National Coalition for Asian Pacific American Community Development & Council for Native Hawaiian Advancement

ASIAN AMERICAN & PACIFIC ISLANDER

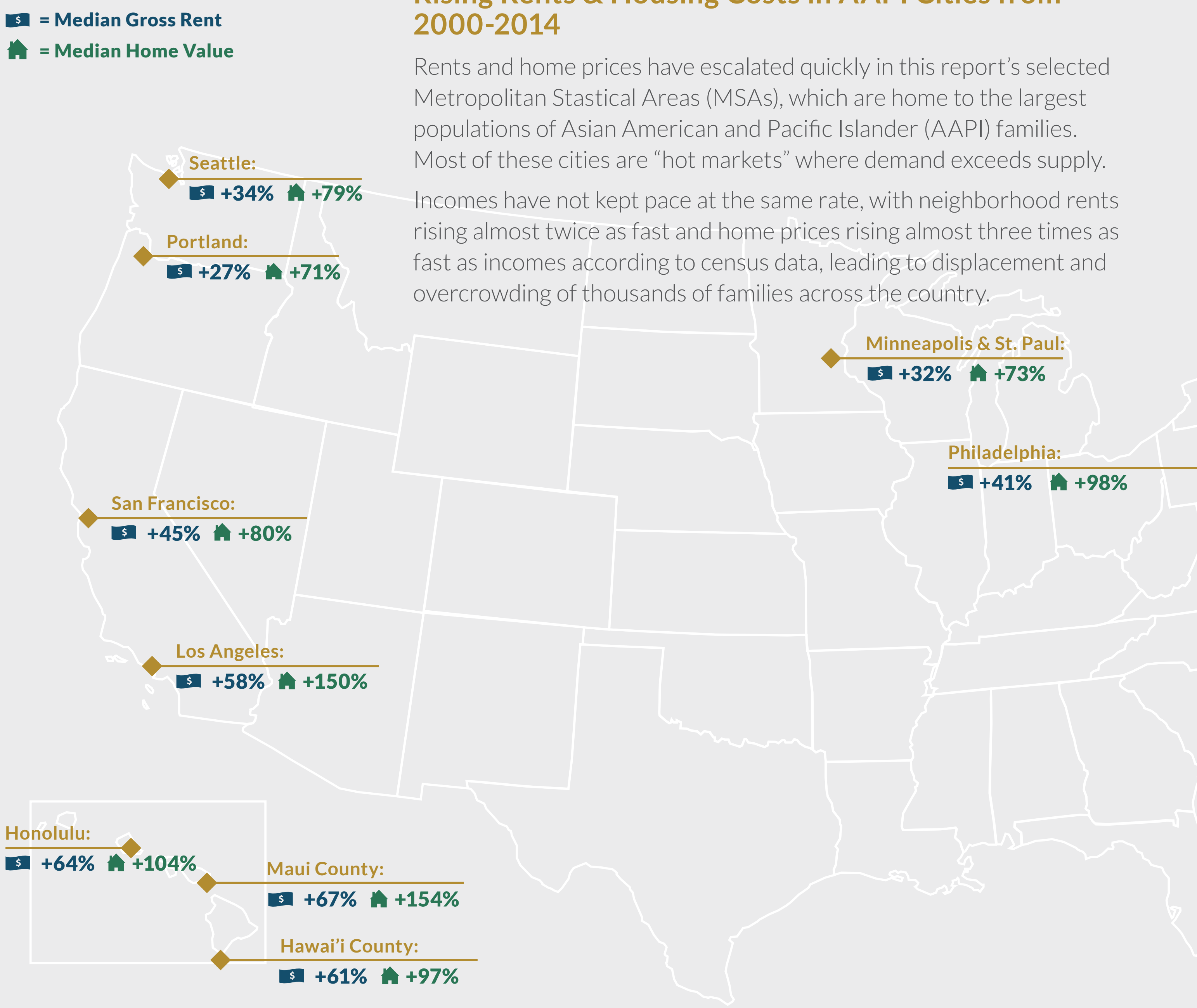
ANTI-DISPLACEMENT STRATEGIES

#OURNEIGHBORHOODS

Rising Rents & Housing Costs in AAPI Cities from 2000-2014

Rents and home prices have escalated quickly in this report's selected Metropolitan Stastical Areas (MSAs), which are home to the largest populations of Asian American and Pacific Islander (AAPI) families. Most of these cities are "hot markets" where demand exceeds supply.

Incomes have not kept pace at the same rate, with neighborhood rents rising almost twice as fast and home prices rising almost three times as fast as incomes according to census data, leading to displacement and overcrowding of thousands of families across the country.



NATIONAL CAPACD & CNHA MEMBER IMPACT

AFFORDABLE HOUSING BUILDINGS:

210+

Projects Completed

HOUSING UNITS:

8,330+

Total Housing Units

AFFORDABLE HOUSING DEVELOPED BY OUR MEMBERS IS GENERALLY BETWEEN

30-80%

HUD AMI (Area Median Income)

INTRODUCTION

Aloha Members, Friends and Allies,

A new housing crisis is upon us, and is not so new.

Our neighborhoods and economy are facing major transformation as working families fight for their right to cities and land. This report bears witness to the complex challenges of displacement and equitable development, and also highlights the innovative work happening on the ground to respond with the power of community activism.

Capital moves across the globe faster than ever, and the wealth gap continues to widen. Upper-income people are moving back to cities after decades of disinvestment, and low-income families of color are struggling to retain a foothold. Families are still rebuilding after the foreclosure crisis, and homelessness is on the rise. Historic neighborhoods and small businesses are being overrun by new development. Given these trends, as community development institutions in these communities, we are called to immediate action to protect the rights of low-income families in these contested spaces.

Our organizations created the first AAPI Housing Counseling Network in 2010 to serve our families during the foreclosure crisis, and now we must respond to the displacement crisis happening in our neighborhoods.

Throughout the history of Asian Americans, Native Hawaiians and Pacific Islanders, struggles over land, power and economic rights have shaped our communities and families.

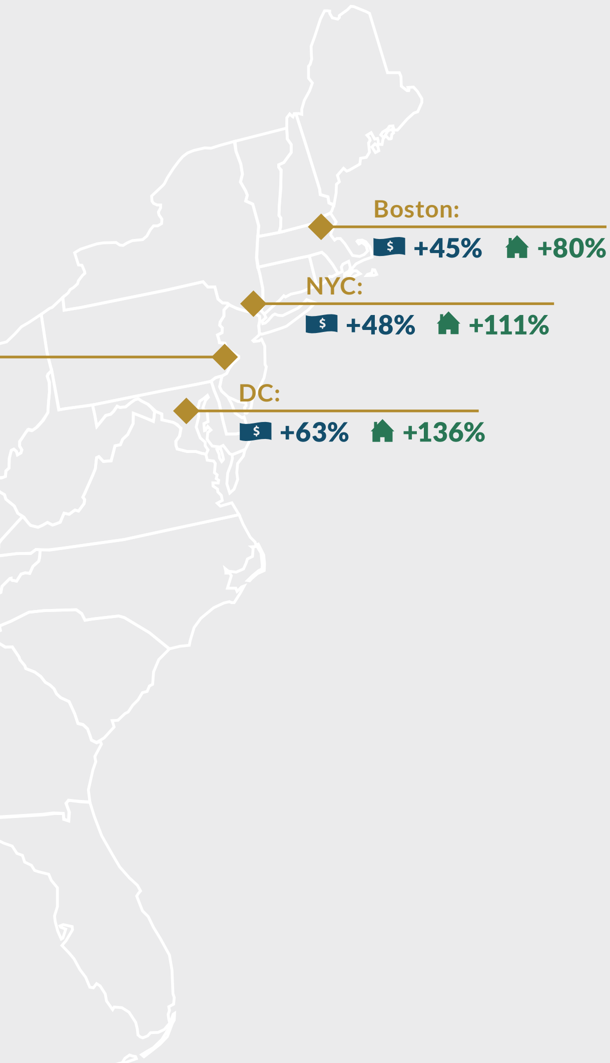
As communities of color were redlined, forbidden to purchase homes, and segregated into cultural ghettos for the larger part of United States history, native lands and ethnic neighborhoods served as spaces of survival. After the Hawaiian Kingdom was overthrown, native lands were taken to build plantations, military bases, and tourist resorts. Our historic Asian American and Pacific Islander districts, once neighborhoods of opportunities next to downtowns, now find themselves on the verge of extinction, threatened by skyscrapers, transportation projects, convention centers, and sports stadiums on all sides. The arc of justice has opened opportunities, but the power of capital to displace remains the same.

While some studies using old and incomplete data argue that gentrification is not a problem, our members across the country have an up-close view of how displacement is dramatically changing our neighborhoods. Data on displacement and gentrification is largely incomplete at this point, and federal housing data for the latest rent spikes in 2015 are not even yet available. Thus, we rely on direct reports as experienced by organizations working on the ground and share available data trends which are likely worse in reality.

As our AAPI population continues to grow, so do the ranks of those in poverty. Low-wage workers with children and seniors on fixed incomes are feeling the squeeze of rising rents. Immigrants with limited English proficiency or without documentation are among the most vulnerable to evictions, foreclosures, and unstable incomes leading to limited housing options.

In this challenging moment, we also face opportunities and see our strength.

As our staff traveled the country interviewing members and allies over the past year, we saw a deep hunger amongst practitioners, residents and local officials



AFFORDABLE COMMERCIAL SPACE:

1.4 Million +ft^2

to learn what other cities are doing to counter forces of displacement and to create thriving neighborhoods. This report features proactive and impactful strategies, tools and policies that expand the power of working families to shape the future of their neighborhoods.

We offer these strategies as a beacon of hope when the power of profit-driven development appears insurmountable. Our intent is to link together these local efforts to generate a national conversation and to leverage our collective wisdom to shape policies across the country.

Where you see neighborhoods that are surviving amidst drastically changing cities, it is important to note that decades of intentional organizing and policy wins are the reason for relative stability and preservation of affordable housing stock. Without this type of strong local organizing infrastructure, we would see even more cases like Washington DC's Chinatown, where a once thriving neighborhood has been whittled down to two blocks of restaurants and two affordable housing buildings threatened with displacement.

We ask our policymakers to be bold, and to use these lessons to implement and expand upon policies to keep cities inclusive and diverse. With the new Affirmatively Furthering Fair Housing rule, the moment is now to take meaningful steps to ensure equity.

Beyond policies, this report tells the stories of our neighborhoods: most importantly, what people on the ground have been able to achieve by working together in the face of massive forces. Not only are communities working against the powerful incentives of financial profit, they have also had to challenge their own local government's resistance to putting residents at the center of planning policies. We need smart growth to also be "just growth."

This is about more than geography - this is about the shape of our identity, our spirit and well-being in a place we can call home. These neighborhoods and homelands are places where community-building happens, where social networks for survival and economic collaboration are built, and where we find joy, celebration and family.

In this report, we visit cities from West to East, and highlight common challenges that call for regional, state-wide, and federal solutions, as well as solidarity across sectors and communities. We encourage you to get in touch directly with local organizations to learn more about their extensive work, and we invite your collaboration.

Onward,

Lisa Hasegawa
Executive Director
National Coalition for
Asian Pacific American
Community Development

NATIONAL CAPACD

Michelle Kauhane
Executive Director
Council for Native
Hawaiian Advancement

C·N·H·A

May 2016

ASIAN AMERICAN & PACIFIC ISLANDER U.S. CENSUS DATA

From 2007 to 2014

AAPI POVERTY INCREASED BY

50%

Native Hawaiian & Pacific Islander increase was 71%

Compared to General Poverty Population:

22 %

From 2005-2011

THE MEDIAN ASIAN AMERICAN HOUSEHOLD LOST

$70,000

in net worth

with a percent change of -44%.

(Hispanic families lost -57% in net worth, and African American families lost -45%, compared to White families losing -19%).

From 2010 to 2014

THE # OF AAPI LOW-INCOME HOUSEHOLDS IN THE SELECTED NEIGHBORHOODS

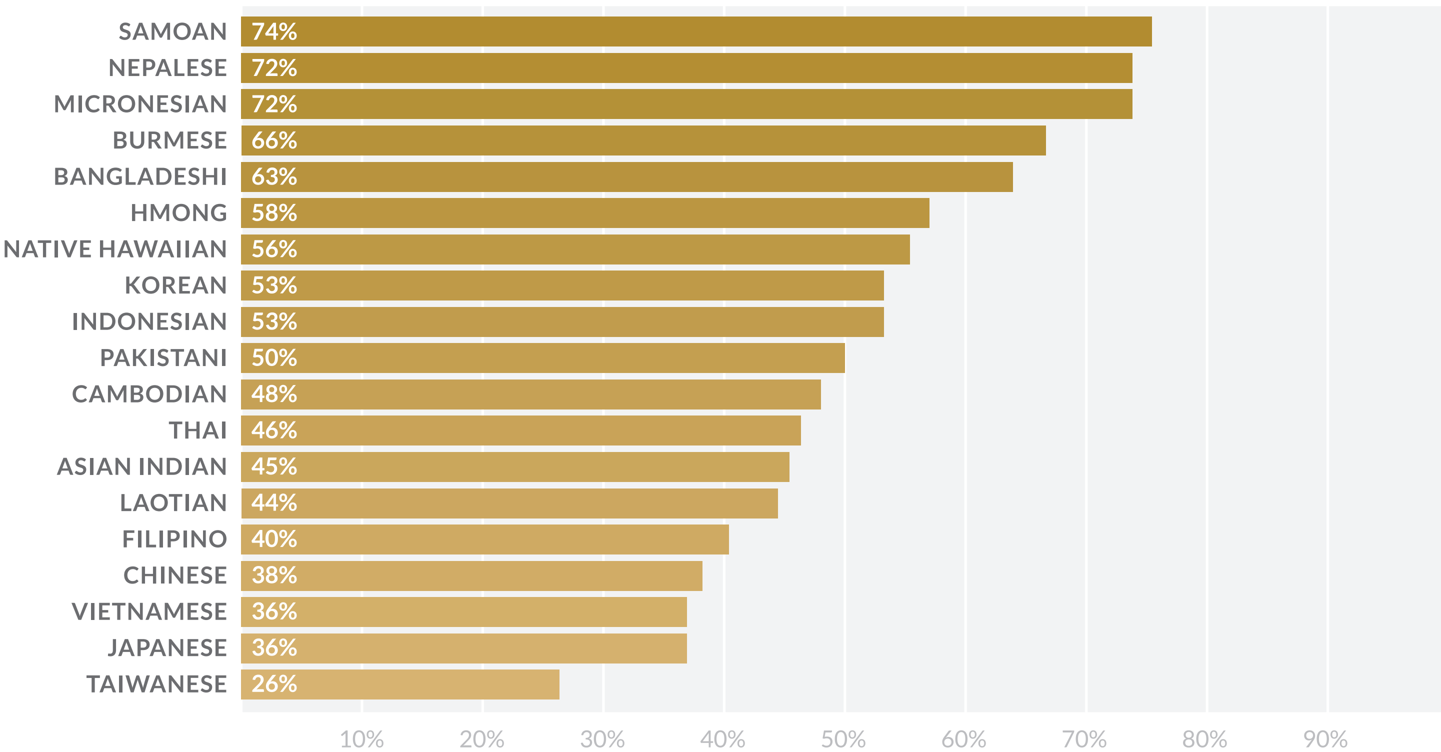
had a net loss of

1,500+ Families

while growing 6% nationally, showing displacement from our neighborhoods.

