and about three-quarters of residents are not comfortable with their English skills. Language barriers — among other issues such as cultural differences and the need for healthy adjustment — can keep Chinese immigrants from living active, enriching lives with dignity amid the whole Chicago community.

The [Chinese American Service League](#) (CASL) is a well-established social service agency, which has been providing comprehensive services to the Chicago community since 1978. According to the 2010 Census, 26,000 Chinese residents live in CASL's immediate service area of Chinatown, Armour Square, Bridgeport, and McKinley Park. Among them, more than 17,000 clients seek various services from CASL each year.

Typical clients are new immigrants from China, Hong Kong or Taiwan arriving in the U.S. to reunite with their families. Those who are less educated and have English language barriers choose to live in Chinatown and its vicinity where they feel more comfortable using their native language. However, CASL is not limited to serving residents of the Chinatown area and takes initiative to attract and embrace multicultural clients all over Chicago.

CASL started its Housing Initiative in July 2005 after seeing a growing need in the community for assistance with housing. The project grew exponentially during the foreclosure crisis, and has since become the [Housing and Financial Education Department](#) (HFED), a full-fledged HUD-approved housing counseling agency.

CASL's housing programming serves many new immigrants who lack English language skills, understand little of the U.S. legal and financial systems, and have no other place to seek multilingual and culturally-sensitive assistance. Led by certified multilingual housing counselors, CASL presents options and information to solve issues related to rental housing, homeownership, mortgage analysis, refinancing options, home maintenance, property taxes, foreclosure prevention, landlord-tenant rights and responsibilities and financial literacy through workshops, seminars, materials from its resource library and one-on-one counseling.

CASL also assists homeowners facing foreclosure or at-risk of foreclosure, educates future homebuyers, protects existing homeowners and improves their quality of life during difficult economic times. CASL focuses on the preservation of existing housing and the creation of homebuyers by addressing concerns of and removing obstacles from owning a home. In 2015, CASL conducted 47 seminars or workshops on various housing related topics, educating 729 people. CASL served 429 clients through one-on-one counseling with 33 families eventually purchasing a home. Most of the new homebuyers bought their home in the Bridgeport or McKinley Park neighborhoods near Chinatown, while others have chosen new homes in the suburbs.

In late 2014, CASL launched closing cost assistance and emergency rental assistance programs and in the following year helped 19 first-time homebuyers and nine at-risk tenants with hardship. One of the emergency rental assistance recipients was Ms. Savage, who struggled to pay rent after being laid off. She came to CASL for guidance and was referred to the program. She completed a financial education class and received a check to assist with her rent during this difficult time.

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PROTECTING LIMITED ENGLISH PROFICIENT RESIDENTS

Philadelphia, PA – The Philadelphia Chinatown Development Corporation (PCDC) was founded in 1966 in reaction to eminent-domain evictions resulting from the construction of the Vine Street Expressway. For more than 50 years, PCDC has developed affordable housing and provided housing counseling to thousands of residents in the region. Annually, PCDC hosts over 20 housing workshops and works one-on-one with over 500 clients. As a HUD-approved housing counseling agency, the staff has honed its expertise by serving a mostly Limited English Proficient (LEP) immigrant population. PCDC's work has provided firsthand insight to the essential role bilingual housing counselors play in defending vulnerable LEP populations.

The challenges clients face are particularly clear in the case of a couple who came to PCDC's office in July 2015, seeking assistance with substandard and unlivable housing conditions. Both husband and wife were in their 70s. They had resided in a government-subsidized senior apartment from April 2009. Since 2010, their living room wall leaked when it rained, leading to mold. Neither the husband nor the wife spoke or read English. Complaints filed with great difficulty in person and in writing at the management office resulted in no resolution: they were told a contractor would be contacted to begin repairs, but no repairs were ever made.

