



# ANNUAL REPORT

2019

The National Coalition for Asian Pacific American Community Development (National CAPACD) is pleased to share progress made toward achieving our strategic goals in 2019, including investing in building the capacity of local community-based organizations that work with low-income Asian Americans and Pacific Islanders (AAPIs), strengthening our coalition, and building a powerful voice on the national level to advance and preserve AAPI homes and neighborhoods. In addition, National CAPACD continued to build the capacity of our organization for greater impact in the years ahead.

In 2019, National CAPACD continued to work towards furthering our Theory of Change with a focus on achieving three long-term outcomes:

1. Strong community-based organizations that provide services to, advocate for, and organize within AAPI neighborhoods and communities.
2. A connected coalition that represents collective AAPI power at the national level.
3. National policies and resources that support and invest in local organizations and communities.

We believe that to achieve truly healthy and thriving neighborhoods and communities, our strategy must include responsiveness to issues such as safety, security, and community autonomy, as well as sustained engagement with key partners.

Through our efforts, nearly 12,000 low-income AAPIs and their neighbors benefited from the direct services and informational opportunities offered by our member organizations in communities across the country.

For National CAPACD, the year 2019 was a year of building capacity and expanding our reach. We sub-granted more than \$800,000 to 39 organizations on the ground, held 15 peer learning and convenings, and published four groundbreaking reports and tools that documented innovative and effective strategies being implemented across the country. With a strong focus on capacity building, we trained or offered scholarships to more than 175 staff of member organizations. More than half of our sub-grants were invested in capacity building efforts.

In 2019, National CAPACD also welcomed 13 new member organizations, representing the diversity of our community across the country from Des Moines, IA to the Bronx, NY, raising more support than any previous year. With our members, we joined our partners in Washington, DC to advocate for equitable policies aimed at lifting up all our communities.

Finally, we did the very important work of supporting our leadership and continuing to build a stable, sustainable, and inclusive organization.

In 2019, National CAPACD continued to build the capacity of our network of nearly 50 economic empowerment organizations, allowing them to reach a total of 11,444 individual low- and moderate-income AAPIs through our economic empowerment programs, including housing counseling, financial capability, and small business programs provided in over 40 languages. We disseminated \$812,000 in sub-grants to 39 organizations: \$567,756 for housing counseling; \$213,100 for financial capability; \$45,000 for small business. In addition, we convened 66 staff of local organizations to participate in peer training opportunities through eight training and peer learning sessions.

Through these efforts to provide economic empowerment services in low-income AAPI communities and neighborhoods, National CAPACD's network of organizations achieved the following outcomes:

More than 7100 low- and moderate-income (LMI) clients benefited from group education and workshops on issues ranging from budgeting, credit, home buying, fair housing, and renter issues.