AAPI Renter Rates

Populations with the highest renter rates (and thus, lowest homeownership rates) are generally more vulnerable to being displaced:



Housing Costs Increasing Faster in Selected AAPI Neighborhoods from 2000-2014

Nationwide Median Gross Rent increased by

+53%

In Our Featured AAPI Neighborhoods, Median Gross Rent (based upon a weighted average) increased by

+74%

Nationwide Home Values increased by

+57%

In Our Featured AAPI Neighborhoods, Home Values increased by

+112%

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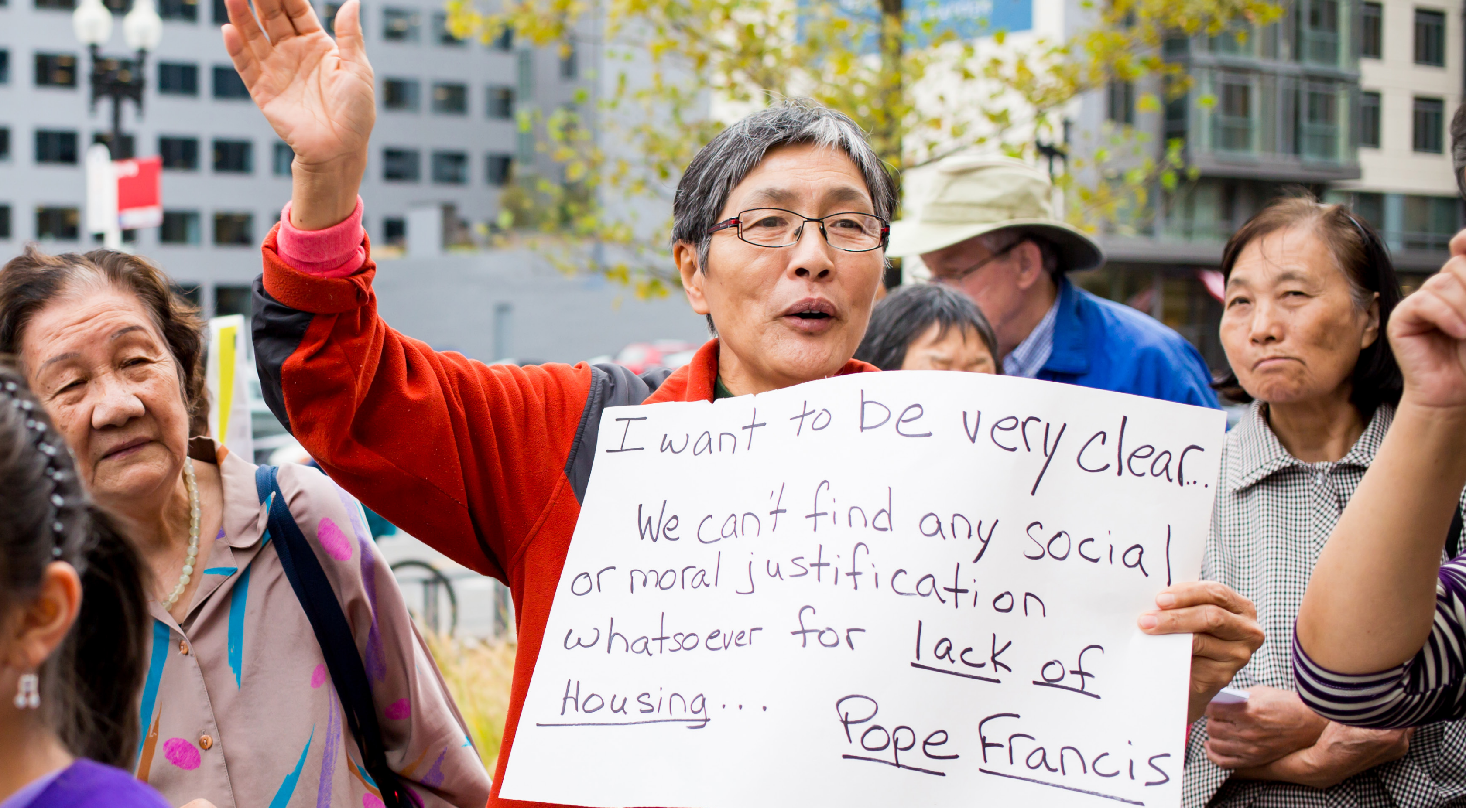

FOREWORD

This report is a breath of fresh air. While we experience an epidemic of evictions and mass displacement, the following pages expose one of the biggest myths of our time: that gentrification is inevitable.

Debunking this myth, featured here are concrete examples across the country, from Hawai'i to New York, where communities are rising up, fighting back and winning. They connects the experiences of Asian American, Native Hawaiian and Pacific Islander communities with other communities of color, as the hardest hit by this country's history of racist housing policies and the current urban housing crisis.

Offered here is an inspiring vision for another way to do development. The case studies demonstrate that development and investment should be shaped and led by long-time residents who are able to stay through the redevelopment of their community, and most importantly benefit from it. To National CAPACD, CNHA, Homes For All and housing justice advocates everywhere, this is not only a common sense approach but a moral one as well.

We who have created the social, economic, political and cultural wealth of our neighborhoods and cities are asserting our right - our right to the city. Our struggle to reclaim, remain and rebuild our neighborhoods will result in cities that are healthier, more affordable, more sustainable, and ultimately more equitable for all people.

Dawn Phillips
Executive Director
Right To The City

BACKGROUND ON NATIVE HAWAIIAN LAND & ANTI-DISPLACEMENT STRATEGIES

C·N·H·A

In 1920, the U.S. Congress enacted the Hawaiian Homes Commission Act (HHCA) to set aside acreage for Native Hawaiians to build homes, farm, ranch, and operate mercantile businesses. The Hawaiian Home Land Trust was established in the same policy era as many of the Indian Land Allotment Acts for American Indians and Alaska Natives.

Prince Jonah Kuhio Kalanianaole, the chief architect and champion of the HHCA was intent on setting aside lands for his Native people after the onslaught of sweeping change over the islands and dramatic decline following the illegal overthrow of the Hawaiian Kingdom in 1893. Today, the land trust is administered by the state of Hawai'i with federal oversight.

Just under 100 years since the enactment of the HHCA, the program is a mix of successes and setbacks. 29,000 Native Hawaiians, with an average age of 57, remain waiting for a land award, many of whom have died waiting. While only 10,000 Native Hawaiians and their families reside on trust lands today, the promise of the HHCA remains one of the great hopes of Native Hawaiians from being displaced from their ancestral home of Hawai'i.

The major shift in the last two decades, and gaining momentum today, is the policy advocacy and activism in delivering land trust programs by Native Hawaiians themselves, over waiting for state government alone to fulfill the tenets of the HHCA.

The three profiles that follow share a glimpse into the solutions being developed and delivered directly on trust lands in Hawai'i.

One of the most successful anti-displacement strategies for the indigenous people in the United States is the recognized right of self governance. In 2015, the Obama administration completed its comment period for federal rules that would establish a pathway for Native Hawaiians to join the more than 500 American Indian and Alaska Native sovereigns recognized by the United States.

A final decision by the federal government is expected in 2016, which could put into place the ultimate anti-displacement tool, a government-to-government relationship between the United States and the Native Hawaiian people.

INNOVATIVE FORECLOSURE PREVENTION

HAWAIIAN COMMUNITY ASSETS (HCA)

HOMESTEADS OF HAWAI'I

Native Hawaiian Population	295,409
NHPI Poverty Population	22,809
General Population	1,392,704

% CHANGE from 2010	STATE-WIDE DATA	2014
+6%	NH Monthly Median Gross Rent	$1,245
-3%	NH Average Home Value	$432,200
+7%	NHPI Low Income Households	11,163
-1%	NHPI Middle Income Households	15,157
+17%	NHPI High Income Households	8,548
+10%	General High Income Households	140,550
+5%	NH Median Household Income	$62,852
+3%	General Median Household Income	$68,201

"HCA's counseling opens doors to all sorts of possibilities. They helped me through this whole process over the years as I struggled to get out of debt, make ends meet, and get out of lease cancellation."

- James Bird, Native Hawaiian Homeowner from Hawai'i Island

Challenge: Hawai'i homeowners saw a 687% increase in home foreclosures between 2008 and 2010, resulting in a loss of $15 billion in home equity.[1] Mainstream lenders utilize loss mitigation tools, such as principal forgiveness, interest rate reductions, and loan term extensions, to reduce mortgage delinquencies in the state and ensure borrowers are able to sustain affordable monthly payments. The State Department of Hawaiian Home Lands (DHHL), the state agency responsible for overseeing 200,000 acres of Native Hawaiian trust lands set aside through the 1920 federal Hawaiian Homes Commission Act, has refused to utilize the same tools to assist their Native Hawaiian homeowners. Instead, the DHHL has opted to pursue a trust land foreclosure process known as "lease cancellation." Without adequate access housing counseling certified by Housing and Urban Development (HUD) and mainstream loss mitigation options, mortgage delinquencies have spiked in Hawaiian trust land communities to 14.5% (versus 1.57% for all other Hawai'i homeowners) as more than 800 Native Hawaiian families remain at-risk of unnecessary lease cancellation and a loss of an estimated $47 million in home equity.

Strategy: In 2008, Hawaiian Community Assets, a HUD-certified housing counseling agency serving all populations in Hawai'i with an emphasis on Native Hawaiians living on native trust lands, established its Homeowner Program to provide intensive housing counseling to homeowners at-risk of foreclosure and to administer the state's only Foreclosure Prevention Hotline. As lease cancellations increased on Hawaiian Home Lands, the organization secured National Mortgage Settlement funds to target its services to Native Hawaiian homeowners and work in partnership with Hawaiian Homestead Associations to conduct free Mortgage Assistance Fairs across the state. HCA went on to establish 3rd-party loan modification underwriting services for DHHL mortgages and launched a mortgage reinstatement loan product through its Native Community Development Financial Institution, Hawaii Community Lending. Since expansion of its Homeowner Program in 2012, HCA has served 314 Native Hawaiian homeowners with HUD-certified housing counseling, 3rd-party loan modification underwriting services, and Housing Assistance Loans. A total of 78 Native Hawaiian homeowners have secured loan modifications to prevent lease cancellation on Hawaiian trust lands with the average homeowner seeing a $457 reduction in their monthly mortgage payments. Overall, HCA's Homeowner Program has helped preserve $4.1 million in home equity for Native Hawaiian families.

Additional Strategies:

HCA expanded its existing **MATCH Savings Account** product in 2015 to offer homeowners at-risk of lease cancellation a 2:1 match on $1,000 saved for payment of past due mortgages.

HCA launched its **Housing Assistance Loan** with Hawaii Community Lending in 2013 to reinstate delinquent mortgages of Native Hawaiian homeowners. 100% of homeowners receiving a Housing Assistance Loan have successfully prevented lease cancellation and remain in their homes today.

[1] Center for Responsible Lending, 2011.

PRESERVING FARMLANDS & CULTURE

WAIMEA HAWAIIAN HOMESTEADERS ASSOCIATION (WHHA)

WAIMEA, HAWAI'I ISLAND

NHPI Population (Populations Over 500: Native Hawaiian, Micronesian)	**3,218**
NHPI Poverty Population	**716**
General Population	**32,459**

* Hawai'i County Area Median Income = $59,800 for a 3-Person Household

% CHANGE from 2010	**SELECTED AREA DATA**	**2014**
+13%	Monthly Median Gross Rent	$1,420
+24%	Average Home Value	$531,000
+136%	NHPI Low Income Households	345
+1%	NHPI Middle Income Households	375
+118%	NHPI High Income Households	235
-16.1%	General High Income Households	2,347
-41%	NHPI Median Household Income	$46,384
-12%	General Median Household Income	$61,496

"We are growing farmers, albeit micro-farmers, going back to our roots of growing our own food, of protecting our next generation from displacement through economic self-sufficiency."
– Mike Hodson, WHHA Board President

Challenge: Waimea is a traditional agricultural region and one of the largest rural towns in the northern part of Hawai'i Island. At over 2,500 feet elevation in an area known for farming and ranching, the town is located 56 miles from Hilo and 40 miles from Kona, the economic hubs on the island. Balancing the needs of income generation with preservation of cultural lifestyles is a common challenge for families who are forced to work two or three jobs to make ends meet. As in other rural areas across the country, many are forced to move to the cities and away from their hometowns, leaving rural towns unsustainable and losing long-time practices of growing and eating local native crops. Poverty, unemployment and underemployment are key threats to families retaining their homes, and in the case of Native Hawaiians, to being able to remain in their ancestral homelands to preserve local agriculture and cultural traditions of living close to the land. Skyrocketing cost of living in Hawai'i is exacerbated by expensive imports of non-native and modified foods, which bleeds dollars out of the local economy.

Strategy: The Waimea Hawaiian Homesteaders Association (WHHA) is a nonprofit association of Native Hawaiian families residing in the Waimea region where approximately 400 agricultural land awards have been made to native Hawaiians under the 1920 Hawaiian Homes Commission Act. WHHA designed and implemented a successful program to promote the re-establishment of farmlands as well as supplement household incomes of native Hawaiian families by delivering green-house farming technology that enables working families to grow commercial scale farming operations on their land awards where they reside. In its third year of operation, WHHA has assisted 32 families, with a dozen more in the pipeline, to learn green-house farming techniques. All of the families are cultivating traditional crops of kalo (taro) and uala (sweet potato) while also producing tomatoes, cucumbers, bell peppers, asparagus, watermelon, and many other varieties of fruits and vegetables. Families are able to commercialize their small scale farming operations by cooperating and combining produce volume with other families for sale to area hotels, restaurant and grocery outlets to keep dollars re-circulating on the island.

The "Farming for the Working Class" project works with families for a year, builds a greenhouse, and teaches business and farming skills to empower Native Hawaiians to become more economically sustainable and pass down agricultural traditions. Sustainable practices are taught, including organic farming, crop species diversity, ground cover systems that help to reduce labor time by over 80 percent, and irrigation systems that use 20 percent of water consumption of typical outdoor farms. Work fellowship requirements help to strengthen families collaborating on small farming operations, creating green jobs for young people to be able to return and grow their hometown economy. The project is now in preliminary planning for the islands of Kaua'i and Maui.

WHHA has also established the **Waimea Nui Community Development Initiative**, which is developing 161 acres of community land in Pu'ukapu to build an agriculture industry that places Waimea Nui at the center of the state's drive for food and energy self-sufficiency while establishing a strong local economy through native Hawaiian cultural principles of partnership and cooperation.

COMMUNITY DEVELOPMENT LOANS

COUNCIL FOR NATIVE HAWAIIAN ADVANCEMENT (CNHA)

HOMESTEADS OF HAWAI'I

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"Access to capital is the life-blood in any community. CNHA's owner-builder loan program is providing access to capital in support of economic opportunity and asset-building among Native Hawaiians. It's a financing strategy supporting homestead neighborhood stability."
-- Robin Danner, Chairman of the Sovereign Councils of the Hawaiian Homelands Assembly

Challenge: For decades, economic development activity in homestead communities has been driven by state government with a focus on leasing native trust lands for commercial purposes to big box stores. This strategy prevents more than 29,000 Native Hawaiians who remain on the waiting list for a land award from returning to their ancestral lands. Meanwhile, those residing on Hawaiian homelands continue to compete for development rights against the pressure of corporate interests that displace Native Hawaiian self-determined projects and businesses. Homestead communities are parched with pent-up demand for capital, while increasing poverty rates demonstrate worsening levels of economic distress for families. According to Department of Hawaiian Home Lands surveys, over 12% of the nearly 10,000 families residing on Hawaiian homelands fall below the federal poverty line and 51% are below the HUD area median income. Lack of access to capital to build housing or start businesses is a major barrier to neighborhood stabilization for homestead communities.

Strategy: The Council for Native Hawaiian Advancement developed a Native Community Development Financial Institution (CDFI) certified by the U.S. Treasury Department. CNHA developed an innovative micro-enterprise loan product targeting nonprofit homestead associations with much-needed capital for pre-development planning, project construction and operating capital.