PCDC familiarized the couple on fair housing and tenant rights and responsibilities. PCDC then worked with them to create an action plan to improve their housing situation. The organization scheduled regular appointments to provide translation services and also contacted management by phone and in writing on the couple's behalf over the course of six months. PCDC staff requested that management send the clients written responses to accommodate their limited English and to further empower the couple to take control of their situation.

Although PCDC experienced similar communication difficulty with building management, its advocacy mobilized a contractor assessment of their apartment and put the couple on waiting lists for two other affordable housing units: 1- a PCDC and Project H.O.M.E. collaborative project and 2- an internal unit transfer at their senior apartment complex.



While PCDC continues to work with the couple to reach a resolution, the seniors have become empowered to advocate for themselves and to educate their friends and neighbors facing similar circumstances.

From this experience, it is clear that LEP immigrants require dedicated housing counselors to an extent that is infrequently acknowledged. In Philadelphia's Chinatown, amidst rising housing prices, most clients make far below the median income and rely on subsidized housing. The most vulnerable among them, the elderly and low-income LEP immigrants, rely on subsidized housing run by organizations that are not equipped to accommodate language and cultural barriers.

Housing management is frequently passive and requires constant follow-up, which is difficult for LEP clients that are often unaware of their rights and the steps to demand action. Escalating conflict to court requires knowledge and resources that may be prohibitively difficult to obtain. In fact, even if the LEP clients are able to connect with bilingual housing navigators, they still may face communication difficulties. Chinese clients speak a vast array of dialects and come from a wide range of educational backgrounds, so communication can be a slow process, limiting the number of clients served.

PCDC believes that counseling agencies must be prepared to meet the rising need for bilingual housing counselors as America becomes more diverse and is proud to meet this community need.

PATHWAYS TO HOMEOWNERSHIP: OVERCOMING BARRIERS TO AFFORDABLE HOUSING

Saint Paul, MN – [Hmong American Partnership](#) (HAP) is the largest organization serving the Southeast Asian American community in the Twin Cities region of Minnesota. The Twin Cities region also has one of the largest Hmong populations in the U.S., most notably from Thailand, Vietnam and Laos and one of the largest and fastest-growing Karen populations in the U.S. from Burma. HAP achieves its mission by improving the lives of individuals and families in diverse communities by providing culturally sensitive social services; strengthening neighborhoods by providing housing, community, and economic development opportunities; and promoting the rich heritage of ethnic communities.

Of the 87 counties in the state of MN, Hennepin and Ramsey counties (where the largest Southeast Asian, refugees and immigrants reside) were among the top most disproportionality impacted by foreclosures. Due to the foreclosure crises, HAP established its housing department and began providing housing services to the community. The services included building affordable housing for low income families, foreclosure counseling to the community, and advocacy for those who became homeless due to foreclosure or their landlords' property foreclosure. As the economic forecast remains unstable, HAP's staff continues to work with clients to secure affordable housing, provide mortgage or rental assistance, advocate for tenants' rights, and deliver free housing and foreclosure counseling.

In 2010, HAP became a HUD-approved housing counseling agency with the National Coalition for Asian-Pacific American Community Development (CAPACD) as HAP's intermediary. Moving people from foreclosed homes and renting to homeownership was critical for the Asian American community.

With housing being so interconnected amid social, economic and community development, HAP believed it was important to provide comprehensive housing counseling services, both in one on one and group training. In addition, HAP provides supplemental services such as the Individualized Savings Accounts program. Here, savings are matched by a federal program through the [Office of Refugee Resettlement](#) with access to sources of financing that enhance the services provided through HAP's housing counseling program.

An imminent risk of foreclosure and a lack of affordable housing are extremely challenging issues for any community member to face. These issues are even more challenging for Hmong/Karen families, due to the cultural and linguistic barriers that often prevent them from accessing available resources and services.