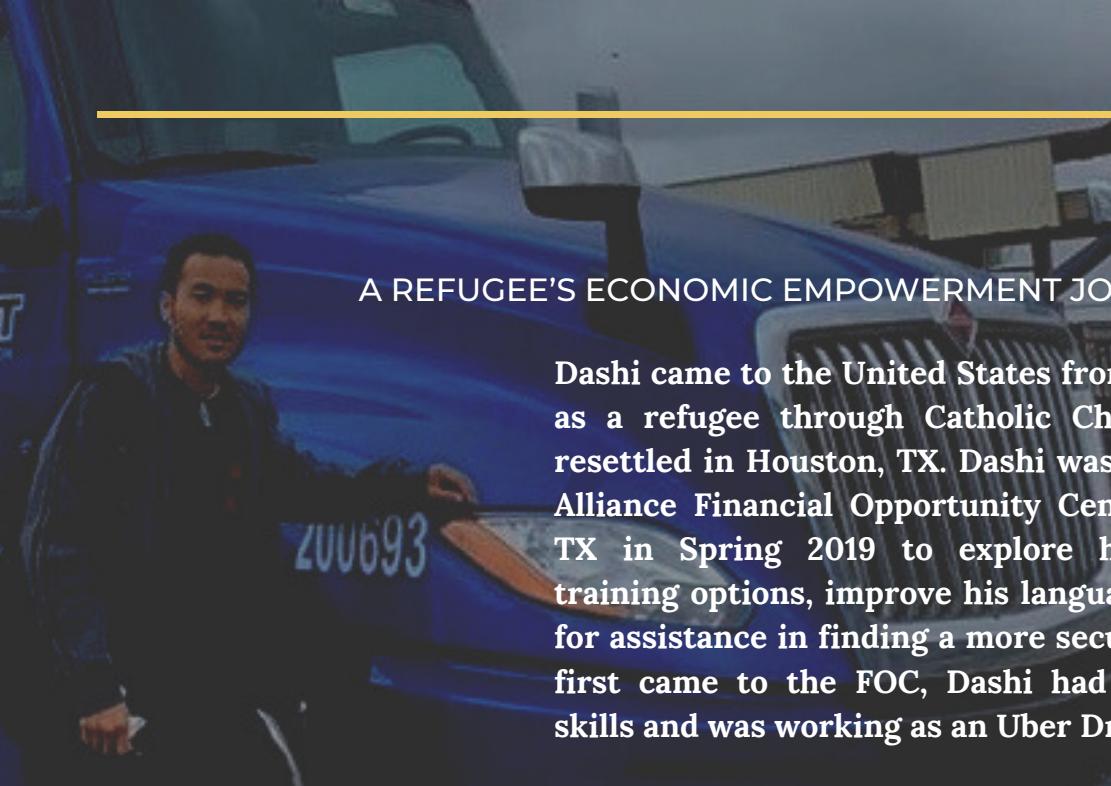
A total of 1,516 households received one-on-one financial counseling or coaching, and as a result:

- 621 accessed a financial product;
- 34 established credit for the first time;
- 141 clients had credit score changes resulting in an average improvement in credit score of 168 points.

A total of 2828 households received one-on-one housing counseling services ranging from homeless assistance, rental counseling, pre-and post-purchase purchase counseling, and as a result:

- 1418 accessed resources to improve their housing situation (down payment assistance, rental assistance, utility assistance, etc.) and 771 improved financial capability (e.g. increased discretionary income, decreased debt load, increased savings, increased credit score);
- 2505 received information on fair housing, fair lending and/or accessibility rights;
- 25 potentially homeless obtained temporary or permanent housing and 63 renters avoided eviction;
- 424 renters improved their housing conditions;
- 109 purchased a home;
- 490 homeowners improved home conditions or home affordability and 9 avoided mortgage delinquency or foreclosure.

More than 50% of workshop, counseling, and coaching participants and clients were extremely or very low-income, and nearly 80% were LMI. 77% of participants and clients were AAPI, 11% Black/African American, 9% Latinx, and 3% Mixed Race.



## A REFUGEE'S ECONOMIC EMPOWERMENT JOURNEY

Dashi came to the United States from Burma in 2015 as a refugee through Catholic Charities and was resettled in Houston, TX. Dashi was referred to The Alliance Financial Opportunity Center in Houston, TX in Spring 2019 to explore his occupational training options, improve his language abilities, and for assistance in finding a more secure job. When he first came to the FOC, Dashi had limited English skills and was working as an Uber Driver.

In April 2019, Dashi enrolled in The Alliance's Commercial Driver's License (CDL) training program which helped Dashi increase his English comprehension and proficiency as well as prepare him for the CDL permit test. After successfully completing passing his CDL permit test and behind-the-wheel training, Dashi passed his CDL driving test and obtained his CDL license.

During the course of the CDL training, Dashi met with his Alliance Career Coach, Senior Financial Coach, Income Support Coach, and Workforce Development Coach through individualized 1-on-1 coaching sessions. During these sessions he established his financial goals, was screened for public benefits, created a resume, explored on-the-road job opportunities, completed online employment applications, and capitalized on job leads.