The revolving loan fund supports equitable development strategies, placing community leaders at the core of creating solutions, developing innovative projects and building partnerships with homestead stakeholders. Since 2010, CNHA has deployed nearly $5 million dollars of loan capital to support community development projects that include a 50 megawatt solar farm, a community campground, a commercial kitchen with a pizza operation, a community enterprise center, a hair salon and a thrift shop owned and operated by Native Hawaiians.

The CDFI offers an owner-builder loan product with direct technical assistance, supporting the construction of new homes as well as the renovation or replacement of older homes. Over $3.8 million dollars were used to finance the construction of 22 new homes in the homestead communities of Anahola, Kaua'i and Kapolei, Oahu. A self-help methodology is used to involve homestead families in the building of their own homes and neighborhoods, and the "sweat equity" reduces costs to make homes affordable. The four bedroom, 2.5 bath homes were priced between $165,000-$185,000, reflecting nearly half the cost of developer-built homes selling on Hawaiian Home Lands. These loans have also been used by families to expand their homes to address overcrowding and create multi-generation households.

Providing access to capital on homesteads is critical to elevating economic health by creating jobs, increasing family incomes, and slowly addressing inequitable development, while keeping Native Hawaiians housed in their homelands.

Through the **Homestead Capacity Building Project,** CNHA provides direct training and technical assistance to build the capacity of homestead associations across the state to engage in regional community-based economic development strategies.

ACCESSORY DWELLING UNITS

FAITH ACTION FOR COMMUNITY EQUITY (FACE)

HONOLULU, HAWAI'I

AAPI Population (Populations over 500: Japanese, Filipino, Native Hawaiian, Chinese, Korean, Micronesian, Vietnamese, Samoan, Tongan, Asian Indian, Laotian, Thai, Okinawan, Taiwanese)	215,456
AAPI Poverty Population	23,887
General Population	345,130

* Honolulu County Area Median Income = $86,300 for a 3-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+14%	Monthly Median Gross Rent	$1,297
+17%	Average Home Value	$603,100
-12%	AAPI Low Income Households	22,078
0%	AAPI Middle Income Households	34,777
+10%	AAPI High Income Households	20,267
+14%	General High Income Households	33,720
+9%	AAPI Median Household Income	$60,178
+8%	General Median Household Income	$60,548

"The success of the ADU bill passage was due in large part to FACE's efforts to work with various housing and homeless advocates. The Chamber of Commerce, unions, the Building Industry Association and Native Hawaiian organizations supported passage of Bill 20."

– Rev. Bob Nakata

Challenge: Homelessness and overcrowding have surged in Hawai'i, moving the state to declare a State of Emergency in October 2015. Hawai'i is now one of the most expensive states in the nation, with increased luxury development impacting rising housing and living costs, pushing many families to move from the islands, and increasing numbers of Compact of Free Association (COFA) Pacific Island migrants displaced by climate and economic change. Unsheltered families increased 46% from 2014-2015.

Strategy: The Faith Action for Community Equity coalition of diverse, grassroots and faith-based members based out of O'ahu and Maui scored a major victory in September 2015 with the passage of Bill 20 to expand Accessory Dwelling Units in Honolulu. FACE urged the Governor, the Honolulu Mayor, and the State Legislature to take action, and led tours of an accessory dwelling unit made from a shipping container throughout O'ahu, spurring many conversations about adding density as one solution to ease Hawai'i's housing shortage crisis. ADU policies that allow for families to have more units on their properties are one way to build additional housing, shared living communities, and additional income for existing low and middle income residents.

The Honolulu policy allows single family homeowners with a lot size of at least 3,500 square feet to add one unit that is up to 400 square feet for a lot between 3,500-4,999 square feet or 800 square feet for lots over 5,000 square feet. The minimum lease for an ADU is 6 months, preventing short-term vacation rentals and meeting the need for long-term affordable rental housing. The ADU units have full living facilities, and require 1 parking spot provided, except if within half a mile from a rail transit station. The law expands the Ohana unit policy, which restricted units to family members and required attachment to the existing home. ADUs allow for more privacy, and can allow a senior to age in place by moving to a smaller unit and renting the primary home. Smaller living also reduces greenhouse gas emissions, and property values and tax revenues can increase. The City supports homeowners through the process, working with contractors to develop pre-approved models and encouraging financial institutions to offer simplified loan packages to pay for ADUs.

Lessons for Implementation:

Changing parking requirements in other cities may be difficult in high-density areas, though easing requirements close to transit stations and bike corridors may be compelling for cities to adopt new ADU policies.

Financing ADU units for limited-income families can be a barrier, and innovative financing, tax and rebate programs should be explored, in addition to simplified loans and low-cost unit materials such as recycling shipping containers. Cities can also waive permit fees.

HISTORIC PRESERVATION

SEATTLE CHINATOWN INTERNATIONAL DISTRICT PRESERVATION & DEVELOPMENT AUTHORITY (SCIDPDA)

INTERNATIONAL DISTRICT & LITTLE SAIGON, SEATTLE, WASHINGTON

AAPI Population (Populations Over 500: Chinese, Vietnamese, Filipino, Japanese)	**17,379**
AAPI Poverty Population	**3,909**
General Population	**102,652**

* King County Area Median Income = $70,600 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+26%	Median Gross Rent / Month	$1,058
+22%	Average Home Value	$408,903
-10%	AAPI Low Income Households	3,581
-6%	AAPI Middle Income Households	2,764
+47%	AAPI High Income Households	1,604
+38%	General High Income Households	13,885
+20%	AAPI Median Household Income	$50,969
+19%	General Median Household Income	$59,408

Challenge: In Seattle's climb to be one of the nation's corporate and technology centers, an onslaught of capital has come into the city, causing a housing crisis. The result is a visibly accelerated pace of market-rate development, rising rents, climbing land prices, and impending changes to historic neighborhoods like the Chinatown International District (Chinatown ID). An early pan-Asian district, the Chinatown ID serves Chinese, Japanese, Vietnamese, Filipino, Thai, Pacific Islander, Korean, South Asian, and Southeast Asian families, as well as immigrants from around the world. Of the neighborhood's 3,500 residents, 25% are seniors, 34% live in poverty, and many speak limited or no English. It is adjacent to Downtown Seattle, where land values average $4 million per parcel and $250 per square foot, making it costly to acquire land to develop housing. On top of this, a proposed seismic retrofit ordinance is prompting concerns from property owners that they may have to sell their historic buildings in the absence of significant capital for renovation costs estimated to range from $100,000 to $6 million.

Strategy: In 1970, the City of Seattle created 8 Historic Preservation Districts, and the Chinatown ID is one of the districts where historical physical structures are preserved and regulated through a citizens' board. The Seattle Chinatown International District Preservation and Development Authority was created to implement tools for historic preservation and future development. Original neighborhood commercial zoning had set height limits in the Chinatown ID at 85 feet, which SCIDpda advocated to maintain in 2008, which has kept skyscrapers right at the Downtown boundary line. The remaining difficulty of historic preservation is that ordinances were written to protect building facades, but don't implement cultural, resident or commercial preservation.

As a key strategy, SCIDpda works closely with property owners throughout the Chinatown ID to support maintenance of community ownership, the success of local businesses and innovation for economic development. When the City of Seattle began considering mandatory seismic retrofits with a 7- to 13- year compliance timeline, SCIDpda saw a challenge and an opportunity. The neighborhood has roughly 40 unreinforced masonry buildings that contain about 1,200 units of affordable housing and dozens of affordable commercial spaces. The seismic retrofits would increase life safety for tenants, customers, and the public, but the buildings would require costly reconstruction if the policy passes. Current residential and small business tenants would have to relocate temporarily, and rent could easily rise after work is completed as property owners seek to recoup costs. In response to SCIDpda advocacy, multiple funders, including the City of Seattle, supported a pilot project for IDEA Space to document seven representative building case studies in the Chinatown ID and neighboring Pioneer Square, assess costs for upgrades, and help all property owners better understand their financing options. In the course of the project, SCIDpda staff have worked with about 30 local property owners through seven workshops, writing and administering grants, and providing one-on-one technical assistance.

Regional Equity Models:

Property Tax Exemption: Owners have property taxes exempted for 12 years if they include 20% low-income units in their developments. To date, this successful program has created approximately 5,000 affordable homes.

Seattle Housing Levy: A 7-year $145 million property tax was levied to finance 12,500 affordable apartments for low-income and formerly homeless families, rental assistance to 6,500 households, and homeownership assistance to 800 first-time home buyers. The City is currently seeking to renew the levy at an increased level of $290 million.

HOMELESSNESS DIVERSION

INTERIM COMMUNITY DEVELOPMENT ASSOCIATION (CDA)

INTERNATIONAL DISTRICT & LITTLE SAIGON, SEATTLE, WASHINGTON

AAPI Population (Populations Over 500: Chinese, Vietnamese, Filipino, Japanese)	**17,379**
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+19%	**General Median Household Income**	$59,408

Challenge: Seattle declared a State of Emergency for the homelessness crisis in November 2015, failing to meet its 10-year goal to end chronic homelessness because of its rapid growth. While the high-tech economy soared in the 2000s, federal funds for homeless services and affordable housing were cut. Rising rents, a surge of market-rate development replacing older affordable buildings, and an influx of refugees with limited access to quality housing have made it difficult for the most vulnerable and low-income populations to find housing. There were over 10,000 homeless counted in the King County area, including those on the streets and in shelters and transitional housing.

Strategy: InterIm's 6 tenant counselors have focused on eviction prevention and homelessness diversion, helping tenants access rental assistance to prevent homelessness and getting clients access to transitional housing. These counselors provide wrap-around services to help over 1,300 people annually find and keep their homes in the International District and throughout the Seattle region. Counselors work with refugee communities in substandard housing or without homes to access quality housing while facing reductions in federal refugee assistance.

Partnering with multiple service agencies, InterIm has helped homeless residents, including Ethiopian refugees, African-Americans, and Pacific Islanders, access 211 resources to get into emergency housing, including many who, with felony and eviction records, have faced additional barriers to securing housing. Over 7,000 Burmese and Bhutanese refugees have come to Washington since 2003, mostly settling in the Seattle area, facing apartments with mold, repair needs and absentee landlords, which are often the only ones they can afford. Refugee financial assistance was reduced from 3 years to 8 months in recent years, from $3,000 to about $800-1000 per month, contributing to difficult transitions and high levels of depression. Tenant counselors have helped them advocate for and move to better housing conditions. To meet the needs of domestic violence survivors fleeing their abusers, InterIm developed culturally appropriate counseling to serve 67 of these clients, including their children, in 2015, providing help such as funds to cover costs including housing, utilities, and transportation, and referrals for job placement.

When The Republic SRO Hotel was recently sold, InterIm tenant counselors helped relocate 36 of the 70 tenants, almost all Asian immigrants including seniors with household incomes of less than $30,000, to permanent alternative housing. With 5 buildings, InterIm provides permanent affordable housing to over 700 low-income residents in the neighborhood.

Through intensive case management, InterIm's tenant counselors speak 11 Asian languages and provide resources for:

- Financial assistance for rent, utilities, and move-in costs.
- Furniture and household furnishings.
- School supplies, uniforms, diapers, baby clothes and food for children.
- Education and job training.
- Safety and security for domestic violence survivors.

EQUITABLE TRANSIT-ORIENTED PLANNING

HOMESIGHT

RAINIER VALLEY, SEATTLE, WASHINGTON

AAPI Population (Populations Over 500: Filipino, Vietnamese, Chinese, Laotian, Japanese)	**24,416**
AAPI Poverty Population	**4,138**
General Population	**60,453**

* King County Area Median Income = $88,200 for a 4-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+12%	Median Gross Rent / Month	$1,009
+20%	Average Home Value	$351,500
+4%	AAPI Low Income Households	1,977
-6%	AAPI Middle Income Households	3,041
+24%	AAPI High Income Households	1,563
+16%	General High Income Households	4,930
-1%	AAPI Median Household Income	$58,160
+4%	General Median Household Income	$57,399

Challenge: A new light rail was built through the Rainier Valley corridor in 2009 from the Seattle airport to Downtown, posing possibilities for either economic development or displacement for current residents. About 70% are people of color in one of the most diverse zip codes in the country. During the 5-year construction process, a major economic hub, the Graham Shopping Center, was bypassed, bus lines were reduced, local business revenue along the corridor dropped by 25%, and over 70 businesses closed.

Strategy: HomeSight supported creation of a $50 million mitigation fund for small businesses, which became a permanent revolving loan fund. As part of HUD's Sustainable Communities and Challenge Grant programs, HomeSight helped develop deep engagement around light rail transit-oriented development in Puget Sound and the Rainier Valley, generating practices adopted by the City of Seattle for meaningful community-based planning. HomeSight pushed for a transit system that supports small businesses, affordable housing, workers, and immigrant communities. Liaisons with multiple language capabilities reached out to small businesses on the transit corridor, helping them access mitigation funds, including renewing 11 old facades to attract customers riding on the light rail. In coalition with over 23 stakeholders, HomeSight is focused on place-making an inclusive Othello neighborhood on the transit line, and building an Economic Opportunity Center to promote workforce development. Effective strategies include working closely with neighborhood associations in the planning process and with developers to make sure they understand the impacts and equity possibilities of new housing and commercial projects.

HomeSight co-chairs the Puget Sound Regional Equity Network, which advocates for equity and racial and economic justice lenses on all governing bodies, including holding seats Metropolitan Planning Organization committees. The network developed a TOD typology, categorizing the highest rates of displacement and equity opportunities along the corridor. They placed equity staff along the corridor, and pushed for 15% ($750,000) of the Sustainable Communities grant to pay for community engagement planning. In 2015, they successfully passed SB 5987, a state transportation bill requiring transit authorities to submit ballot measures to fund $4 million annually for 5 years for affordable housing near transit, including 80% of surplus transit land used for developments with at least 80% affordable units.

Regional Equity Models:

Race & Social Justice Goals: The City launched an initiative in 2005 to implement racial equity measures throughout all city programs, policies and budgets. Backed by Communities of Opportunity fund.

Community Ambassadors: Community leaders are contracted by the City to be Public Outreach Engagement Liaisons to negotiate impacts, advocate, and work on neighborhood plan updates.

State Housing Trust Fund: $50-100 million per year is created by a mix of capital bonds and interest on real estate transactions for affordable housing, including homeownership.

Communities of Opportunity: A multi-year funding collaborative by the Seattle Foundation and King County that supports community-determined policy and system changes to promote equity in the areas of health, housing, and economic opportunity.

CITYWIDE ANTI-DISPLACEMENT PLAN

ASIAN PACIFIC AMERICAN NETWORK OF OREGON (APANO)

JADE DISTRICT, PORTLAND, OREGON

AAPI Population (Populations Over 500: Vietnamese, Chinese)	**9,310**
AAPI Poverty Population	**2,158**
General Population	**62,603**

* Multnomah County Area Median Income = $62,500 for a 3-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+14%	Median Gross Rent / Month	$927
+20%	Average Home Value	$191,500
+31%	AAPI Low Income Households	1,526
+3%	AAPI Middle Income Households	1,136
-11%	AAPI High Income Households	296
+20%	General High Income Households	2,499
-9%	AAPI Median Household Income	$42,611
-4%	General Median Household Income	$42,439

Challenge: As one of the West Coast's technology centers, Portland has rapidly gentrified with disproportionate displacement of communities of color, within the historic context of highly-segregated and exclusionary policies in Oregon. Oregon was one of two states with bans on inclusionary zoning to increase affordable housing. The historic Chinatown and Japantown shrunk after the Chinese Exclusion Repeal Act of 1943 and World War II Japanese Internment, and the Asian and Pacific Islander community moved to the outer edges, with about 20,000 living in the Jade District area, which still lacks basic infrastructure such as paved roads. Federal transportation investments are providing an opportunity for equitable transit-oriented development, or the possibility of further gentrification and displacement along the Powell-Division transit corridor.