The [Asian American Justice Center](#) reported that Hmong/Karen elders have the highest rate of Limited English Proficiency of any Asian American Pacific Islander community at 87 percent. In addition to language barriers, many Karen community members have recently arrived as refugees and have a limited understanding of the systems and structures in their new community. Culturally and linguistically appropriate housing counseling services are essential to ensure all communities receive the assistance they need to address immediate housing concerns and develop the skills and knowledge to promote long-term self-sufficiency.

In 2013, HAP started serving clients in financial literacy education and coaching. HAP's Housing Counseling department developed a housing and financial literacy curriculum to better serve the Southeast Asian community.

In recent years, HAP has expanded its housing counseling services to serve other immigrant populations such as the Somali and Ethiopian community. With the influx of immigrants and refugees and the increase in diversity, there has been a greater need for interpreters for HAP's homebuyer education courses and one-on-one counseling, which consequently takes more time. HAP is only one of the few that provide regular financial literacy and homebuyer education workshops in native languages for Hmong and Karen clients.



WELCOMING NEWCOMERS TO GREATER HOUSTON

Houston, TX - Established in 1979 as a Chinese language school, the Chinese Community Center (CCC) has played a leading role in welcoming newcomers to America and in creating opportunities for everyone to contribute to the Houston community. The largest Asian-led social service agency in Texas, CCC is a comprehensive community center that provides support programs to a diverse population.

CCC conducts educational and social service programs that help new immigrants settle into their new communities and acculturate, gain personal independence, economic self-sufficiency, and quickly become able participants and productive, contributing members of American society. CCC strives to meet the evolving needs of the community through culturally competent and affordable programs and administrative support, and by providing multi-purpose facilities for local service organizations and community members.

CCC's key initiatives include youth programs that provide quality childcare, after school, summer camp, language, and leadership activities for over 1,000 participants ages 1-year to 18-years old. The adult education programs aim to equip immigrants with skills to succeed in the workforce, through year-round English classes, citizenship classes, specialized job training, financial education, homebuyer education and other courses. Senior programs provide access to employment, social services, health promotion, and social activities. Community and cultural programs provide language, cultural enrichment and recreational opportunities for youth, adults and the whole family.

As a HUD-approved housing counseling agency, CCC is the only provider of Mandarin, Cantonese and Vietnamese language housing counseling in Texas. The Asian American population in Greater Houston increased 48 percent from 2000 to 2010 and 70 percent in the Houston Metropolitan Statistical Area in the same timeframe. It's projected to continue to grow exponentially in the coming years. As so many Asian immigrants move into the area, CCC's comprehensive services provide a clear pathway to financial success for these families.

Sunny Thrives in Houston

Sunny moved to Houston in 2005 and felt lonely and isolated. She found CCC through the annual Lunar New Year festival held at the Center. There, she discovered CCC's English as a Second Language (ESL) classes and began attending, while also enrolling her children in CCC's after school youth program. As her English skills increased, she joined the job training program, which integrates public benefits support, financial coaching and employment coaching into specialized job training classes.

Sunny graduated from the Medical Billing and Coding job training courses and began working at a local dentist office. Her financial coach helped her prepare a budget to increase her savings and sustain her family on her new salary. From there, she took CCC's First Time Homebuyers Workshop and began to build her credit score. As soon as Sunny developed a sustainable working history to be considered for a mortgage, she bought her first home! Her daughter graduated from the youth program and now volunteers at CCC's summer camps. Sunny jokes that eventually, she'll move on to the only CCC program she hasn't participated in—its senior social activities program.

In 2014, CCC launched the Financial Capability program to ensure that Sunny's pathway to success is accessible to all CCC clients. Recognizing that clients were only exposed to financial education and resources through the job training and housing programs, CCC integrated financial capability into all CCC service lines. The goal is that any client coming to the center—whether to drop their children off in childcare or youth programs, apply for public benefits, take ESL or citizenship classes or participate in senior care activities—will be exposed to basic financial education and have access to a financial coach.