In January 2020, Dashi secured a full-time job with Swift Transportation as an On the Road CDL Truck driver, where he earns \$2,000 per month and is now actively building savings. The Alliance FOC continues to support Dashi as he progresses towards his goal to advance in his new career and become more financially stable.

Through our ACTION TA program, National CAPACD implemented a peer training approach paired with direct training from NeighborWorks America, Unidos US, and other partners to expand our housing counseling network in California. Using this approach, Fresno Interdenominational Refugee Ministries (FIRM) was accepted as a HUD-approved housing counseling agency, serving the low-income Southeast Asian and Arab refugee communities of Fresno, CA. In addition, United Cambodian Community in Long Beach, CA is preparing to apply in 2020 as well.

In 2019, National CAPACD published Small Business, Big Dreams, an important new resource, borne out of a gap in existing data, which focuses on the success of AAPI entrepreneurs. The report documents the challenges faced by AAPI small businesses in low-income communities and highlights the innovative strategies deployed by the organizations that serve them. It profiles nine National CAPACD member organizations that provide culturally competent business counseling and technical assistance to low-income AAPI entrepreneurs.

In addition, we released the Success Stories: Integrating Financial Empowerment and Social Services report, highlighting our past five years of work in financial empowerment, with a specific focus on our programming around credit building for low-income clients.

Finally, National CAPACD partnered with the Institute of Assets and Social Policy (IASP) and HANA Center to publish, “Root to Fruit: Empowerment Economics and Community Growth at Chicago’s HANA Center,” as part of a series intended to document the use of the Empowerment Economics framework in action. The case study documents the cutting-edge approach to building financial capacity in a multi-ethnic community utilized by the HANA Center, shaped by its youth-led empowerment and community organizing programming.



### MAKING DREAMS A REALITY: STARTING A SMALL BUSINESS IN SAINT PAUL

Mydoua came to the Asian Economic Development Association (AEDA) in St. Paul, MN seeking assistance to help her start a restaurant on the East Side of St. Paul. Mydoua previously managed a laundromat, but she's always dreamed of owning a restaurant.

Mydoua could not get a small business loan due to lack of credit. She searched for alternative options to raise business capital and discovered AEDA. At AEDA she received a small business loan, training, technical assistance, and 1-on-1 financial counseling. AEDA then connected Mydoua to a partner lender and helped her get approved for an additional \$15,000 loan from the City of Saint Paul. AEDA continues to provide assistance to Mydoua to help complete the build out and renovation of her new restaurant. Her dream restaurant called iFood Deli opened in early 2020.

With support from the National Endowment for the Arts, National CAPACD launched the AAPI Placekeeping and Placemaking Learning Circle, supporting community-based, culturally-relevant models that place community as experts in preserving AAPI neighborhoods and communities from displacement and furthering equitable investment in their physical, social, and cultural infrastructure.

Holding the inaugural convening in Hilo, HI in 2019, thirteen community development leaders from AAPI organizations across the country engaged in learning and discussions about cultural and community resilience. Hosted by Hawai'i Alliance for Community-Based Economic Development, the County of Hawai'i, and the many talented and passionate cultural practitioners based on Hawai'i Island, this project was also supported by our partners at the Local Initiatives Support Coalition and ArtPlace, as well as NeighborWorks America.

## MEMBER EMPOWERMENT

National CAPACD is committed to promoting effective and sustainable leadership among our membership of nearly 100 community-based organizations. Our ability to be successful in promoting AAPI economic well-being, housing security, and neighborhood stability hinges on having strong partners that are rooted in their communities and guided by effective leaders.