Strategy: When Portland's Planning and Sustainability Commission opened up public comment on its drafted Comprehensive Plan in March 2015, APANO and 21 other community groups organized to compile a package of 11 land use strategies for inclusion that would fight displacement and expand access to affordable housing for the next 20 years. All 11 have since been integrated into the Comprehensive Plan, after the coalition showed up to each public meeting with signs, visuals and testimony urging officials to choose the path toward an equitable future.

Advocates designed the 11 points to enhance current policies and propose new ones:

1. Center equity in community involvement policies and eliminate disproportionate burden on under-served groups.
2. Expand the impact analysis tool to anticipate displacement and how development affects affordability, and ensure that urban renewal plans are designed to strengthen existing residents and businesses.
3. Require mitigation for displacement and the impacts of development on housing affordability, including 10,000 affordable units by 2035.
4. Use community benefits agreements as anti-displacement tools.
5. Capture value from development to fund anti-displacement tools.
6. Prioritize permanently affordable homeownership.
7. Use land-banking as an anti-displacement tool.
8. Include permanent affordable housing in market-rate developments.
9. Protect tenant rights through education and enhanced inspections.
10. Use reconstruction overlay zones to redress past harms.
11. Implement anti-displacement measures in mixed-use zones.

Importantly, the plan emphasizes the City addressing past wrongs and injustices and includes right to return and restorative justice particularly for black communities who have been most displaced. APANO and advocates successfully overturned the state's 17-year ban on inclusionary zoning this year, while APANO is engaged in place-making and stabilizing the Jade District through equitable transit-oriented development along the Bus Rapid Transit line.

In October 2015, the Portland City Council declared a **Housing State of Emergency** to direct $30 million to:

- Help 1,000 people avoid eviction, and enact extra protections for renters until vacancy rates ease, including longer notice time for no-fault evictions tenants to be able to find housing.
- Relax building codes and use city properties to create more homeless shelters, especially for women living on the streets, with a goal to cut the 1,800 homeless population in half.

Hawai'i, Los Angeles, Seattle and Oakland are among other municipalities that have also declared a Housing State of Emergency.

MASTER PLAN REGULATIONS

CHINATOWN COMMUNITY DEVELOPMENT CENTER (CCDC)

CHINATOWN, SAN FRANCISCO, CALIFORNIA

AAPI Population (Populations Over 500: Chinese)	**14,532**
AAPI Poverty Population	**4,504**
General Population	**27,734**

* San Francisco County Area Median Income = $88,600 for a 2-Person Household

% CHANGE from 2010	**SELECTED AREA DATA**	**2014**
+15%	**Median Gross Rent / Month**	$1,115
+44%	**Average Home Value**	$860,600
-15%	**AAPI Low Income Households**	3,811
-27%	**AAPI Middle Income Households**	1,449
+55%	**AAPI High Income Households**	988
+20%	**General High Income Households**	3,434
+31%	**AAPI Median Household Income**	$34,522
+20%	**General Median Household Income**	$50,321

Challenge: Located next to a burgeoning Downtown, San Francisco's Chinatown community knew that it needed to protect itself from corporate development in the 1970s to preserve an important symbol of Chinese American history on the West Coast, but more importantly to prevent the displacement of thousands of residents and small businesses. As redevelopment destroyed and converted residential hotels, including the famous International Hotel, small businesses were forced to move. By 1982, there were 28 development proposals for high-rise office buildings in and around Chinatown, raising flags for both advocates and the City Planning Department that the neighborhood's culture and history was under threat.

Strategy: The roots of the Chinatown Community Development Center (CCDC) were planted during this time of great change, and one of its first tasks was to develop proposals for rezoning as a critical tool and shield from the onslaught of Downtown development. Beginning in 1977, a decade-long struggle of various proposals and organizing amongst the multiple stakeholders eventually led to the unanimous approval of the Chinatown Master Plan in 1987, which has since protected the neighborhood's strong character and community, even through two tech bubbles that have dramatically changed the rest of the city.

The Master Plan included several key regulations with meaningful teeth:

- Limit new building heights to 50 feet on Grant, the main tourism street, 65 feet in the core, and 85 feet for developments that include affordable housing, to prevent any skyscrapers.
- Preserve apartment housing, on top of maintaining residential hotels, while discouraging any housing demolition and requiring one-for-one replacement housing for any demolished housing, which has maintained Chinatown's strong residential base, customers for small businesses, and an active community. This has prevented destruction to make way for new development, as developers would have to spend twice as much to replace units.
- Require that office space be used by businesses serving the local neighborhood, merchants and residents, prohibiting most Downtown Financial District corporations from locating in Chinatown.
- The creation of three different "use districts" to guide appropriate and diverse retail uses that were meant to bolster tourism revenue and small businesses, and discourage the encroachment of downtown. For example, on Grant Avenue, small retail was protected on the ground floor, with only nonprofits, neighborhood services, or housing allowed on floors above to protect visitor retail.

CCDC has since flexed organizing and participatory engagement in city processes to keep Chinatown thriving, and is a major change agent at the forefront of a number of city-wide coalitions and campaigns for affordable housing and anti-displacement policies. These include actively developing the SRO Families United Collaborative, the Eviction Protections 2.0 coalition, the San Francisco Anti-Displacement Coalition, and the Chinatown Coalition for Housing Justice to protect low-income neighborhoods across the city.

These zoning regulations have recently been tested by the current tech boom, with a co-working space above Grant Avenue claiming to serve the neighborhood, but creating an opening for technology businesses to displace Chinese businesses and residents. A critical Supervisor election in November 2015 pitting a developer-friendly incumbent against an affordable housing advocate was recently won by Chinatown residents coming out in full force to the ballot box, demonstrating the importance and power of continued civic engagement.

WORKER ORGANIZING IN SRO BUILDINGS

CHINESE PROGRESSIVE ASSOCIATION (CPA) SAN FRANCISCO

CHINATOWN, SAN FRANCISCO, CALIFORNIA

AAPI Population (Populations Over 500: Chinese)	**14,532**
AAPI Poverty Population	**4,504**
General Population	**27,734**

* San Francisco County Area Median Income = $88,600 for a 2-Person Household

% CHANGE from 2010	**SELECTED AREA DATA**	**2014**
+15%	Median Gross Rent / Month	$1,115
+44%	Average Home Value	$860,600
-15%	AAPI Low Income Households	3,811
-27%	AAPI Middle Income Households	1,449
+55%	AAPI High Income Households	988
+20%	General High Income Households	3,434
+31%	AAPI Median Household Income	$34,522
+20%	General Median Household Income	$50,321

Challenge: From the 1970s through the 1990s, about a million single room occupancy (SRO) units were destroyed or converted to make way for urban renewal, condominiums, and development.[2] While these older buildings are often substandard living conditions, they remain the most affordable option for new immigrants, seniors, people with disabilities, survivors of domestic violence, and low-wage workers. With rising San Francisco housing costs, however, even these rents for an 8 x 10-foot bedroom have risen up to a median of $1,000 per month for 30,000 SRO tenants, and more tenants are trapped for longer terms, unable to transition out.[3] According to the SRO Families United Collaborative census, from 2001 to 2014, there was a 55% increase of families living in SROs in San Francisco, with nearly 40% housing four or more people in one unit, demonstrating the worst of the city's overcrowding problem. 62% of families are at risk of displacement without leases, and some of the SRO buildings have been flipped for tech workers and students at higher rents after evictions. 74% of these families live in Chinatown, most of whom report negative health impacts and lack of alternative housing options, especially where they can access in-language services. 6,343 SROs units are most of the housing in the neighborhood, and some of the buildings have been passed down to younger generations, who have sometimes sold them to speculators paying a high price with plans to displace tenants. Vacancy decontrol allows landlords to raise rents when tenants move, increasing the incentive to evict. Average SRO rents in Chinatown increased by almost 60% between 2013-2015.[4] There are no tenant associations to advocate because SROs are meant to be temporary.

Strategy: CPA SF, in partnering with the Chinatown Community Development Center's SRO Organizing Project, has organized workers in the neighborhood's SROs, first providing much-needed services to about 475 families, and then working with families to organize for better living conditions, to fight unjust evictions, and to advocate for systemic policies. CPA SF uses a peer organizer model, where SRO residents work part-time to outreach to other families to provide resources and information, and operates as a member-led organization. CPA SF has focused on developing career pathways and training programs for workers, and is advocating for a Beacon Center to help children in SROs succeed in school toward living wage jobs to be able to move to better housing.

Working with four neighborhoods across the city, the SRO Families United Collaborative has partnered with the Department of Building Enforcement to enforce health and safety codes using culturally and linguistically competent inspectors, secured resources from the Department of Public Health, and partnered with the Human Service Agency to incentivize SRO families to access available social services by providing $500 per month rental subsidies for five years. The Collaborative fought and won for SRO tenants to be classified as homeless in order to access services, and to receive preference for public housing and new affordable housing. With San Francisco Area Median Income (AMI) above $100,000 for a family of four, the Collaborative is pushing for truly affordable housing accessible to families at 20-50% AMI.

Victory at 2 Emery Lane:

An investment group bought 2 Emery Lane, a 32 unit SRO, for $2.72 million and began to harass tenants, citing hanging laundry or Chinese decorations as reasons for eviction, and distributing wrongful rent increases while not responding to tenant requests for maintenance and sanitation. After Chinatown CDC and CPA SF helped tenants organize, Mayor Ed Lee intervened, and the owner stopped harassment. This incident prompted passage of Eviction Protections 2.0 legislation.

[2] Central City SRO Collaborative, 2015.

[3] "Living in the Margins: An Analysis and Census of San Francisco Families in SRO," SRO Families United Collaborative, 2015.

[4] "Rising SRO Rents and the Future of Chinatown," Chinatown CDC, August 2015.

IN-LANGUAGE TENANT COUNSELING

VETERAN'S EQUITY CENTER (VEC)

SOUTH OF MARKET (SOMA), SAN FRANCISCO, CALIFORNIA

AAPI Population (Populations Over 500: Filipino, Chinese, Asian Indian, Korean)	**18,989**
AAPI Poverty Population	**2,590**
General Population	**59,249**

* San Francisco County Area Median Income = $88,600 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+5%*	Median Gross Rent / Month	$1,390
+56%	Average Home Value	$895,000
+19%	AAPI Low Income Households	2,918
+11%	AAPI Middle Income Households	2,267
+68%	AAPI High Income Households	3,843
+31%	General High Income Households	13,724
+26%	AAPI Median Household Income	$83,994
+10%	General Median Household Income	$84,575

Challenge: The South of Market (SoMa) is another historic neighborhood next to Downtown San Francisco, which faces severe pressures by the tech boom and corporate development. After the 1965 Immigration Act and during a time of economic and political unrest in the Philippines under the U.S.-backed Marcos regime, Filipino emigration increased, and many settled in SoMa low-cost housing near St. Patrick's Catholic Church. After Manilatown was displaced from Chinatown and the 1977 eviction of the I-Hotel, SoMa became home to Filipino community and senior centers and businesses. This community fought and was displaced again by the Redevelopment Agency's Yerba Buena Center and the Moscone Convention Center in the 1970s, which brought on major transformation of this industrial area into a shopping, office and high-rise center. Now a place of hot restaurants and nightclubs, SoMa is ground zero for continued displacement battles. Across the city, official evictions increased by 55% for a total of 8,600 between 2010-2015, and 5,470 apartments were removed from rent control between 2004-2014.[5] Rents in three new SoMa luxury towers range from $2,674-$4,300 for a 1-bedroom apartment.

Strategy: VEC's Bill Sorro Housing Program serves 1,000 tenants, predominantly Filipino elders and families, with know-your-rights counseling and a weekly drop-in clinic. Bilingual counselors help seniors apply for housing opportunities, and help tenants fight unfair evictions and rent increases through a care-giving case management approach that is culturally appropriate and holistic. When a developer bought a building in the SoMa and rent-controlled tenants declined buyout offers, three Filipino families who speak Tagalog were given English eviction notices citing frivolous nuisance causes. VEC worked with the South of Market Community Action Network to counsel the families on their rights and successfully fought the evictions with the help of Asian Pacific Islander Legal Outreach lawyers. Advocacy and organizing have taken on developments at the 5M project and 190 Russ Street to highlight how luxury development is pushing out long-time residents. A SoMa Community Stabilization Fund was created in 2005 to charge impact fees and receive mitigation fees from developments to pay for tenant and small business protections.

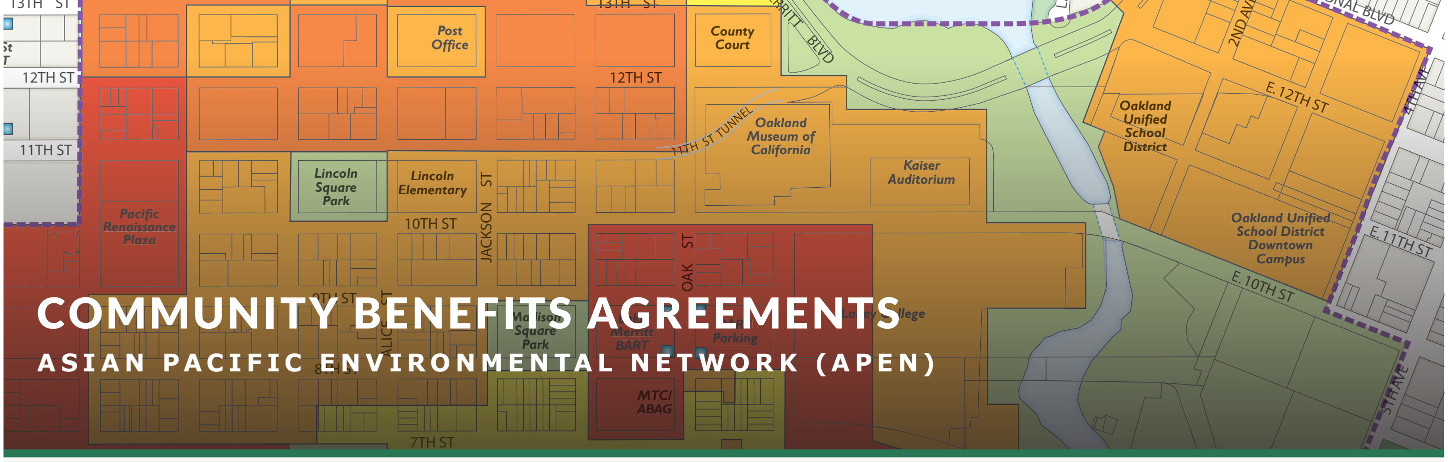
[5] "San Francisco's Eviction Crisis 2015," San Francisco Anti-Displacement Coalition; City of San Francisco Housing Balance Report, 2015.

Eviction Protections 2.0 Campaign:

In a coalition led by the San Francisco Tenants Union, Causa Justa Just Cause, Housing Rights Committee, and Chinatown CDC with groups across the city, VEC and other SoMa advocates lifted up the stories of Filipino tenants to help pass Eviction Protections 2.0 in October 2015. This policy provides additional protections, on top of Just Cause Eviction and rent control, to address the spike in unfair evictions as skyrocketing rents and vacancy decontrol tempt landlords to push out rent-controlled tenants to make way for techies in a second Silicon Valley boom:

1. Protect tenants who add occupants up to safety code limits. Due to the housing crisis, many tenants have been forced to add additional housemates to afford rising rents.
2. Require landlords, after some "no fault" vacancies, to keep rent the same at vacancy to curb profit-driven evictions.
3. Prevent sham "nuisance evictions," such as hanging laundry, and require that there be a substantial violation stated in eviction notices, with a chance to cure violations.
4. Prevent eviction solely because the unit is not legalized.
5. Require Rent Board to prepare forms in Chinese, Spanish, Vietnamese, Tagalog and Russian, and landlords to provide notices in the tenant's primary language.
6. Require landlords to prove the motive for eviction.

A month later, landlords tried to apply the law only to new leases to reduce the impact of the regulations, but were defeated.