Through the support of program development with the National Coalition for Asian Pacific American Community Development (CAPACD), CCC based this integration effort on best practices from CAPACD's network, recognizing the unique challenges and opportunities of providing financial capability to AAPI new immigrants and clients.

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SERVING THE CHANGING NEEDS OF THE ASIAN AMERICAN COMMUNITY

Annandale, VA - [Korean Community Service Center of Greater Washington, Inc.](#) (KCSC) was founded in 1974 by a pastor and his congregation that made a commitment to provide basic transportation and interpretation/translation assistance to newly arrived visitors and immigrants from Korea. KCSC helps these newcomers rent apartments, set up phone and utility services, and enroll their kids in school. Over the past 40 years, KCSC has grown and evolved into the largest bilingual and bicultural Korean social service agency in the Washington, DC metropolitan area.

KCSC has expanded and outgrown its original name, now providing services to other Asian immigrant communities living in the area. The Center has served more than 150,000 Asian American immigrant families since it was founded and currently provides services to approximately 1,200 Asian Americans a month at its four locations.

KCSC offers programs in the following service areas:

- comprehensive social services and case management,
- immigration services,
- first-time homebuyers program,
- housing counseling,
- financial literacy for adults, adolescents & children,
- job readiness,
- a youth empowerment program,
- Senior Academy (a continuing education program),
- domestic violence survivor assistance and intervention,
- health education and outreach,
- mental health counseling and psychiatric services, and
- alcohol and substance abuse counseling.

The Center also offers affordable healthcare services through two community clinics – Hope Clinic in VA and KAMMSA Clinic in MD.

KCSC actively serves its community members and strives to improve the overall quality of individuals and families' lives. Over the past four decades, KCSC has expanded its services and developed new programs in response to the changing needs of the Asian American community.



For example, KCSC began providing HUD-approved housing counseling services in July 2013 thanks to funding from a [Virginia Housing Development Authority](#) (VHDA) REACH grant and HUD grant.

Its programs and services are culturally and linguistically sensitive and clients are served by a dedicated and highly professional team of bilingual and bicultural social workers and clinicians.

Many Korean immigrant families in the Washington, DC metropolitan area have insufficient information and resources on buying a home due to different processes in Korea and language barriers. KCSC is proud to serve as a bridge to connect Korean immigrant families into American society.

(continued from pg. 7 – Welcoming Asian Newcomers to Greater Houston)

In 2016, CCC is embarking on the New Horizons expansion project to enhance its capacity to serve more children, families, older adults, and adults with disabilities from low- to moderate-income households in Houston. The project involves constructing a 20,000 square foot, two-story facility on CCC's property that will feature a state-licensed adult day care center for older adults and adults with disabilities as well as community space for public use.

This expansion benefits the capacity of all programs, and CCC anticipates enhancing the housing program with an increased focus on affordable housing counseling and financial capability for seniors. CCC plans to break ground on the new center in May.

A SPRINGBOARD FOR ACTIVE DUTY MILITARY AND VETERANS

Riverside, CA - [Springboard](#) has a long history of working with every branch of the military and the veteran community at all levels. In addition to being a HUD-approved housing counseling agency, Springboard is a certified [USA Cares](#) military housing specialist organization.

For a number of reasons, service members face relatively unique housing and financial challenges. With a long standing commitment to serving this important community, Springboard's free services are paramount, including financial education, foreclosure prevention and housing counseling for all members of the military community. Support includes:

- PCS (permanent change of station) orders when relocating and vacating an existing home with a mortgage,
- Insight on issues related to the Servicemembers Civil Service Relief Act (SCRA),
- Mortgage relief programs and opportunities to assist military families,
- Awareness of mortgage scams targeted at military homeowners, and
- GSE and mortgage servicer programs intended for servicemembers.