To address this need, in 2019, National CAPACD established a Director of Membership and Capacity Building to work across our membership to strategically build capacity in highest needs communities. In 2019, the Director conducted a membership-wide needs assessment of capacity building needs, developed a tool for onboarding new members, and created a resource guide of consultants and training resources for staff to use when working with membership to build capacity. Finally, National CAPACD established a partnership with the Management Center, and was able to offer 15 scholarships for staff of member organizations to participate in this valuable training.

### *Community in the Capital*

National CAPACD graduated a total of nine CITC fellows in 2019, after a six-month program. In addition to participating in monthly leadership development sessions, the fellows each completed a Community Action Project (CAP) focused on issues of displacement, connected with alumni mentors, and closed with the CITC Advocacy Institute. The Advocacy Institute is an experiential training process that integrates advocating for priority issues on behalf of the coalition.

During the Advocacy Institute, fellows were trained on storytelling and messaging, participated in a walking tour of D.C.'s Chinatown where they met with impacted residents, and hosted a reception highlighting their CAP projects. CITC Fellows met with eight members of Congress and HUD's CDBG office to discuss pressing issues impacting AAPI communities, including displacement and data disaggregation. After completing the program, 100% of CITC fellows shared that the program helped them articulate community needs to external audiences and 80% felt the CITC program was effective in developing their leadership skills.



In 2019, National CAPACD launched the #OurNeighborhoods organizing network, comprised of AAPI organizations that are engaged in community organizing at the neighborhood level around gentrification. The foundational relationship building that defines this network has been a multi-year investment that included convening, one-on-one conversations while developing the anti-displacement toolkit, and engagement in a participatory planning process for the coordination of the first ever national AAPI #OurNeighborhoods Assembly.

In July 2019, National CAPACD hosted the inaugural **#OurNeighborhoods National Assembly** in Long Island City, Queens. Attended by more than 85 community organizers, activists, and impacted residents from across the country, this multigenerational gathering included youth as young as 14 and elders 70+. The program centered organizing principles of intersectional social justice and incorporated language justice. The event was interpreted in multiple languages (Cantonese, Mandarin, Bangla, Korean), and workshops were facilitated by members. Topics included breakout strategy sessions led by directly impacted youth, a Chinatown breakout facilitated in Chinese by local residents, a session on “Organizing Deserts” to discuss organizing strategies in suburban communities and the South, and mobile workshops (as well as a “virtual walking tour”) led by local residents and organizers to highlight recent successes.

In October 2019, National CAPACD launched the **#OurNeighborhoods Toolkit**, an anti-displacement community organizing toolkit ([aapineighborhoods.org](http://aapineighborhoods.org)). The toolkit includes two guides on community organizing around the issue of gentrification and displacement: 1) Building Tenant Power is directed towards an audience of impacted AAPI residents at risk of displacement, or who would like to organize to improve conditions in their buildings; 2) Building Neighborhood Power is directed towards organizations or neighborhood associations that would like to organize around displacement in their neighborhoods, and provides strategies for building organizing campaigns at the neighborhood level to influence development or proactively organize around land use campaigns.

The guides are the first of their kind, directed towards an audience of community residents, and translated into multiple languages (Bangla, Korean, Spanish, Vietnamese, and Traditional and Simplified Chinese). In addition to the neighborhood and tenant organizing guides, the toolkit website also features a data page with downloadable PDFs that local organizations can use to advance advocacy efforts in their local community and a collection of campaign stories from members doing community organizing and advocacy in their local communities. The website design aims to be representative of the diversity of our community, and incorporates a “popular education” style that is accessible to the youth and elders engaged in our network.

In 2019, National CAPACD joined our coalition partners on the national level and engaged our membership to advocate on policies impacting low-income Asian Americans and Pacific Islanders and communities of color, and to promote equitable development of neighborhoods.

