

HOUSING AND LOW-INCOME AAPIs

RESILIENT AAPI COMMUNITIES IN THE TIME OF COVID-19

HOW AAPI COMMUNITY-BASED ORGANIZATIONS ARE RESPONDING TO THE PANDEMIC

COVID-19 AND AAPI COMMUNITY-BASED ORGANIZATIONS

The novel coronavirus (COVID-19) has dramatically changed the economic and social landscape of our nation. COVID-19 has infected well over 25 million Americans, with over half a million lives lost. Millions of people have lost their jobs. People's mental and physical health has been taxed as everybody tries to adjust to our current conditions. And—as in so many crises—people who were already vulnerable have been hit hardest. It is well documented that COVID-19 has had disproportionate impact on seniors, communities of color, low-wage workers, persons with disabilities, persons who are marginally housed, immigrants, women, LGBTQ persons—with increasing levels of impact on people who live at the intersections of multiple categories.

Nonprofit community-based organizations (CBOs) that serve vulnerable populations have been doing heroic work—in providing food and emergency services, in keeping people housed and engaged, in doing everything that they can to keep their communities afloat. Since the start of the pandemic, National CAPACD member and sub-grantee organizations have raised and distributed over \$18 million dollars in emergency cash assistance to more than 8,000 families in their communities. And, while they have been doing this heroic work, they have been stretched to near breaking points, with funding from state and local governments becoming increasingly scarce in this difficult economy.

National CAPACD is a coalition of 100 CBOs working in low-income Asian American, Native Hawaiian, and Pacific Islander (AAPI) communities. Through our advocacy, programmatic support, and coordination, we help local organizations to better engage and serve their communities. From our work with our CBO members, we have seen the deep, devastating impact of COVID-19 on our communities. Our CBO members report that, even before local shelter in place orders were declared, AAPI-owned small businesses in their communities had seen substantial drops in revenues, with customers driven away by xenophobic and racist fears that an individual might be more likely to catch the virus from a person of Asian descent. Likewise, reports of hate crimes against AAPIs have gone up as national leaders stoked fears of the “China Virus.” And for low-income AAPI families and individuals—as with other communities at the intersecting categories of class and race—the pandemic has meant a disproportionately increased risk of loss of jobs, loss of housing, and loss of life.

Our analysis of the geographic distribution of COVID-19 shows that low-income and vulnerable AAPI communities continue to be at risk¹. In the 30 Metropolitan Statistical Areas (MSAs) with the most confirmed COVID-19 cases on January 1st, 2021, there are over 1.2 million AAPIs living in poverty. This represents approximately 60% of all AAPIs in poverty in the US. In comparison, approximately 40% of the overall, general poverty population lives in the 30 MSAs with the most COVID-19 cases. That is, AAPIs in poverty are disproportionately concentrated in COVID-19 hot zones. Similarly, other vulnerable AAPI populations in the 30 MSAs with the most COVID-19 cases include over 1.6 million AAPI seniors and over 3.6 million Limited English Proficient (LEP) AAPIs.

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PURPOSE AND METHODOLOGY

At National CAPACD, as the scope and scale of the pandemic and its impact on our communities have become more apparent, we understood that the crisis urgently required a deeper level of coordination and support than our business as usual. And, at the same time, in reaching out to our members, we have observed the resilience and creativity of our member organizations in how they have risen to the challenge of mobilizing, serving, and protecting their communities in many inspiring and innovative ways.

In order to learn from our members about how they are better serving their communities and to better inform our own response to the pandemic in terms of our policy advocacy and programmatic support, we surveyed our members three times (in March, July, and December 2020) and held a number of virtual focus groups and an online “town hall” meeting. Over 60 CBOs participated in this process, with the majority providing multiple touch points over time, allowing us to have a sense of how the on-the-ground response to the pandemic has evolved.

Resulting from our engagement with our members, this document is part of a series of three briefs, each organized around our members’ pandemic responses within a specific set of issues. In this series of briefs, we document the pandemic’s impact and our members’ on-the-ground response for the following issues:

- Housing,
- Senior Services and Language Access,
- AAPI Community Needs for the Recovery.

These briefs serve the purpose to:

- Document and lift up the innovation and best practices of our member organizations;
- Call attention to the ongoing needs (and how these needs have changed as the pandemic has progressed) within low-income AAPI communities;
- Advocate for policies and programs that would better serve low-income AAPI communities during the pandemic and into the forthcoming recovery.

This brief addresses issues of housing and low-income AAPIs.