Springboard also serves as a briefer for the [Command Financial Specialist Program](#) and [Transitional Assistance Program \(TAP\)](#) for those transitioning from military service. Some of the topics from Springboard's curriculum that are frequently presented to service members and veteran groups include:

- Budgeting perspectives
- Improving credit and debt management
- Identity theft prevention and awareness
- Pre-purchase home buyer education
- Necessary steps to exercise the option to work with lenders to reduce the risk of foreclosure
- Warning signs for foreclosure rescue scams that claim to help families save their homes.

As evidence of the important need for Springboard's services, the organization recently received a thank you letter from an active-duty military member who had been preparing his credit to purchase a home.

"David" was struggling to have an erroneous item removed from his credit report that was adversely impacting his mortgage-readiness. After several days of failed attempts to cure his issues, David attended a Springboard workshop during [Military Saves Week](#) and learned about his consumer rights.

Empowered with this new information, he contacted the collection agency again and was quickly escalated to a manager. His issue was cleared on the spot. David wrote Springboard saying, "they immediately deleted the account and sent me a deletion letter via email." This issue had been preventing him from moving forward in the homebuying process. He was now able to proceed with his mortgage lender and he closed his note by saying: "Thank you so much for taking the time out to educate our unit on these vital life skills."

Springboard has served as featured briefer at various military presentations, such as the Department of Defense ("DOD") Financial Readiness Road Shows and the [DOD Yellow Ribbon Reintegration Programs](#) which are held for military Reservists and their families as they return to and reintegrate in the civilian world.

The agency's work also includes helping homeless veterans or those at risk of becoming homeless. Springboard has provided both a series of financial workshops and one-on-one counseling to specific populations of veterans enrolled in the Long Beach, California and the Las Vegas, Southern Nevada Veterans Affairs programs.

The many programs and activities happily provided by Springboard to honor the nation's heroes, show the dedication and commitment to service for the military and veteran community. These programs continue to make a positive difference in the military community and on veterans' lives.

INQUIRING MINDS WANT TO KNOW



We are all familiar with the poem, “April showers bring May flowers.” You are probably wondering what this has to do with housing counseling. *The Bridge* editorial staff asks you to consider ways you can raise the visibility of your housing counseling program in your community. By showering information, you can grow new clients.

Q: What are some suggestions for increasing the visibility of our agency’s housing counseling program in our community?

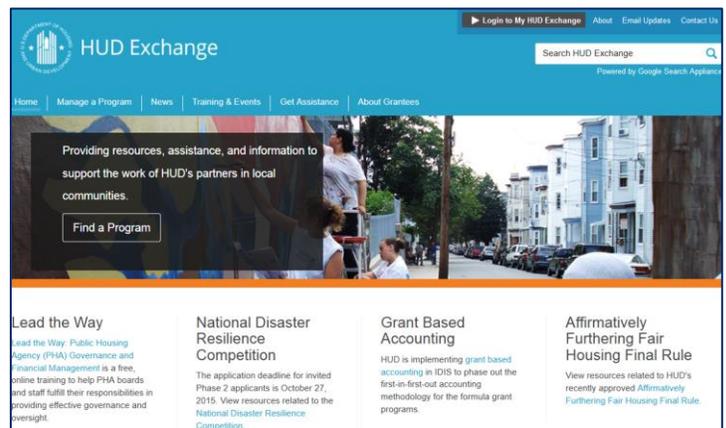
A: One of the most powerful tools for spreading the word that housing counseling makes a difference is by sharing client testimonials. Testimonials help increase awareness of the benefits of housing counseling and education. Providing client success stories can also help your agency reach those people that could benefit the most from counseling but are reluctant to seek assistance such as homeowners facing foreclosure, possible victims of scams, or home buyers embarrassed to admit lack of knowledge about the process of buying a home. You can publish testimonials on your website, annual reports, or social media such as Facebook.

Another suggestion for increasing the visibility of housing counseling in your community is through outreach with local and state lending and real estate professional groups. Offer to be a guest speaker at a monthly meeting and share how your agency can educate and counsel consumers on the different aspects of real estate transactions. Relay information about down payment assistance programs your agency may offer. Tout the benefits of working with an educated consumer.