COMMUNITY BENEFITS AGREEMENTS

ASIAN PACIFIC ENVIRONMENTAL NETWORK (APEN)

CHINATOWN, OAKLAND, CALIFORNIA

AAPI Population (Populations Over 500: Chinese)	**9,164**
AAPI Poverty Population	**2,923**
General Population	**35,005**

* Alameda County Area Median Income = $73,600 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+15%	Median Gross Rent / Month	$933
+48%	Average Home Value	$469,100
+11%	AAPI Low Income Households	3,205
-11%	AAPI Middle Income Households	1,164
+104%	AAPI High Income Households	591
+51%	General High Income Households	2,790
+15%	AAPI Median Household Income	$25,942
+4%	General Median Household Income	$35,387

Challenge: As a city that has been slow to implement city-wide inclusionary zoning or developer fee policies, Oakland's development faces constant controversy as advocates push for affordable housing and other community benefits. As residents have been pushed out of San Francisco, as thousands of homeowners became renters after the foreclosure crisis hit, and as Oakland's location, diversity, and cultural life attract transplants, what was once an affordable town plagued by disinvestment has now become one of the hottest real estate markets in the nation. Historically, Oakland Chinatown has been cut off by highway, rapid transit, and other public development, and now faces development pressures with small businesses closing, as Downtown gentrifies next door as a new tech hub. Rents surged by 20% from August 2014 to 2015, up to a median of $2,200 per month for one bedroom apartments rented in February 2016.[6]

Strategy: Since 2002, APEN has been involved in neighborhood development struggles around Chinatown, as gentrification, housing, working conditions, and transportation impact the environmental health of Chinese immigrant seniors and families in the neighborhood. In 2003, 50 affordable units were evicted from Pacific Renaissance Plaza, the heart of Chinatown, because of a 10-year-only contract between the developer and the City for the use of public funds. APEN and other advocates fought back for five years through organizing and legal efforts, eventually winning a settlement for 49 below market rate condominiums, 1 lifetime lease for the last remaining tenant, and proceeds for the East Bay Asian Local Development Corporation (EBALDC) to build permanently affordable apartments for the neighborhood.

Rather than respond to last-minute evictions, APEN knew it had to be involved in long-term development planning, so when a major project on mostly Port-owned land next to Chinatown between Oak Street and 9th Avenue was initiated, APEN joined the community coalition that secured a legally binding Cooperation Agreement with at least 465 units of on-site affordable housing including for families and very low-income tenants, and job training for 300 Oakland residents for construction. And when the City conducted the Lake Merritt Station Area Plan around the neighborhood's BART train station for transit-oriented development, APEN, EBALDC, Asian Health Services, and other Chinatown advocates created the Chinatown Coalition to push for a Specific Plan that met the needs of current residents, including 30% affordable family housing, open park space, and appropriate building heights and density with no change in parking requirements with the option to negotiate with developers for community benefits. After the insistence of the Chinatown Coalition and other advocates working on Specific Plans to create a city-wide policy for development impact fees for many years, the City is finally moving to implement them.

APEN works with a multiracial coalition, Oakland Rising, to fight for community benefits in major developments such as the Army Base and Coliseum City.

APEN is part of **#SaveE12th**, a grassroots coalition that shut down a City Council meeting in May 2015 to stop the sale of surplus public land for 100% market-rate housing, forcing the City to offer the parcel to affordable housing developers first. The California Surplus Land Act, written by Assemblymember Phil Ting and passed in September 2014, requires that any surplus public land be prioritized for the most low to moderate income housing, particularly for equitable transit-oriented development, or open recreation space.

[6] Zumper National Rent Report, August 2015 and February 2016.

HEALTHY NEIGHBORHOODS STRATEGY

EAST BAY ASIAN LOCAL DEVELOPMENT CORPORATION (EBALDC)

OAKLAND, CALIFORNIA

AAPI Population (Populations Over 500: Chinese, Vietnamese, Filipino, Laotian, Cambodian, Korean, Asian Indian, Japanese, Tongan)	69,044
AAPI Poverty Population	14,599
General Population	402,339

* Alameda County Area Median Income = $82,800 for a 3-Person Household

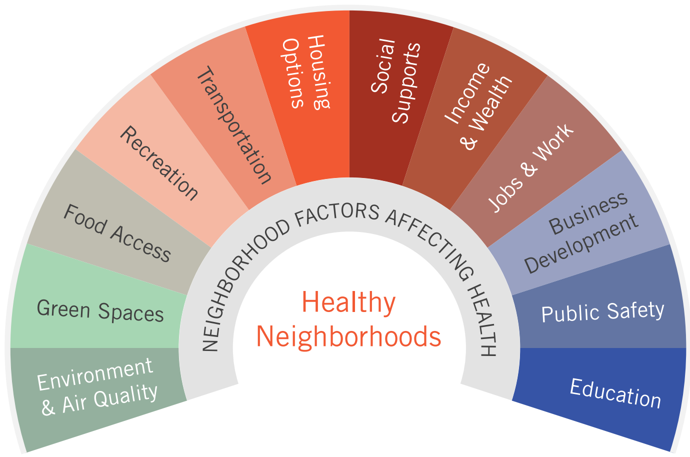
% CHANGE from 2010	SELECTED AREA DATA	2014
+56%	Median Gross Rent / Month	$1,087
+46%	Average Home Value	$494,900
+9%	AAPI Low Income Households	10,942
+3%	AAPI Middle Income Households	8,532
+24%	AAPI High Income Households	6,015
+14%	General High Income Households	40,863
+3%	AAPI Median Household Income	$44,487
+7%	General Median Household Income	$52,962

Challenge: Oakland's flatland neighborhoods have suffered from decades of disinvestment. This has allowed deep poverty to languish and residents of color to experience unacceptable and disproportionate rates of violence, unemployment, incarceration, negative health outcomes, homelessness, and unequal access to quality education and well-paying jobs. In a city with many nonprofit organizations, silos and turf boundaries often prevent effective collaboration to transform social and economic outcomes. Gentrification throughout the city has displaced vulnerable communities of low-income renters, some who are undocumented and easily evicted even without cause. Re-entry individuals, foster youth, and young men of color unable to secure jobs or housing because of discrimination live in cars, under highways, and float across couches because of institutional racism and failures. The Alameda County Public Health Department released research indicating that a child's zip code and race are top factors of life expectancy, education and health.

Strategy: EBALDC has developed the Healthy Neighborhoods approach, acknowledging that affordable housing development alone will not lift up our communities, but that interconnected efforts and a broad framework of community development are needed to elevate mental, physical and social health. By focusing in 5 neighborhoods where EBALDC has built housing, community facilities, and space for small local businesses, staff are identifying assets and critical issues in partnership with neighborhood-based organizations and leaders, and then developing programs to address priority stressors. In two of the neighborhoods, they are piloting Collective Impact Teams to align efforts for education, access to fresh foods, financial counseling, business opportunities, employment training, and recreation to stabilize neighborhoods and reduce displacement.

For many years, EBALDC has pioneered social supports and asset-building programs in its housing and surrounding public schools, but staff are now expanding their scope by:

- Partnering with neighborhood schools to increase attendance, offering afterschool programs in housing developments to improve student achievement, and incorporating conflict resolution and violence prevention at the elementary, middle and high school levels.
- Working with Collective Impact partners to facilitate large community gardens and farmers markets to increase healthy food access and leverage place-making opportunities that foster healthy business opportunities.
- Deepening workforce development and small business coaching to build out commercial corridors.
- Building a capital fund to acquire and rehabilitate older apartment buildings for preservation of existing affordable housing to prevent flipping and displacement.
- Working with Collective Impact partners to organize residents as change agents to advocate for age-friendly policies and programs, including public safety, transportation options, and food access.



CULTURAL ECO-DISTRICT

LITTLE TOKYO SERVICE CENTER (LTSC)

LITTLE TOKYO & CHINATOWN, LOS ANGELES, CALIFORNIA

AAPI Population (Populations Over 500: Chinese, Korean, Japanese, Vietnamese, Cambodian)	**18,838**
AAPI Poverty Population	**6,653**
General Population	**60,546**

* Los Angeles County Area Median Income = $65,200 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+45%*	Median Gross Rent / Month	$1,055
+34.8%	Average Home Value	$431,600
-3%	AAPI Low Income Households	5,365
+13%	AAPI Middle Income Households	2,469
+82%	AAPI High Income Households	1,120
+86%	General High Income Households	3,976
+15%	AAPI Median Household Income	$28,261
+46%	General Median Household Income	32,836

Challenge: Located right next to Downtown, Little Tokyo and affordable housing has been squeezed by development pressures of new office buildings and redevelopment projects, which destroyed about 1,000 affordable SRO housing units for Japanese-American seniors. Market-rate housing development has pushed out new possibilities of acquiring land for affordable housing. A proposed Metro light rail Regional Connector poses major threats to quality of life for residents, viability of local small businesses, and the cultural character of this 130 year old neighborhood.

Strategy: Rather than react to each project through opposition and strife, in 2013 LTSC and the Little Tokyo Community Council held a 3-day charrette with over 200 residents to envision the future of Little Tokyo, which created the Sustainable Little Tokyo vision and plan to ensure the neighborhood's economic, environmental and cultural livelihood. The steering committee with partners including the Japanese American Cultural and Community Center, local Buddhist temples, the National Defense Resource Council, the National Trust for Historic Preservation, Global Green USA, Enterprise Community Partners, the Little Tokyo Community Council, and LTSC developed three strategic areas of work:

1. Ensuring that development and the built environment support the health of residents, including graywater projects, bicycle and healthy transit infrastructure, a mini-solar electric grid, and the development of the last three major public parcels for green infrastructure, affordable housing and small businesses.

2. Education and community engagement initiatives to involve seniors, youth and other residents in the process and projects, placing community self-determination at the forefront of sustainability.

3. Arts and cultural pathways to preserve the neighborhood's history and creative life.

The community's cultural values guide implementation:

- **Mottainai,** resource conservation, includes green building and optimizing existing resources.
- **Kodomo no tame ni** upholds the consideration of children and future generations.
- **Bambutsu** acknowledges the interconnectedness of the neighborhood as a habitat.

With over 100 organizations, the Little Tokyo Community Council was created in 2000 to coordinate stakeholders in the neighborhood to preserve and advocate for the neighborhood. This Council has proved to be a key to sustainability for the residents, small businesses and cultural life, able to work with elected officials, city government and agencies to keep the neighborhood thriving and resilient in the face of development pressures. The Council successfully stopped the LAPD jail from being built next to a Buddhist temple, forced the Metro rail underground and secured mitigation funds to prevent small business disruption, and reviews new developments as part of the city's planning process.

HUMAN OVERLAY ASSESSMENT

THAI COMMUNITY DEVELOPMENT CENTER (CDC)

THAI TOWN, LOS ANGELES, CALIFORNIA

AAPI Population (Populations Over 500: Thai, Filipino)	8,331
AAPI Poverty Population	1,045
General Population	57,404

* Los Angeles County Area Median Income = $65,200 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+13%	Median Gross Rent / Month	$1,220
+44%	Average Home Value	$1,181,700
-26%	AAPI Low Income Households	1,011
+10%	AAPI Middle Income Households	1,518
-15%	AAPI High Income Households	882
+2%	General High Income Households	6,481
-1%	AAPI Median Household Income	$69,353
+5%	General Median Household Income	$62,530

Challenge: Large development in Hollywood threatened the working class neighborhood of East Hollywood, where Thai Town officially found its home in the 1990s. Hollywood benefited from millions of dollars of public investment from California's former Redevelopment Agency, but had never assessed how residents felt about the changes. While Thai, Filipino, and Armenian immigrants came to the area as a gateway for services, they were strained by high living costs due to gentrification, and the lack of sustainable jobs and affordable housing.

Strategy: Thai CDC worked with researchers and a collaborative of agencies to create a Human Overlay study that assessed the human impacts of neighborhood development, through a physical Hollywood Community Studio space, surveys and focus groups that engaged the diverse stakeholders about their challenges, needs and opinions.

With 48 interns, the Studio collected more than 1,000 resident surveys and 220 small business surveys over three years, ensuring that local voices were elevated to decision-making, government and planning agencies. Participatory mapping and photography documented where residents felt safe and unsafe, which routes they walked most for improvements, and how different demographic groups accessed information. Thai CDC helped lead individual resident case studies over 5 months, with the goal of learning how immigrant and homeless residents can be better engaged in the urban planning process.

The Community Studio also produced an online tool to track new developments in the neighborhood, with descriptions, photos, hearing dates, contact information, and community benefits listed. During this process, the collaborative engaged in a local hire campaign for a new W Hotel mixed-use development to ensure that 47% of the permanent jobs would go to local residents in the neighborhood and areas of high unemployment in the city.

Lessons for Implementation:

Look to city or regional planning departments, redevelopment agencies, and universities to fund community-based assessments and planning processes in collaboration with local stakeholders.

The Redevelopment Agency distributed a "Layman's Guide" to LA's economic development policies during the process of engagement to break down basic concepts, goals and guidelines for resident participants.

Additional Strategies:

- Thai CDC has engaged in participatory research since 1992, creating Thai Town as a gateway for Thai immigrants through a committee of workers, small businesses and students. Now a branded district, it will be amplified by a large Thai Town Marketplace that is incubating 18 microenterprises. Thai Town's zoning limited building heights, which kept Hollywood from encroaching on the district, but also limited private investment.
- Thai CDC has provided cultural district technical assistance to Historic Filipinotown, Little Ethiopia, Little Armenia, Cambodia Town, and the Central American Cultural District.
- Thai Town was included in the Preserve America initiative in 2008, which gave $250,000 to increase hospitality access for visitors and increase tourism revenue.
- Thai CDC is active in city-wide Renters Day policy advocacy at City Hall, including pushing for regulation on condo conversion, rent stabilization, and AirBnB, which has taken over 7,000 rental units off the long-term rental market in LA.

GRASSROOTS CITY PLANNING

SOUTH EAST ASIAN COMMUNITY ALLIANCE (SEACA)

LITTLE TOKYO & CHINATOWN, LOS ANGELES, CALIFORNIA

AAPI Population (Populations Over 500: Chinese, Korean, Japanese, Vietnamese, Cambodian)	18,838
AAPI Poverty Population	6,653
General Population	60,546

* Los Angeles County Area Median Income = $65,200 for a 4-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+45%*	Median Gross Rent / Month	$1,055
+34.8%	Average Home Value	$431,600
-3%	AAPI Low Income Households	5,365
+13%	AAPI Middle Income Households	2,469
+82%	AAPI High Income Households	1,120
+86%	General High Income Households	3,976
+15%	AAPI Median Household Income	$28,261
+46%	General Median Household Income	32,836

Challenge: Los Angeles was one of the cities that implemented exclusionary and racist zoning and housing regulations throughout the 20th century to separate wealthy neighborhoods from communities of color, and the industrial pollution, highways and creation of more fast-food and liquor stores over grocery stores that plagued them. LA's Chinatown has suffered from years of disinvestment, and a new development plan proposed by the City for 650 acres of industrial lands between the Chinatown and Heritage Square Metro stations threatened to bring more pollution, disjointed economic uses, and gentrification to the neighborhood. Outside of Skid Row, Chinatown is the next poorest neighborhood in LA with a third of residents in poverty.

Strategy: In 2013, after a decade of advocacy and organizing, SEACA led a coalition of Chinatown advocates, social justice groups, business leaders and environmentalists to win the city's first Specific Plan to proactively address the issue of gentrification and displacement around transit, a community plan that has repeatedly been called a model of smart development for Los Angeles and the country.