**2019 People and Places:** National CAPACD staff and more than ten member organizations convened with more than 500 community leaders and practitioners at the 2019 People & Places (April 15-17) conference. We had a strong presence at the conference, including a plenary featuring three National CAPACD members who discussed their anti-displacement work. On Hill Day, our members and staff met with Congressional staff from the offices of seven members of Congress and highlighted the need for policies that prevent displacement using the “**Policy Priorities to Stabilize #OurNeighborhoods**” platform developed by National CAPACD. The platform highlighted the need to support crucial housing and small business programs, as well as the importance of census and other accurate data to reflect the needs of low-income AAPI communities.

In 2019, National CAPACD and our members joined partner organizations in the fields of community development and civil rights, as well as organizations representing AAPIs, to advocate for policies and resources that would allow AAPI communities to engage, thrive, and have community control over the neighborhoods they live in.

We implemented this work through direct advocacy and education of elected officials and their staff, mobilization of member organizations to contact their local elected representatives, comment letters, public statements, and coalition letters to congressional leadership. Priority issues ranged from HMDA data, CRA, language access, fair housing, immigrant rights, and Census. In addition, National CAPACD joined our partners in the civil rights sector to support broader reforms impacting AAPIs and all communities of color.

## HOME MORTGAGE DISCLOSURE ACT

In 2019, the Consumer Financial Protection Bureau (CFPB) issued an advance notice of proposed rulemaking (ANPR) on the home mortgage data, a rule that would reduce reporting requirements for disaggregated racial subcategories. Between 2014 and 2015, National CAPACD and advocacy partners, members, and congressional allies successfully advocated for the CFPB to include the collection of disaggregated racial data in its HMDA rule. The collection of these data help establish a more nuanced understanding of mortgage lending and loan performance patterns across different AAPI communities. In response to CFPB’s notice, National CAPACD submitted our own comments, and created a template comment letter for our members and allies to use to directly submit comments, reminding the CFPB of the importance of disaggregated race data to protect AAPIs and other communities of color. We met with CFPB Director Kathy Kraninger, and urged the agency to preserve the expanded racial and ethnic categories in HMDA data, asking Congressional representatives to join us in advocating on this critical issue.

## COMMUNITY REINVESTMENT ACT

In 2019, the Federal Deposit Insurance Corporation (FDIC) and the Office of the Comptroller of the Currency (OCC) released their notice of proposed rulemaking (NPRM) for changes to the Community Reinvestment Act (CRA). The changes, many of which were included in the final rule in 2020, significantly weaken the Act's original intent to drive investments into underserved communities and address racial disparities in access to banking and credit. National CAPACD joined 10 civil rights and economic justice organizations to issue a statement against the proposal, and joined National Association for Latino Community Asset Builders and other national partners to formally request a Congressional hearing with the OCC. We also hosted a webinar and mobilized our membership to submit comments to the Federal Reserve Board of Governors, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation in response to the Notice of Proposed Rulemaking.

## OPPORTUNITY ZONES

National CAPACD submitted comments to the Internal Revenue Service (IRS) with our partners at the Asset Building Policy Network. The comments offer feedback on proposed regulations related to the Opportunity Zone tax incentive. This incentive was created as part of the 2017 tax reform law that aims to drive long-term equity capital to economically distressed communities. The letter urges the IRS and Treasury to take proactive steps towards equitable growth and protect vulnerable communities against displacement when implementing Opportunity Zones.

Annie immigrated to the United States from Vietnam 20 years ago. In 2019, she wanted to reduce her financial debt and was referred to a financial coach at the Chinese Community Center's (CCC) Financial Opportunity Center in Houston, TX.

### BUILDING SENIOR FINANCIAL CAPABILITY AND CONFIDENCE



Annie lived with her friends to avoid paying expensive rents and was on a limited income each month. Her credit card debt often stressed her out and she was not able to take control of her financial situation. During her initial intake, Annie discovered certain lifestyle choices were hampering her ability to pay down debts. CCC's financial coach helped Annie develop a budget to reduce monthly expenses and pay off debt more quickly. The financial coach also discovered that Annie's credit cards had interest rates of 24.99% and worked with Annie to negotiate a 2% APR payment plan as a debt reduction strategy.