Q: Where can I learn more information about designing an outreach program?

A: The Office of Housing Counseling has conducted two stakeholders meetings on increasing the visibility of housing counseling on March 16, 2016. These webinars include feedback on outreach strategies and changing the perception of housing counseling and can be found on [OHC’s Housing Counseling Webinar Archives page](#).

The [Office of Housing Counseling’s Training Partners webpage](#) has a link to [Virginia Housing Development’s YouTube video, Marketing 101](#). VHDA’s Marketing and Events staff leaders provide insight and examples of how Housing Finance Agencies and similar entities can use marketing tools and techniques to promote themselves and build value in their areas. Both of these pages also can be found from the Office of Housing Counseling’s main page on the [HUD Exchange](#).



PREPARING HOMEOWNERS & PRESERVING CULTURAL NEIGHBORHOODS (continued)

(continued from pg. 1 – *Preparing the Next Generation of Native Hawaiian Homeowners*)

In its first seven months of existence, HCA assisted 20 Native Hawaiian families qualify for their Hawaiian Home Lands lease awards and realize homeownership. The success of the *Kahua Waiwai* curriculum became recognized nationally leading to the women being honored with the Ford Foundation's Leadership for a Changing World Award. The award included a significant grant to seed fund the program.

Youth Financial Education

Successful homebuyers who experienced and applied the teachings of the *Kahua Waiwai Homebuyer Edition*® began to ask HCA, "when are you going to bring this (culturally-relevant financial education) to our kids?"

HCA responded in 2008 by engaging Native Hawaiians in statewide focus groups to develop the *Kahua Waiwai Opio Edition*®, a culturally-relevant financial education curriculum developed for and by Hawaiian teenagers. HCA's vision was to expand its service model to include culturally-relevant youth financial education as a tool to prepare future generations of Native Hawaiians for homeownership. Moving toward this vision, the organization engaged over 100 youth in shaping the *Kahua Waiwai Opio Edition*®. Seven teenagers from the youth leadership nonprofit, YouthVision Hawaii, were then contracted to design and illustrate the curriculum.

"The *Kahua Waiwai Opio Edition*® is an investment that is pivotal in building self-sufficiency of our people," said Kehaulani Filimoeatu, currently serving as Board President of HCA. "It is rooted in educating our children with the appropriate tools and in the appropriate way, so they can inform our communities. Our opio curriculum could have only come from the opio themselves, in the way they see and experience the world."

The curriculum covers traditional and modern Hawaiian economics, employment and paychecks, budgeting, saving, banking, credit, credit cards, loans, planning for a financial emergency, post-secondary education, micro-business development, and buying versus renting a home.

Over the last five years, HCA has built off the successes realized from the first graduating class of the *Kahua Waiwai* Youth Financial Education Program with the following results:

361 trainers certified statewide,

3,082 youth served with the *Kahua Waiwai Opio Edition*®,

1,881 youth participants have reported an increase in career readiness by developing resumes and/or participating in job/career training programs,

2,332 youth participants have reported an increase in college readiness by identifying college savings goals and actively saving toward their goal,

161 youth participants have enrolled in individual development accounts for long-term savings goals related to housing, post-secondary education, or small business development.

Now, Native Hawaiian youth graduates are calling on HCA, "when are we going to bring this (culturally-relevant financial education) to my younger brothers and sisters?" This time HCA's answer is in its latest *Kahua Waiwai Keiki Edition*® curriculum, an interactive financial education storybook for Hawaii children, ages 8 and under, that is being taught to Native Hawaiian children by teenage graduates of the *Kahua Waiwai* Youth Financial Education Program.

(continued from pg. 3 - *Preserving America's Cultural Neighborhoods... One Home at a Time*)

CASL has in recent years noted an increase in the number of home loan, utility and insurance scams that were luring local seniors into contracts with high payments and hidden fees – demonstrating the significant need to provide seniors with financial education and access to safe financial products. In 2014, CASL began their Immigrant Integration Financial Capability project in partnership with National CAPACD.