The original proposed specific plan undermined incentives for affordable housing, upzoned without community benefits, and included little diversity in economic development, little open green space, and little protection from highway pollution. SEACA hired consultants to assess the detrimental impacts of the proposal on housing and economic growth, after which the Planning Department hired its own consultants to verify similar findings. By creating a development plan that supported environmental health, mixed retail, and robust affordable housing incentives that included a super density bonus program to include extremely low income (below 30% AMI) units, the coalition created a win-win outcome for the economy and neighborhoods. Important environmental protections included restricting housing and sensitive uses to more than 300 feet from the freeway, green space requirements of 4 acres per 1,000 people, increasing connectivity to the LA River, and requiring storm water treatment systems. What was only industrial-use commerce eventually included green business and artist innovation space. The advocacy led to a policy model that utilized value-capture and public benefit zoning, which South LA and Boyle Heights advocates are working to replicate in their Community Plans.

SEACA's organizing is unique because their work emphasizes building long-term leadership development of young people and immigrant families to engage in city planning and zoning processes and advocate for community needs. From participatory popular education workshops on parking and housing to developing comic books to talk about development on the LA River, the importance of translating obscure legal codes into people-driven planning should not be underestimated. When impacted residents are included in and at the forefront of planning processes, developments are more likely to succeed, integrate into and support local needs and economies.

ACT-LA ETOD Coalition:

Along with LTSC, Thai CDC and KIWA, SEACA is also a leader of the Alliance for Community Transit – Los Angeles, which is working on the first city-wide land use plan to ensure a net gain of affordable housing around equitable transit-oriented development (ETOD). The coalition includes 29 organizations in low-income communities of color working to make sure that new light rail development serves existing communities equitably without displacement, based on their research that low-income workers are the core transit riders and market-rate housing alone decreases transit use.

ARTS-DRIVEN PLACE-MAKING

ASIAN ECONOMIC DEVELOPMENT ASSOCIATION (AEDA)

LITTLE MEKONG, ST. PAUL, MINNESOTA

AAPI Population (Populations Over 500: Hmong)	**5,448**
AAPI Poverty Population	**2,245**
General Population	**36,413**

* Ramsey County Area Median Income = $82,900 for a 4-Person Household

% CHANGE from 2010	**SELECTED AREA DATA**	**2014**
+7%	Median Gross Rent / Month	$732
+20%	Average Home Value	$129,900
-1%	AAPI Low Income Households	750
+11%	AAPI Middle Income Households	447
+5%	AAPI High Income Households	154
+38%	General High Income Households	2,589
+9%	AAPI Median Household Income	$33,924
+13%	General Median Household Income	$48,924

"Artists are creative problem-solvers, beyond aesthetics, they bring innovative solutions to neighborhood challenges."

– Oskar Ly, AEDA Artist Organizer

Challenge: Light rail construction along the University Avenue corridor in 2006 threatened small businesses with construction and the removal of parking, and Asian immigrant businesses lost the most revenue because of smaller margins of profit, a finite client base, and lack of access to capital, leading to the closure of several local businesses. The large Hmong refugee community has worked over many decades for political, economic and cultural representation and power in the Twin Cities, and other Asian and Pacific Islander communities remain minorities often under-served in economic development initiatives.

Strategy: After branding the Little Mekong neighborhood in 2012, AEDA decided to build on local assets to bring life to the business and cultural district by creating innovative intergenerational collaboration between artists in the Twin Cities region and immigrant small businesses. The annual Little Mekong Night Market was established to preserve cultural arts and brings together AEDA's two strongest anti-displacement strategies: technical assistance for small businesses to flourish economically, and creative arts as a draw to the neighborhood to highlight its Hmong, Vietnamese, Thai, and other Southeast Asian and diverse communities living in the area. In its first two years, the Night Market has been a city-wide success, bringing 15,000 residents from throughout the region in 2015 to learn about local restaurants, enterprises and cultural institutions.

Working with over 560 local artists and 73 small businesses in 2015, Artist Organizers are hired to contract with and engage local artists to support small businesses and address neighborhood issues:

- Artist Kao Lee Thao was invited to paint community murals and public art over three years, building visions to activate a new Little Mekong plaza, in partnership with Hmong American Partnership, St. Paul Riverfront Corporation, and the City of St Paul.
- A series of Artist Happy Hours and MANIFEST pop-up arts, culture and food events intimately engage over 100 artists at each event, including fashion designers, musicians, visual artists, and poets, to make Little Mekong into a creative hub for the Twin Cities.
- A Creative Maker Space, an arts, culture and retail incubator will offer artist studio space, incubate community-based social enterprises, and provide a cultural co-working space to develop artists entrepreneurs and cultural groups to build their capacity and economic sustainability for themselves and the neighborhood.
- Over 280 artists draw business to over 50 vendors at the Night Market, and throughout the year continue to partner to bring attention to the services and goods offered along the light rail corridor.

Small Business Strategies:

- During light rail planning, AEDA helped win a $4 million small business mitigation fund with forgivable loans up to $20,000 to ease losses during construction, and won a rail stop in Little Mekong to bring more customers to the area.
- Lending Circles are used in conjunction with microloans of up to $15,000 to help small business owners build credit and save assets.
- Counselors offer high-touch technical assistance to help small business owners apply for federal loans. AEDA low-interest loans use character-based assessments.
- Helped establish a regional equity alliance working with the Metropolitan Council for equitable transit-oriented development to prevent displacement of residents and businesses.

SECTION 8 PRESERVATION

ASIAN PACIFIC AMERICAN LEGAL RESOURCE CENTER (APALRC)

CHINATOWN, WASHINGTON DC

AAPI Population (Populations Over 500: Chinese)	**4,537**
AAPI Poverty Population	**933**
General Population	**65,163**

* District of Columbia Area Median Income = $85,600 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+17%*	Median Gross Rent / Month	$1,430
+1%	Average Home Value	$503,667
+23%	AAPI Low Income Households	590
-3%	AAPI Middle Income Households	700
+147%	AAPI High Income Households	863
+48%	General High Income Households	12,662
+25%	AAPI Median Household Income	$76,139
+18%	General Median Household Income	$86,229

> "Just because the owner says you have to move does not mean you have to move."
>
> – Jiaxin Lin, Age 10, Museum Square Tenant, proclaiming the tenants' right to remain

Challenge: The gentrification and demise of Washington DC's Chinatown is a sounding alarm for historic cultural districts across the country. Only blocks from the National Mall, Chinatown has been shuffled around and reduced over many decades by civic projects including the building of the Federal Triangle in the 1930s, the Washington Convention Center in 1982, and the Verizon Center sports center in 1997. Once a thriving neighborhood of more than 10 square blocks and 3,000 Chinese residents, only two blocks of restaurants remain for tourists and the last two affordable buildings with about 300 Chinese tenants have been facing expiring Section 8 contracts. The neighborhood has been taken over by luxury housing and corporate retail, with global chain stores such as Urban Outfitters, McDonalds and Dunkin' Donuts replacing family-owned Chinese grocery and retail stores. The only preservation policy in place was a requirement for signage using Chinese characters.

Strategy: The Asian Pacific American Legal Resource Center has been defending the tenants of Wah Luck House and the Museum Square Apartments, where Chinatown's last residents remain. They are mostly seniors and families who speak limited English and have nowhere else in DC to go for retail or services in their languages. When the Wah Luck House was put up for sale in 2008 to end its use for affordable housing, APALRC organized a Tenants Association and helped to block the sale of the 153-unit building on land owned by the Chinese Consolidated Benevolent Association. As the Museum Square Apartments' Section 8 contract expired in October 2014 under threat of demolition to build luxury condominiums and apartments, APALRC, Legal Aid DC, and Arnold & Porter LLP used a legal strategy through DC's Tenant Opportunity to Purchase Act (TOPA) to require the developer to make a bona fide offer to the tenants to purchase their homes at current value, aligning allies such as the National Housing Trust to help finance the conversion. APALRC also ensured that HUD Enhanced Vouchers were processed for the majority of tenants wanting to stay.

Saving Expiring Section 8 Buildings:

With 446,000 units at risk of losing affordability through expiring Section 8 contracts, HUD and advocates are moving to preserve buildings to prevent displacement. Several initiatives are critical to preserve this bulk of affordable units:

- HUD launched the VISTA Affordable Housing Preservation Project to place 45 legal fellows and community organizers in key cities to support tenant associations.
- TOPA and other "first right of refusal" policies should be implemented in cities so that tenants or nonprofit affordable housing developers can buy buildings.
- Funding for tenant outreach must be maintained and expanded so that tenant associations have the resources to protect units in the face of development pressure.

REGISTERED COMMUNITY ORGANIZATIONS

PHILADELPHIA COMMUNITY DEVELOPMENT CORPORATION (PCDC)

CHINATOWN, PHILADELPHIA, PENNSYLVANIA

AAPI Population (Populations Over 500: Chinese)	**3,551**
AAPI Poverty Population	**796**
General Population	**18,877**

* Philadelphia County Area Median Income = $63,100 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+13%	Median Gross Rent / Month	$1,188
0%	Average Home Value	$278,100
-9%	AAPI Low Income Households	987
-11%	AAPI Middle Income Households	652
-8%	AAPI High Income Households	204
+14%	General High Income Households	2,266
+24%	AAPI Median Household Income	$40,770
+13%	General Median Household Income	$50,111

Challenge: Most cities have very little meaningful and democratically-structured resident engagement in planning processes, which leads to development fights where residents are forced to cause a ruckus to hold up the process, wasting time and resources for all parties. Philadelphia Chinatown has effectively been boxed in by development of a highway, convention center, hospital and the Independence Mall on all sides, taking a quarter of its land and preventing it from expansion to meet the needs of its growing population.

Strategy: In 2012, Philadelphia created a progressive model for a more democratic and streamlined system for development meant to create transparency and predictability for developers and residents: PCDC serves as the advisory Registered Community Organization (RCO) for the Chinatown area to review projects proposed outside of zoning ordinance to ensure that this historic neighborhood is preserved, which creates an official process to solicit feedback and advocate for community benefits including affordable housing, mitigations for parking, and additions for neighborhood safety and health. The policy decrees:

- The Planning Commission to keep a registry of active RCOs, and provide contact information to residents.
- An RCO to have a membership of stakeholders, including residents, property owners and businesses, and leadership elected by the membership.
- RCOs to hold public meetings regularly and announced through many media channels to outreach.
- Within 7 days of an application for zoning variance, the Planning Commission notifies the neighborhood's RCO, and in 45 days the RCO holds a public meeting to review the proposal for stakeholder feedback. In 7 days, the RCO sends a summary to City officials and advises the Zoning Board on community needs and concerns.
- The Civic Design Review Committee to include an RCO representative from the impacted area for large developments.

PCDC has a long history of fighting development threatening Chinatown: In the 1960s, they successfully blocked a fullscale Vine Street Expressway, in the 1990s they stopped a federal prison and baseball stadium from being built nearby. The RCO program officially established PCDC's role to help the Planning Commission regulate development appropriately, and PCDC has used this role and process to submit resident concerns and negotiate affordable housing and mitigation of impacts on the neighborhood.

Regional Equity Models:

Community-Based Commissioners: Two representatives from community groups must be appointed to the Planning Commission.

Citizen's Planning Institute: Since 2010, trained over 270 residents how to be effective advocates in planning.

Property Tax Assistance Program: Tax relief in 2013 softened the blow for low-income homeowners after dramatic spikes in property taxes due to rising property values and reassessments.

Neighborhood Advisory Councils: The City uses CDBG funds to support neighborhood liaisons to help engage communities in planning and prevent displacement and foreclosures.

CDC Tax Credits: Businesses partner to donate $100,000 per year to Community Development Centers in exchange for tax credits for 10 years.

Equitable Development Platform: The Philadelphia Association of Community Development Corporations used a joint platform to get City candidates and officials to commit to implementing equitable policies.

SMALL BUSINESS & STABILIZATION MICROLOANS

ASIAN AMERICANS FOR EQUALITY (AAFE)

NEW YORK CITY, NEW YORK

AAPI Population (Populations Over 500: Chinese, Asian Indian, Korean, Filipino, Bangladeshi, Pakistani, Japanese, Vietnamese, Taiwanese, Thai, Nepalese, Indonesian, Sri Lankan, Burmese, Cambodian, Malaysian, Micronesian, Native Hawaiian)	**1,110,561**
AAPI Poverty Population	**222,822**
General Population	**8,354,889**

* New York MSA Area Median Income = $75,600 for a 3-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+22%	Median Gross Rent / Month	$1,234
+3%	Average Home Value	$561,000
+6%	AAPI Low Income Households	120,725
+2%	AAPI Middle Income Households	137,485
+22%	AAPI High Income Households	99,344
+15%	General High Income Households	797,817
+6%	AAPI Median Household Income	$56,440
+5%	General Median Household Income	$52,737

Challenge: Lack of access to capital to grow and strengthen small businesses, especially in a shifting economy that requires adaptation to survive, often leads to the closure of "mom and pop" shops in low-income communities. In New York City's hot market, small family businesses face rising commercial rents and intense competition from multinational corporations. Buying a home in the city is most often out of reach, with high home prices and competition from investors making it difficult for families to qualify for loans or become homeowners. With a high cost of living and burdensome pricetags for renovating older homes, many former homeowners have faced foreclosure, abandoned properties, or were forced to sell to property flippers.

Strategy: AAFE has developed a prolific Community Development Financial Institution (CDFI), the Renaissance Economic Development Corporation (REDC). Founded in 1997, Renaissance has counseled and provided technical assistance and training to over 4,100 clients, more than three quarters underserved AAPI business owners, providing over $33 million in direct loans across New York City and the region. For 2015 CDFI lending nationally, REDC ranked top 10 in number of microloans closed (76) and top 3 in amount of capital lent ($1,662,695).

Renaissance's loans average about $30,000-50,000, with many smaller loans around $5,000, and hold a low default rate of 1%. Since many immigrant and small businesses do not have sufficient records, systems and documentation in place to be able to qualify for traditional business loans, their services are specially developed and tailored to support very small businesses and entrepreneurs through non-traditional methods. Many microenterprises, small businesses with five or fewer employees, deal primarily in cash transactions with limited records, so income must be documented through inventory, bills and menus rather than tax returns to assess a borrower's ability to pay back a loan. Most mainstream banks and financial institutions will not lend to smaller businesses less than $100,000 because there is a lower return on investment. Thus, community-based CDFIs play a critical role in supporting microenterprises that are critical to the survival of immigrant communities.

AAFE also developed a Community Development Fund (CDF) in 1999, which has provided $4.3 million in 200 direct housing loans including up to $75,000 in down payment assistance, and helped clients qualify for a total of $364 million in primary mortgage financing to be able to buy homes in New York's hot market. The CDF has counseled 4,450 clients in Cantonese, Mandarin, Korean, Spanish and English, helping 1,050 of them to become homeowners. The Fund offers loans up to $50,000 to rehabilitate old buildings or to convert single family homes into multi-family units. CDF operates one of the only Homeowner Disaster Recovery loan products in New York City, which is activated post-emergency such as after hurricanes, utility blackouts, terrorist attacks, gas explosions, building structural damage, and other unforeseen emergencies. AAFE is also developing a community-controlled EB-5 Regional Center for equitable community development. These tailored funds are critical to helping to stabilize neighborhoods in a volatile and competitive market.

About 40% of small businesses were unable to rebuild after hit by Hurricane Sandy, but AAFE's $25,000 Emergency Loan helped martial arts studio owner Chris Romulo rebuild after the hurricane destroyed his equipment and left him for 4 months without a space, with many of his Rockaway clients displaced.