Starting a new chapter on her financial journey, Annie is making on-time payments and following a payment plan so that she can take control of her financial future. CCC's Financial Opportunity Center is actively connecting Annie to employment resources so that she can earn extra income and pay off her debt even faster.

## CONSUMER PROTECTIONS

National CAPACD joined the Center for Responsible Lending, partners in the Americans for Financial Reform, and other national partners on a number of comment letters addressing critical consumer protections proposed by the Consumer Financial Protection Bureau (CFPB) in its rulemaking process, including:

- **Establish Ability to Repay:** Opposing the proposed delay of the rule to establish ability-to-repay requirements for payday and vehicle title loans.
- **Reform of Unfair Overdraft Practices:** Advocating for comprehensive reform of unfair and abusive overdraft practices.
- **Debt Collection Practices (Regulation F):** Challenging the proposed rule on abusive debt collection practices, which protect abusive debt collectors more than consumers and leave them vulnerable to harassment and deception. In addition, we joined our partners in the Americans for Financial Reform coalition to advocate for greater protections for consumers with Limited English Proficiency (LEP).

## LANGUAGE ACCESS IN MORTGAGE LENDING

National CAPACD worked with the **Federal Housing Finance Agency (FHFA)'s Limited English Proficient (LEP) Working Group**, which includes national partners, Fannie Mae, and Freddie Mac, in their efforts to implement their multi-year language access work plan. We supported efforts to disseminate traditional Chinese language resources added to the Mortgage Translations clearinghouse, a centralized source of industry-standard resources to assist lenders, servicers, housing counselors, and other real estate professionals in serving borrowers with limited English proficiency. They are currently working to completely translate the mortgage documents into Vietnamese, Korean, and Tagalog.

In addition, National CAPACD joined the Americans for Financial Reform (AFR) Language Access Task Force and other national organizations in support of proposed changes to the Uniform Residential Loan Application (URLA), requiring government-sponsored enterprises, Fannie Mae and Freddie Mac, to include a preferred language question on the Uniform Residential Loan Application (URLA). This effort was successful, and a critical step toward improving language access in the mortgage market - expanding the opportunity for borrowers with limited English proficiency, immigrants, and other underserved borrowers to access sustainable, affordable homeownership.

Ms. Liu, a longtime renter, had always wanted to purchase a home but did not know where to start. For one year, she reduced her debts and improved her credit score. Then, she said, "It was a very coincidental opportunity. I was thinking about buying a house at the time, but I had no clue about it. I only knew that credit is very important. Then I saw a post saying that [Philadelphia Chinatown Development Corporation (PCDC)] had a free homebuyer education workshop, so I came."

Ms. Liu visited PCDC in Spring 2019, enrolled in a Homebuyer Education workshop, and was connected to one-on-one housing counseling with a PCDC housing counselor. Ms. Liu learned about the homebuying process, grant programs in her community, home inspections, how to look for a real estate agent, and much more.

PCDC helped Ms. Liu obtain a grant for down payment/closing cost assistance, understand pre-qualification calculations and closing fees, and helped Ms. Liu apply for and get approved for a mortgage loan. Within two months of stepping into PCDC's offices, Ms. Liu purchased a home in Philadelphia. When asked what the biggest difference is between being a renter and a homeowner, Ms. Liu said, "The biggest difference for us is the sense of security. Previously, the surroundings where we rented our house were not very good. I did not feel safe when we came back home late after work. Although previously my rent was \$800, now I need to pay around \$1,000 a month for my mortgage, I still feel good. Because the house is ours, it is very big, with front and back yards, as well as a garage for parking. And the community is very safe."



## 2020 CENSUS

We joined partners in a letter to the U.S. Census Bureau, recommending a robust program of Questionnaire Assistance Centers (QACs). We also supported the Leadership Conference and NAPABA/AALDEF in their amici brief opposing the inclusion of the citizenship question. Eventually, these efforts were successful in removing the citizenship question from the 2020 Census.