As demonstrated, housing counseling is undoubtedly a key strategy to stabilizing and preventing further displacement of vulnerable AAPI communities. National CAPACD celebrates the cultures and successes of national Asian American and Pacific Islander communities and works to address the significant barriers that still exist for the millions of low-income AAPIs to safe, stable and affordable housing in their communities of choice.

SUCCESS STORY

Jackson Heights, NY - At the age of 31, Raamanuj Sharma was at a crossroad in his life. He loved his job as the head chef of one of the top restaurants in India serving foreign dignitaries such as President Bill Clinton, yet, he wanted to expand the opportunities his family could have access to beyond India. As a highly skilled chef, Raamanuj could work practically anywhere. However, he wanted his two young daughters to grow up where they could follow their dreams. Therefore, he decided to move to the United States.

For the first time in his life, Raamanuj felt alone. Knowing only limited English, he felt that he had lost his ability to communicate. He had gone from managing 400 people in his restaurant in India to working as a line-chef in the U.S. With time and perseverance, working long hours, he was able to slowly move up in the restaurant chain. He lived in a small apartment in Corona, New York, but had to move his family to Elmhurst due to disruptive neighbors. The living condition in Elmhurst wasn't any better though. While things were falling into place in terms of his career, he wanted his family to have a home to call their own and put an end to the constant transitions they had to go through.

Homeownership was the ultimate dream, as it is with almost every new immigrant family. The challenge was that he didn't have an inkling as to where to begin. Mortgage information he found online used complicated legal terms that would have been difficult to understand even if English had been his first language.

Through the advice of his friends, Raamanuj came to [Chhaya CDC](#) where he received homeownership information, individual counseling services in his native tongue and participated in group workshops. In spring 2015, Raamanuj closed on his first home and today, he is the Executive Chef of one of the top Indian restaurants in New York City, Tamarind Tribeca.

Raamanuj's story is similar to that of many of Chhaya's clients, most of whom are immigrants coming to the U.S. in search of new opportunities. Once in America, many are considered to be without relevant work history and lack a credit history preventing them from finding well-paying jobs and securing



Raamanuj Sharma

loans to help them establish a better future for their families. Many face linguistic barriers that make it difficult to adjust to their new home, let alone to navigate the complexities of the banking and home buying process.

As one of the newer communities of New Americans, South Asians lack the same level of in-language access to information and support that older, larger immigrant groups have been able to advocate for and establish over time. Chhaya CDC was founded in 2000 to address these shortcomings for New York City's South Asian population. Most of its staff members are first or second generation immigrants from South Asia and collectively speak over eight languages, making Chhaya one of a few HUD-approved housing counseling agencies to provide the cultural and linguistic capacity to serve the South Asian population.

Chhaya's Housing Preservation program aims to empower low- to moderate- income earners through homeownership—an investment that will help a family reach their long-term goals.

Raamanuj is one of hundreds of clients that has walked through Chhaya's doors in the last few years and successfully been able to purchase a first home and fulfill one of the foundational aspirations of life: homeownership. Each of these hard working families has needed just a small amount of support and guidance to put them on the right path to follow their American dream of building a better future for themselves and their families. By focusing on one family at a time, Chhaya hopes to support the community as a whole, helping to ensure their place in the nation.

SUCCESS STORY

(continued from pg. 4 – Keeping Up with Chinatown Chicago)



Ms. Savage receiving assistance from CASL

Through CASL, Ms. Savage also received a gift certificate to help pay her energy bill.

Another client, Mr. Liu, immigrated to the U.S. from China eight years ago. After working under the Title V - Community Service for Older Americans program for three years, he wanted to buy his first home and establish roots in his new country. Although he saved enough money for the down payment, he lacked sufficient funds for the closing costs. CASL provided housing and financial counseling to Mr. Liu and advised him to apply for its closing cost assistance program, which enabled him to eventually buy his dream home.