INCLUSIVE RE-ZONING

CAAAV: ORGANIZING ASIAN COMMUNITIES

CHINATOWN, MANHATTAN, NEW YORK

AAPI Population (Populations Over 500: Chinese)	34,855
AAPI Poverty Population	12,120
General Population	80,564

* New York MSA Area Median Income = $75,600 for a 3-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+16%	Median Gross Rent / Month	$929
-4%	Average Home Value	$553,104
-1%	AAPI Low Income Households	8,231
-11%	AAPI Middle Income Households	3,419
+5%	AAPI High Income Households	1,229
+21%	General High Income Households	5,250
-5%	AAPI Median Household Income	$26,230
+2%	General Median Household Income	$35,849

Challenge: Next to the Financial District, SoHo, and a gentrified Lower East Side, Manhattan's Chinatown lost 17% of its population with the displacement of about 6,000 Chinese residents from 2000 to 2010 as development escalated.[7] The population of white residents increased at the same rate during that time. With some of the highest rents on Manhattan's small island, landlords seek to raise rents, de-regulate rent-stabilized units, and sell buildings to private equity firms that often deploy predatory practices to push tenants out. A 2011 survey of over 450 Chinatown residents showed that over 20% had been threatened with eviction, and over 13% had been harassed by their landlords.[8] Voluntary inclusionary housing under a density bonus has produced far fewer units than targeted, and over 60% of affordable units are built off-site outside of the developed neighborhood. Mayor Bill de Blasio's plan to build 80,000 affordable housing units includes upzoning low-income neighborhoods, which includes market-rate units that threaten to raise prices.

Strategy: CAAAV has been working on a Community Zoning campaign for 8 years, publishing the "Reimagining Rezoning" report in 2011 to push for community-based principles as the City re-zones. After the Lower East Side rezoned in 2008, the three Community Boards in Chinatown, together with other advocates including CAAAV, created the Chinatown Working Group and a Culture, Affordability, Preservation and Zoning Committee to develop a new zoning plan proposal for the neighborhood. CAAAV pushed to re-imagine zoning for inclusivity, and developed principles including protections for long-time residents, small businesses, and affordable retail, and the involvement of Chinatown residents throughout the rezoning process.

CAAAV has proposed to make Chinatown a Special Zoning District, similar to the Clinton Special Zoning District in Hell's Kitchen created in 1974 and other special neighborhoods since, to enforce policies including:

- Prohibiting demolition of structurally sound buildings, and one-for-one replacement of rent-stabilized units in cases of necessary re-construction.
- Limit construction permits to developers with a record of tenant harassment.
- Require special permits for stores with more than 10 locations in the city to limit big box and chain stores from driving out small businesses, and limit hotel construction by capping the number of hotel permits allowed.
- Ensure affordability levels by local Area Median Income (AMI), including gradated levels of AMI in developments.

CAAAV and other advocates pushed back on de Blasio's plan to include lower AMI levels of affordability and limit building heights in Manhattan, winning Mandatory Inclusionary Housing for 20-35% affordable units with tiered income levels starting at 40% AMI.

Additional Strategies:

In June 2015, CAAAV's members and allies organized to pass the first rent freeze in 46 years of rent stabilized units for 1 million tenants to halt further displacement.

Staff and volunteers have been organizing immigrants in public housing in Queens for language access, and released a "No Access" report on the need for equitable information for NYCHA's 20,000 Asian residents.

[7] 2010 Census.

[8] "Reimagining Rezoning," CAAAV & Urban Justice Center, 2011.

THE BASEMENT CAMPAIGN

CHHAYA COMMUNITY DEVELOPMENT CORPORATION (CDC)

JACKSON HEIGHTS, QUEENS, NEW YORK

AAPI Population (Populations Over 500: Bangladeshi, Indian, Pakistani, Nepalese, Korean, Filipino, Thai, Chinese)	24,222
AAPI Poverty Population	4,860
General Population	90,436

* New York MSA Area Median Income = $75,600 for a 3-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+15%	Median Gross Rent / Month	$1,308
+1%	Average Home Value	$292,891
-16%	AAPI Low Income Households	3,010
-6%	AAPI Middle Income Households	3,728
+7%	AAPI High Income Households	1,196
+27%	General High Income Households	5,376
+8%	AAPI Median Household Income	$46,937
0%	General Median Household Income	$48,047

Challenge: Advocates estimate that there are about 100,000 unregulated basement living units in New York City, mostly in the boroughs of Queens, Brooklyn and the Bronx, which accounted for nearly 40% of new housing from 1990-2005. In Flushing, Queens, a study conducted by Chhaya found that 82% of homes had illegal conversions, with about 35% safe enough to legalize. Many of these units are rented by immigrants, who may not be aware of building code requirements and unsafe conditions where there are limited windows or exits in case of fire. In one of the most expensive cities in the country, basement units are often one of the few affordable housing options. These families are more at risk of eviction, illness and hazards, and their status makes them more vulnerable to housing and economic exploitation. Homeowners can face fines up to $15,000 and are more at risk for foreclosure within unstable income, and the process of legalization is difficult and can cost anywhere from $10,000-$45,000.

Strategy: Chhaya CDC has led the BASE (Basement Apartments Safe for Everyone) Campaign in a coalition of 32 other organizations and a handful of City Councilmembers to advocate with the City Council to pilot the legalization of convertable basement units with 100 homes, through an Accessory Dwelling Unit program using four in-tandem reforms:

- City legislation to establish protocol and a task force across city departments of Fire, Buildings, Planning and Housing.
- Zoning changes on floor-area ratio, parking, and housing type.
- Building code equivalencies and a new unit to inspect and certify the basement units.
- Finance mechanisms tied to affordability incentives, including tax abatement and developer credits.

Campaign Implementation Recommendations:

- Financial and technical assistance, and fine waivers, for owners.
- Existing tenants should be given priority to remain.
- Community organizations should be contracted for administration & outreach.
- Rents must remain affordable for owners to receive a tax benefit.
- Integration with retrofit programs.

Chhaya maintains a robust tenant organizing program that is integrated with a wide range of services focused on building relationships with families in Queens, creating a resource web built on the strength of immigrant social networks. These resources include homeownership programs, foreclosure prevention, and financial empowerment to build resilience.

Stabilizing NYC Coalition:

Along with CAAAV, AAFE and 11 other neighborhood-based organizations, Chhaya is part of the Stabilizing NYC coalition of tenant organizing groups that have secured over $1 million per year to organize tenant associations in predatory equity buildings throughout the boroughs, and are working on legislation with Councilmembers to limit predatory equity firms from displacing and harassing rent stabilized tenants in order to flip buildings to market rate. This model could be replicated in other cities for tenant education, and national policy reforms should target these predatory practices.

PUBLIC LAND USE FOR FAMILY HOUSING

ASIAN COMMUNITY DEVELOPMENT CORPORATION (ACDC)

CHINATOWN, BOSTON, MASSACHUSETTS

AAPI Population (Populations Over 500: Chinese)	**4,277**
AAPI Poverty Population	**1,600**
General Population	**10,959**

* Suffolk County Area Median Income = $75,300 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+41%*	Median Gross Rent / Month	$1,462
+26%	Average Home Value	$754,800
-17%	AAPI Low Income Households	1,391
-27%	AAPI Middle Income Households	345
+18%	AAPI High Income Households	243
+45%	General High Income Households	1,434
+5%	AAPI Median Household Income	$17,728
+99%	General Median Household Income	$63,255

"There's no Chinatown without its residents."
– Janelle Chan, ACDC Executive Director

Challenge: First founded in the 1870s and booming after the lift of the Chinese Exclusion Act in the 1950s, Boston Chinatown lost half of its land to two highways through the 1960s and to Tufts Medical Center starting in the 1980s. At only 46 acres, it is one of the most densely populated neighborhoods in Boston with the third largest Chinatown population in the country. Next to Downtown and boxed in by highways, room for development is extremely limited, leaving up (or out of the neighborhood) as the primary direction to build, requiring higher construction costs. Land prices in Boston have surged 40% since the mid-2000s, making it nearly impossible to acquire private land or property for affordable or workforce housing.[9] Private developers focus on single and smaller units to maximize profits, making it difficult for families to access much of the new development.

Strategy: ACDC, in partnership with the Chinese Progressive Association of Boston and other Chinatown advocates, have generated the political power and moral argument with Boston officials to prioritize all remaining available public lands, mostly parking lots, for affordable housing and mixed-use for Chinatown's purposes. After historic rowhouses were razed for construction of Interstate 93 and when the highway was pushed underground, they pushed to make that vacant land available for the development of One Greenway, which includes 40% affordable units with 95 rental and 51 ownership units. In 1995, ACDC assembled a complex set of funding to complete Oak Terrace's 88 units on city public land, focused on affordable family housing with 68% for low and moderate income residents and 48% of the units providing three or four bedrooms.

ACDC and allies launched community visioning for Parcel 12 in July 2015, engaging over 200 Chinatown workers, seniors and youth to plan for a parking lot identified as an opportunity site for affordable housing in the 2010 Chinatown Master Plan. Through 8 workshops and 3 focus groups, residents learned about housing development and used hands-on activities to propose at least 50% affordable units for 30-60% area median income, balance in rental and ownership, with about 75% two or three bedroom units, and community and small business space on the ground floor. Sixty-seven percent of participants live in households with three or more people, and a majority live in intergenerational households with grandchildren and grandparents. These projects have all been designed to maximize limited public land and needed affordable housing for Chinatown's families, as well as to include community spaces, small businesses, and mixed-income communities that help to offset costs for affordable units.

Additional Strategies:

- ACDC runs successful homeownership courses in Chinese for families to buy their homes and build community assets in Boston's hot market.
- Using interactive gaming technology, ACDC has used Participatory Chinatown & Community PlanIt software to increase access to and meaningfully engage residents in community planning efforts.
- ACDC's housing resources and planning have extended to emerging Chinese communities in the "Satellite Chinatowns" of Quincy and Malden.

[9] "Land costs, labor drive Boston-area housing prices out of control," Boston Globe, November 13, 2015.

JUST CAUSE EVICTION POLICY

CHINESE PROGRESSIVE ASSOCIATION (CPA) BOSTON

CHINATOWN, BOSTON, MASSACHUSETTS

AAPI Population (Populations Over 500: Chinese)	**4,277**
AAPI Poverty Population	**1,600**
General Population	**10,959**

* Suffolk County Area Median Income = $75,300 for a 2-Person Household

% CHANGE from 2010	SELECTED AREA DATA	2014
+41%*	Median Gross Rent / Month	$1,462
+26%	Average Home Value	$754,800
-17%	AAPI Low Income Households	1,391
-27%	AAPI Middle Income Households	345
+18%	AAPI High Income Households	243
+45%	General High Income Households	1,434
+5%	AAPI Median Household Income	$17,728
+99%	General Median Household Income	$63,255

"We want to remain here. This is my community. This is my home. We need laws that help us stay in our home, like a Just Cause Eviction Law."

-- Yue Mei Zhong, Chinatown Evicted Tenant

Challenge: Rapid luxury housing development, limited land, and skyrocketing housing prices puts Boston Chinatown at the top of the list for AAPI neighborhoods most at risk of displacement. When Massachusetts banned rent control through a statewide referendum in 1994, rents rose 50-100%, evictions and condominium conversions increased, and public housing waiting lists ballooned.[10] Boston has a 15% inclusionary development policy for new housing construction, but there are no restrictions on flipping or upscaling smaller buildings of 10 units or less, such as Chinatown's privately owned historic row houses. Renters make up 64% of Boston residents, and 60% of low-income families are severely rent-burdened.[11] The Imagine Boston 2030 city planning process revealed that rents are rising at five times the rate of incomes. With one of the highest rates of inequality in the nation, Boston is ground zero for battles over displacement.[12] In Massachusetts, landlords of privately-owned, non-subsidized housing can serve "no fault" evictions to tenants without any reason, and their rents can be raised by any amount with a 30 day notice when a lease is up. Entire buildings can be cleared of tenants to make it easier to sell or replace low-income tenants.

Strategy: Working with a multiracial alliance of housing advocates, the Boston Tenant Coalition, and Right to the City Boston, CPA Boston is organizing members to advocate for a Just Cause Eviction policy that would prevent arbitrary evictions of low-income Chinese residents in Chinatown and other low-income families throughout the city. Just Cause Eviction policies are in place in several municipalities across the country, including San Diego, Sacramento, Glendale, Seattle, Oakland, San Francisco and Washington DC, and state-wide policies are in place in New Jersey and New Hampshire.

Boston's proposed Just Cause Eviction policy would require a home rule petition at the State Legislature and includes:

- Requiring landlords to provide a reason when seeking to evict a tenant, like failure to pay rent, damaging property, or breaking a lease. Boston residents who own 4 or less units will be exempt.
- Requiring landlords to notify the city of rent hikes, and for the City of Boston to contact and advise the tenant of their rights during a process of mediation or eviction.

The coalition has won the support of a number of labor unions, whose members are being displaced. Over the past four decades, CPA Boston has developed a strong base of 1,000 members and reaches 4,000 households through civic engagement. CPA Boston and other Chinatown advocates led multiple grassroots Chinatown Master Plan visioning processes and established a Stabilize Chinatown campaign utilizing multiple anti-displacement strategies. CPA Boston incubated one of the first Chinatown Community Land Trusts to acquire and preserve affordable housing in perpetuity, has organized tenants in buildings with expiring affordability contracts to preserve existing subsidized housing, and is pushing for Boston's inclusionary housing policy to include the renovation of old properties for flipping and not just new construction.

[10] "The Decontrol Blues," Shelterforce, Bill Cavellini, May/June 2001.

[11] NYU Furman Center, "Renting in America's Largest Metros," March 2016.

[12] Brookings Institution Income Inequality Report, January 2016.

THE #RIGHT2RETURN CAMPAIGN: BREAKING THE CYCLE OF DISPLACEMENT IN THE SOUTHEAST ASIAN COMMUNITY

On top of high rates of tenant displacement, the Southeast Asian community faces another form of displacement shaped by federal policy. Since 1996, over 4,500 people, mostly young men who grew up in the United States and were caught up in the criminal justice system and served their time, have been deported or are awaiting removal to their ancestral countries without networks or resources, creating an unhealed cycle of displacement and separation.

BACKGROUND: Beginning in the 1970s, there was an influx of Southeast Asians to the United States due to war and political upheaval in their countries. A total of 1,146,650 Southeast Asians resettled in the U.S. from 1975-2002. Upon arrival, the support structures needed to heal, survive, and grow were not in place. Families were exploited for cheap labor, living in low-quality housing, and refugees experienced deep trauma. A 2004 survey revealed that 70% exhibit signs of post-traumatic stress disorder due to the loss of family members, experience of labor camps, and war.

ISSUE: As families struggled to find a place in the socio-economic, and political ecosystem of the United States, and as young people survived through social networks in underground economies, a wave of criminalization and deportation swept across the Cambodian, Lao, Hmong, and Vietnamese communities. In 1996, the passage of U.S. immigration laws, followed by the signing of a Repatriation Agreement between the U.S. and Cambodia in 2002, intensified unfair deportation and upheaval, as this agreement was swiftly signed without transparency, input, or accountability

CAMPAIGN: 2015 marked 40 years since Southeast Asian communities arrived in the U.S. after displacement from their home countries due to U.S. wars in Southeast Asia. Faced with a growing population of deportable peoples, but armed with new strategies, the Southeast Asian Freedom Network (SEAFN) and 1Love Movement sought to rebuild a campaign that addressed a global audience led by the most impacted of the community. From our neighborhoods to our home countries, for our communities, the **#Right2Return** campaign was launched in October 2015.

FEDERAL POLICY SOLUTION: Due to the inhumane and traumatic impact deportation has had on Cambodian-American families in particular, the Cambodia-US Repatriation Agreement should reflect international standards that exist in U.S. agreements with other nations, in particular Vietnam. This will ensure a just, fair, and humane solution to this long-held pain in the Cambodian-American community:

1. An open review process of the Cambodia-U.S. Repatriation Agreement, which includes and prioritizes oversight and input of impacted communities in the U.S. and Cambodia.

2. Critical revisions to the Repatriation Agreement that tailor its impacts to consider individual, historical, and community experience, and experience of U.S. human rights violations, by limiting unnecessary deportation.

3. Revisions that ensure humane structures of support for impacted families in the U.S. and Cambodia, including economic stability, social services, employment infrastructure, visitation rights, and right to return.