## PUBLIC CHARGE

National CAPACD submitted comments and mobilized our members to also submit comments in response to the proposed changes to “public charge” rules by the Department of Homeland Security, which would disqualify many immigrants from gaining permanent residency in the US and create barriers to much needed essential public benefits and services. In addition, after a final rule that made sweeping changes to the “public charge” test was published, a number of organizations and jurisdictions filed lawsuits to challenge and block this harmful rule from taking effect. National CAPACD joined Asian Americans Advancing Justice (AAJC), Asian American Legal Defense and Education Fund, and the National Women’s Law Center on their amici briefs in four cases opposing the “public charge” rule: *La Clinica de la Raza*, State of California, *Make the Road New York*, and State of New York. The injunction issued by the New York court applies nationwide. The government has appealed to lift the injunctions, asking the courts to let the rule take effect immediately.

## HUD MIXED-STATUS RULE

National CAPACD joined the #KeepFamiliesTogether coalition and worked with the National Low Income Housing Coalition and the National Housing Law Project to oppose HUD’s proposed rule to deny public housing assistance to families with mixed immigration statuses. This rule would significantly change HUD’s regulations by further restricting eligibility for federal housing assistance based on immigration status. If finalized, the proposed rule will effectively evict 25,000 immigrant families from their homes, including over 55,000 children who are eligible for housing assistance under federal law. National CAPACD developed a template for our members to submit their own comment letters and held a webinar to share additional information. More than 30,000 comments were submitted, more than 30 times the previous record for comments on a HUD rule.

In addition to the above, National CAPACD supported efforts led by partners organizations on numerous issues tied to our vision for **healthy and thriving communities for all:**

- Workplace Protections for LGBTQ individuals;
- Public Service Freedom to Negotiate Act;
- Civil Rights Principles for Health Reform;
- Challenging Use of “But-For” Causation Standard in Racial Discrimination;
- Affirm Women’s Right to Abortions.

## BUILDING THE CAPACITY OF NATIONAL CAPACD

National CAPACD also made great strides in organizational development in 2019. We brought on two new board members and implemented board development strategies, including discussions around gender and racial justice. We established new policies and procedures and updated our by-laws to reflect a renewed commitment to our member organizations. In addition, our staff accessed professional development opportunities in communications, project management, racial and gender justice, and storytelling and messaging.

This year, we built our capacity as an intermediary. This includes assessing the impact of our sub-granting work, streamlining and increasing transparency in our sub-granting process, strengthening our equity lens in the RFP process, and improving documentation of our outcomes and impact.

Finally, we identified a centralized database to track our many stakeholders and members that are part of the National CAPACD network.

## MEDIA COVERAGE:

- Read National CAPACD Executive Director Seema Agnani's [post](#), featured in the [Dorothy A. Johnson Center for Philanthropy](#) blog, on the rationale for and process of developing an anti-displacement toolkit to support organizing efforts in AAPI neighborhoods.
- Read Seema Agnani's [op-ed](#), featured in [Shelterforce](#), on the nuances of organizing against displacement in AAPI neighborhoods.
- Read [NBC Asian America's article](#) highlighting some of the stories featured in the #OurNeighborhoods toolkit.
- The [Federal Reserve Bank of San Francisco](#) partnered with National CAPACD and the Institute of Assets and Social Policy (IASP) to publish the [Evaluating Empowerment Economics report](#) as a part of their new Open Source Solutions series. The report shows how AAPI leaders are protecting and building wealth and power at the community level.
- Read Seema Agnani's [op-ed](#), featured in [Shelterforce](#), following the confirmation of Kathy Kraninger as Director of the Consumer Financial Protection Bureau (CFPB).
- Read Seema Agnani's [op-ed](#) expressing concerns about the CFPB's continued support of financial institutions over consumers and reversal on policies meant to protect consumers.

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