In addition to housing counseling, CASL's Housing and Financial Education Department assists seniors with:

- safety and accessibility of their homes by referring them to the Small Accessible Repairs for Senior (SARFS) program,
- building credit through the formation of lending circles, and
- filing Residential Assessed Valuation Appeals, which saved over \$150,000 for 525 homeowners in Tax Year 2014.

CASL is dedicated to providing an educational and cultural foundation for children, ensuring seniors live full and independent lives with dignity, enhancing education and training for tomorrow's workforce, and strengthening families while honoring cultural heritage. CASL's holistic approach to the health of its community helps to keep it vibrant and growing strong.

(continued from pg. 6 – Pathways to Homeownership: Overcoming Barriers to Affordable Housing)



Paw Bu & her family with HAP Housing Counselor & Loan Officer

One of HAP's success stories is first-time homebuyer Paw Bu. Paw and her family came to the U.S. five years ago from Burma. She has limited English proficiency and speaks Karen. She heard of HAP's Homebuyer Education Counseling program from a relative who was previously enrolled. Paw thought it was a great opportunity to learn about saving for and buying a home and enrolled into HAP's pre-purchase program.

PAW attended HAP's Home Stretch education workshop, and was enrolled in one-on-one pre-purchase counseling. HAP's counselor worked closely with Paw and her family to educate them on credit, building savings, mortgage basics, real estate, and life as a homeowner. Additionally, HAP recommended Paw take eight hours of financial literacy to learn more in depth regarding savings and asset building.

After three months of the program, Paw expressed that she did not know buying a home was going to be such a long and difficult process. Just six months later, Paw and her family showed tremendous progress in their understanding of assets and financial capabilities, which resulted in homeownership. Paw credits her success to HAP's housing counseling services.

Since exiting HAP's Housing Program, Paw stated that without the language resources that she needed, she would not have been able to achieve the "American Dream" of starting her family in a home that is affordable and in a neighborhood of her choice.

TOOLS AND RESOURCES



[HUD's Limited English Proficiency Materials](#)

Provides documents created by HUD program offices translated and printed many languages.



[HUD Resources for Homeless Veterans](#)

HUD is committed to increasing leadership, collaboration, and coordination among programs serving veterans experiencing homelessness, and promoting rapid access to permanent housing for all veterans.



[Limited English Proficiency.gov](#)

A clearinghouse of information, tools, and technical assistance regarding limited English proficiency and language services for federal agencies, recipients of federal funds, users of federal programs and federally assisted programs, and other stakeholders.



[HUD-Veterans Affairs Supportive Housing](#)

HUD-VASH combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).



[U.S. Department of Health & Human Services Office of Refugee Resettlement](#)

Helps new populations maximize their potential in the U.S. by linking them to critical resources that assist them in becoming integrated members of American society.



[U.S. Department of Veterans Affairs](#)

VA administers a variety of benefits and services that provide financial and other forms of assistance to Servicemembers, Veterans, their dependents and survivors.



[National Coalition for Asian Pacific American Community Development](#)

The first national advocacy organization dedicated to addressing the housing, supportive service, community and economic development needs of diverse and growing AAPI communities.



[National Resource Directory](#)

Connecting Wounded Warriors, Service Members, Veterans, Their Families and Caregivers with Those Who Support Them.



May 2 -16, 2016	NeighborWorksTraining Institute (NTI) - Los Angeles, CA Host: NeighborWorks®America
May 3 - 4, 2016	HUD Housing Counselor Certification Prep Course - Washington, DC Host: National Council of LaRaza
June 14 - 15, 2016	Federal Housing Administration (FHA) Servicing and Loss Mitigation Live Training, Oklahoma City, OK Host: HUD

Visit the new [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the new [Webinar Archives webpage](#) to access previously recorded sessions.

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