The **SOUTHEAST ASIAN FREEDOM NETWORK** (SEAFN) is a national collective of Southeast Asian grassroots groups working towards transformational change led by those most impacted by systemic injustice.

The **1LOVE MOVEMENT** is building grassroots leadership and community members across the nation who are organizing to end deportation through targeting the 1996 Immigration Laws, local criminal justice and immigration policy reform, and now global organizing and foreign policy.

SUMMARY OF FINDINGS

National Analysis

- Rents and home prices in the selected markets have shot up since 2000, while AAPI incomes have not kept pace with escalating living costs, leading to displacement, overcrowding and homelessness for thousands of low-income families.
- Tenants and small businesses are the most vulnerable to displacement. With 22 million more renters in metropolitan areas from 2006 to 2014, due to the foreclosure crisis, less economic stability, a preference for rental housing by younger populations, and limited housing stock, low-income tenants face tremendous pressure from landlords and predatory equity investors to move and make way for higher-paying tenants.[13] The lack of any rent controls or eviction protections for small businesses can threaten the livelihood of entire neighborhoods and communities.
- In all studied cities, AAPI median incomes in our neighborhoods are below the county Area Median Income for the average household size, several significantly lower. What we have found is that the county AMI that HUD uses to assess affordability does not match what is affordable for a neighborhood's current residents, preventing many low-income families from affording newly developed units. Additionally, market-rate housing construction prioritizes 1-2 person occupancy for highest profit, preventing families with children and multi-generation households from fair access.
- Every neighborhood we studied faces its own unique challenges and opportunities, based on its positioning within the economy and political power, but residents in cities without rent control and just cause eviction policies were more vulnerable. Furthermore, many immigrants unable to access rent-stabilized units live in informal and tenuous housing. Rural communities also face displacement from shifting economies and unequal accumulation of capital.
- As the wealth gap widens, it appears that some families whose businesses and jobs have catered to new wealthier residents have done better economically, while more vulnerable low-income AAPIs have fared worse. The decrease in middle income households in most areas shows the widening wealth gap and the push out of the middle class from cities because of the availability of mostly luxury or dilapidated or restricted affordable housing.

Common Challenges

- The decrease in federal investments into affordable and public housing and homeownership over the past few decades has left our neighborhoods in crisis, as families are displaced with limited housing options, particularly for multi-generation households. Expiring Section 8 and other short-term contracts create deferred and eventual displacement. New public-private investments from EB-5 and New Market Tax Credits can provide opportunity, though can be used to increase displacement if not directed for affordable housing and to benefit existing local urban communities.
    - This includes how county Area Median Income is used to define affordability, as higher AMI scales serve middle-income but not low-income residents in cities like San Francisco and Boston. As gentrification increases, AMI scales rise higher and higher to exclude more and more low-income families.
    - This includes funding for Community Development Block Grant programs, including the Main Streets small business district program, particularly for low-income neighborhoods in the same tract as wealthy and gentrifying downtowns.
- The lack of controls and anti-displacement measures in some cities and neighborhoods has allowed developer-driven investments to displace long-time communities, along with history, social networks, and cultural life.
- In hot markets, gentrification and current data systems create challenges that do not protect low-income families in areas where wealthier new residents are moving in, preventing investments and programs for low-income families at risk of displacement and destabilization.
- New federal transportation investments have been implemented without sufficient incentives for affordable housing or protections for small businesses to ensure that these investments create more equity for protected groups and increase transit use. Many of our AAPI neighborhoods are near transit hubs, and face rising land values, making it harder to build affordable housing.
- Inadequate community engagement processes in bureaucratic and disconnected local, state and federal governments too often leave residents and micro-business owners, particularly those who are low-income and immigrant, powerless to impact how their neighborhoods are planned.

[13] NYU Furman Center, "Renting in America's Largest Metros," March 2016.

A Federal Hot Markets Program to Prevent Displacement

Create a federal cross-agency hot markets program to address displacement of low-income renters, small businesses, and cultural districts.

- Coordinate between Housing and Urban Development, Department of Transportation, Consumer Financial Protection Bureau, Small Business Administration, and other agencies to stop displacement.
- Create a Cultural District designation that implements a series of protections for neighborhoods which serve as economic survival hubs for low-income and otherwise marginalized communities. This may include commercial rent controls and preferences for neighborhood-serving businesses.
- Invest in housing preservation through tenant services and education and acquisition for permanent affordability to stabilize housing stock, including increased flexibility of Community Development Block Grant and Neighborhood Stabilization Program funds in hot markets.
- Development of the national Section 8 Stabilization Program that increases vouchers in hot market cities, protects tenant rights to remain, enforces language access, and secures long-term funding.
- Develop guidance defining "hot market" neighborhoods under the Affirmatively Furthering Fair Housing Rule to guide prioritization of affordable housing investments to prevent displacement. Increase revenue sources for the National Housing Trust Fund for this use, and ensure that allocations include low-income AAPI communities.
- Improve regulation of home sharing companies such as AirBnB to maximize affordable housing and ensure they do not replace long-term affordable rental housing in hot markets.
- In hot markets, create a Micro Business Tax Credit for relief on rising rents and taxes, and a Renters Tax Credit for tenants with an income eligibility of 60% or below area median income.
- Create funding incentives for cities to establish inclusionary zoning and rent control to ensure diverse cities and fair access to housing, particularly for family units with multiple bedrooms. Provide guidance for cities to prioritize at least 50% use of public land for affordable housing in hot markets.
- Direct EB-5 investments toward affordable housing and community development in hot markets, and include hiring preferences for the underemployed. Increase and create proportional allocations of New Market Tax Credits for urban populations to hire locally.
- Establish an anti-speculation tax to reduce property flipping, and prioritize bulk sales of Federal Housing Administration (FHA) homes to nonprofits and community land trusts. Launch an investigation into predatory equity firms for violations of housing rights.

Implement Equity In Transit-Oriented Development

Ensure existing residents and community businesses benefit from equitable Transit-Oriented Development investments rather than be displaced.

- Mandate a land use analysis for all transportation investments, as well as a baseline of affordable housing, technical assistance, mitigation, and access to capital for community businesses.
- Revise the definition of eligible uses of Federal Transit Administration (FTA) "transit-related" funds to include affordable housing and equitable transit-oriented development planning.
- Create incentives for the disposition of construction staging sites and other surplus transit agency and public properties to be made available for 50-100% affordable housing.
- Create greater community accountability in environmental and impact assessments such as requiring community benefits agreements, neighborhood engagement in planning, language access, equity scorecards, and specific area plans ensuring that local community needs are met.
- Mitigate harms for neighborhoods disproportionately impacted by highway and other federal transit development construction, especially pollution and other toxics resulting from federal projects.

NATIONAL POLICY SOLUTIONS

Meaningful Community Planning Engagement & Benefits

Require funded community engagement processes in any publically supported or tax credit development projects including work with local community organizations, impact scorecards & a baseline for community benefits.

- Require local municipalities to issue effective notifications of upcoming developments with time for input and mediation of community concerns, including outreach to stakeholder community organizations in the area.
- Require at least 10% of project budgets to be invested in linguistically and culturally appropriate public engagement around planning process, and require local governments to partner with community-based organizations to conduct effective outreach and surveying for increased community accountability and control.
- Require an impact scorecard analysis based on socio-economic factors along with environmental impact, including assessment of potential impact on culturally significant communities. Equity scorecards can track and measure a baseline of community benefits, including local hire and job-training, living wage, affordability, and resources for local small businesses and nonprofit organizations.

Land Equity & Self-Determination for Native Hawaiians

Ensure inclusion of Native Hawaiian beneficiaries in Hawaiian Homes Trust Land programs.

- Publish final rule to create a pathway to establish a government-to-government relationship between Native Hawaiians and the United States.
- Promulgate federal administrative rules by the Department of Interior for the Hawaiian Homes Commission Act (HHCA) and the Hawaiian Home Land Recovery Act (HHLRA), and implement improved active oversight of the State of Hawai'i.
- Reauthorize the Native American Housing and Self Determination Act (NAHASDA).
- Strengthen the criteria to determine organizations eligible to compete for Native American CDFI grant awards (NACA) at the U.S. Treasury.
- Engage in a non-discriminatory MOU between HUD and the State Department of Hawaiian Home Lands to reverse the loan-to-value and refinance limitations placed on Native Hawaiian borrowers in the FHA 247 loan program.

Mitigate Climate Change Displacement

We call on federal agencies to further investigate the impacts of climate change on the displacement of Compact of Free Association (COFA) Pacific Islander communities.

- Assign the Environmental Protection Agency and the Federal Emergency Management Agency to further investigate and mitigate climate change disaster and rising sea levels in the COFA islands.
- Mitigate displacement and homelessness through targeted and comprehensive housing and relocation programs in collaboration with human services for families.
- Increase outreach to displaced COFA families to access available benefits and programs.
- Use climate change credits to mitigate impacts and fund affordable housing, including equitable transit-oriented development, and services for communities displaced by climate change.

View our full Policy Platforms at nationalcapacd.org/policyplatform and hawaiiancouncil.org/our-programs/policy-center.

#OURNEIGHBORHOODS INITIATIVE

The #OurNeighborhoods initiative develops national campaigns to advocate for these policy reforms as a coalition.

Our initiative goals are to:

- Elevate gentrification and displacement in low-income and people of color communities, with our focus on low-income AAPI neighborhood issues and voices, to a national issue.
- Advance local, state and national policy for anti-displacement and equitable development.
- Advance the field's tactics and best practices shared across regions, particularly building capacity in community development and organizing groups to confront the housing crisis.

Initiative activities:

- Distribute toolkits to share effective practices and tools.
- Work with Congress, agencies, and the administration to move federal solutions forward.
- Build movement across communities for housing justice, including through the Right to the City and Homes for All Alliance and the People and Places Collaborative.
- Coordinate a Working Group of our network members to lead campaigns and host webinars to build the field.
- Use media to raise visibility of AAPI families in the housing and displacement crisis.

ANTI-DISPLACEMENT DATA RECOMMENDATIONS

Current available data to measure displacement and equitable development is insufficient. We make the following recommendations to help governments, advocates and residents ensure that fair housing is being furthered:

1 **Any data on gentrification and displacement should use rental data, and not just homeowner data, because the highest rates of displacement are among tenants and small businesses.**

2 **Census tracts should be drawn by neighborhood to be able to track data based on real communities. Increased investments are needed to ensure accurate census count of overcrowded areas.**

3 **HUD should use a poverty overlay with localized scale on top of Area Median Income (AMI) in order to ensure that poverty populations are being served in hot markets where AMI is high due to gentrification.**

4 **Governments should invest in better mapping tools, such as UC Berkeley Center for Community Innovation's Urban Displacement maps, to assess displacement levels by neighborhood for regional planning.**

5 **Counties should collect and publicize eviction data by race and ethnicity to measure discrimination for implementation of the Affirmatively Furthering Fair Housing rule.**

6 **Federal projects and cities should conduct impact, retail, and equity studies before developing major projects that can displace neighborhoods, small businesses and disproportionate numbers of residents in fair housing protected classes.**

7 **Governments should partner with local community organizations on these studies, as well as planning and implementation, as this is more cost-effective and the data and analysis will lead to better outcomes for residents.**

REPORT METHODOLOGY & DATA NOTES

- Most of the information in this report was collected through interviews with organization staff from May 2015 to February 2016.
- The most recent housing data available is from 2014 American Housing Survey conducted by the U.S. Census Bureau. Housing prices hit record highs in many cities in 2015, so it is highly likely that displacement indicators have increased in severity.
- Both NHPI, referring to Native Hawaiian and Pacific Islander populations, and NH, solely Native Hawaiians, are used because the data is aggregated and disaggregated for different sources of data at various geographic levels.
- All data on profiles is specific to the designated neighborhood or city or state, except for the HUD Area Median Income (AMI), which are county-wide using HUD 2015 levels and are included to show that median incomes in AAPI neighborhoods are generally lower than the county-wide median incomes, which are used to determine housing affordability without controlling for neighborhood differences. County AMIs are listed for the neighborhood average AAPI household size, while the selected area median income does not designate household size. While this is not an exact comparison, comparing AMI of an average size AAPI household to AAPI median income allows for closer analysis.
- It is difficult to know how much economic upward mobility has occurred with decreases in low-income households and increases in high-income households, but it is likely that drastic increases in high-income households and decreases in low-income households suggests displacement rather than upward mobility, since on average incomes have not kept pace with housing prices.
- Household Income categories are defined by U.S. Census American Community Survey methodology standards:
  - Low-Income: Households making less than $35,000 per year
  - Middle-Income: Households making between $35,000 and $100,000 per year
  - High-Income: Households making more than $100,000 per year
- Poverty population data uses the 2014 U.S. Census threshold and definition referring to those families living below the federal poverty line, the smallest amount of money a family needs to live on. The weighted average threshold for a four person family in 2014 was $24,230 in income per year. Poverty thresholds can be found at census.gov/hhes/www/poverty/data/threshld for more information.
- Percentages have been rounded up or down to the nearest whole number.
- Median gross rent data includes all unit sizes. Please note that median rent percentage changes from 2010 which are marked with an asterisk are skewed for the following neighborhoods due to the census data scale capping at $2,000+ per month, thus preventing an accurate calculation of rent change for high-rent areas and because some neighborhoods were already expensive in 2010: SoMa in San Francisco, DC Chinatown, LA Chinatown and Little Tokyo, and Boston Chinatown.
- Median Home Values are based on Zillow Home Value Index, except that Census home values are used for New York Chinatown, Jackson Heights, and DC Chinatown because Zillow data was unavailable. Home Values are not strictly current market home prices, but include homes not on the market. Current market prices are far higher in hot markets, but drastic increases in values do reflect jumps in market prices.
- Chinese populations listed are non-Taiwanese Chinese communities.

Neighborhood Zip Code Index:

Zip codes are used rather than census tracts because census tract lines have changed over the time studied, and data is not comparable, whereas zip codes are more static. While zip code boundaries do not correlate directly to neighborhoods, they reflect the general area including and near the specified area. Thus, numbers may appear larger and additional communities may be included when neighborhoods include multiple zip codes.

Waimea, Hawai'i Island, HI	**96743**
International District & Little Saigon, Seattle, WA	**98104, 98122, 98144**
Rainier Valley, Seattle, WA	**98118**
Jade District, Portland, OR	**97266**
Chinatown, San Francisco, CA	**94108**
South of Market, San Francisco	**94103**
Chinatown, Oakland, CA	**94612**
Little Tokyo & Chinatown, Los Angeles, CA	**90012, 90013**
Thai Town, Los Angeles, CA	**90027**
Little Mekong, St. Paul, MN	**55103**
Chinatown, Washington DC	**20001**
Chinatown, Philadelphia, PA	**19107**
Chinatown, Manhattan, NY	**10002**
Jackson Heights, Queens, NY	**11372**
Chinatown, Boston, MA	**02111**

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Our Coalitions

The **National Coalition for Asian Pacific American Community Development** (National CAPACD) was founded in 1999 by practitioners across the country to be a voice for the housing, economic and community development needs of our diverse and growing AAPI communities. With over 100 members in 19 states, National CAPACD created the only AAPI-serving HUD housing counseling network in 2010, facilitates asset-building and small business technical assistance, and brings members and allies together to strengthen the capacity of community-based organizations to create neighborhoods of hope and opportunity.

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The **Council for Native Hawaiian Advancement** (CNHA) was founded in 2001 to unify and build the capacity of Native Hawaiian organizations. CNHA's mission is to enhance the well-being of Hawai'i through the cultural, economic and community development of Native Hawaiians, through policy advocacy, community convening, leadership development, grant training and intermediary services, providing access to capital, and linking resources and solutions to community challenges. CNHA is a HUD-Certified housing counseling agency and a Native CDFI certified by the U.S. Treasury Department.

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