¹ <https://www.nationalcapacd.org/covid19-response/aapi-demographic-data-for-covid-19-hot-spots/>

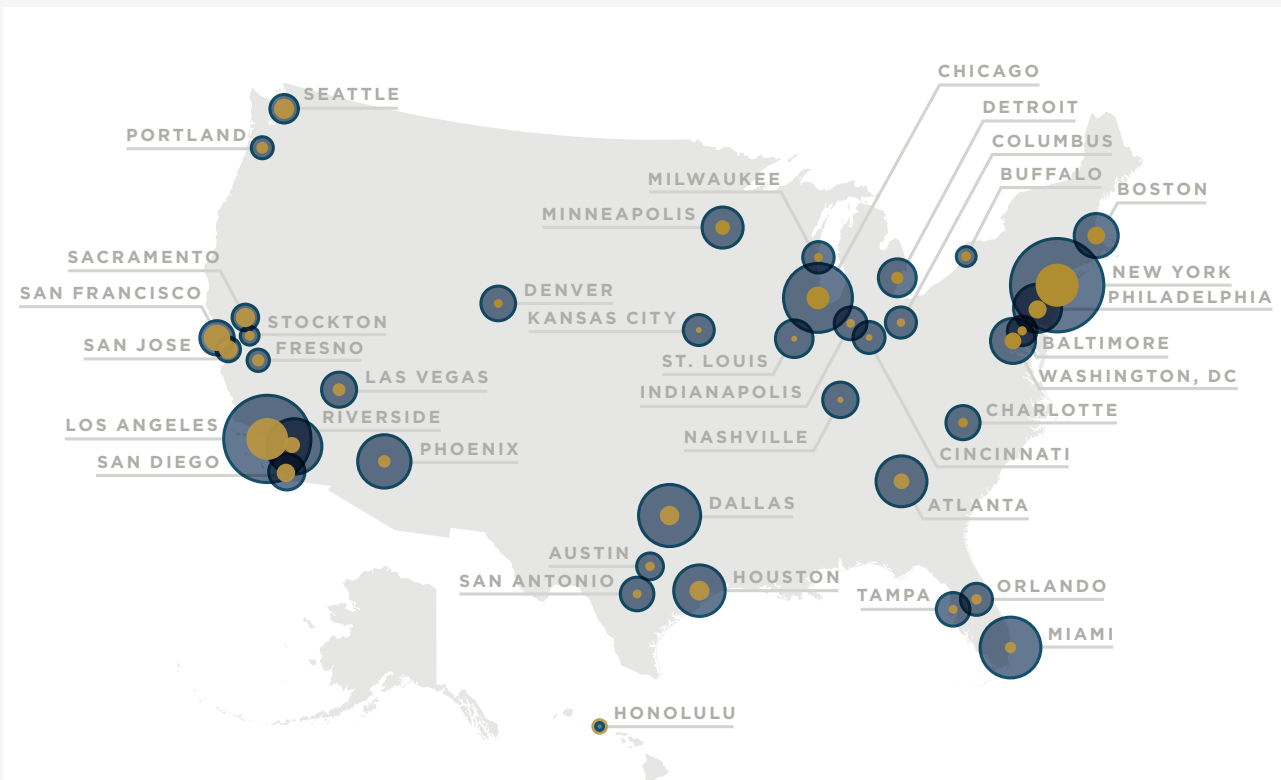
AAPI POVERTY POPULATION IN TOP 30 CITIES WITH HIGHEST COVID CASES*, BY MSA**

● NUMBER OF CONFIRMED COVID CASES

● NUMBER OF AAPIS IN POVERTY

* As of 1/22/21

** MSA listed by major city



Listed alphabetically by major MSA city, with confirmed number of COVID cases followed by AAPIs in poverty

ATLANTA 433,945 / 33,735 // AUSTIN 120,233 / 12,143 // BALTIMORE 146,178 / 11,722 // BOSTON 324,963 / 42,544 // BUFFALO 65,474 / 13,025 // CHARLOTTE 195,351 / 12,797 // CHICAGO 796,104 / 70,683 // CINCINNATI 171,528 / 6,089 // COLUMBUS 162,200 / 9,906 // DALLAS 646,017 / 51,627 // DENVER 201,106 / 10,526 // DETROIT 240,574 / 20,552 // FRESNO 83,591 / 20,354 // HONOLULU 20,297 / 37,155 // HOUSTON 444,806 / 53,355 // INDIANAPOLIS 179,788 / 10,320 // KANSAS CITY 160,677 / 4,658 // LAS VEGAS 205,926 / 22,156 // LOS ANGELES 1,277,006 / 237,587 // MIAMI 619,616 / 17,507 // MILWAUKEE 165,755 / 10,171 // MINNEAPOLIS 282,311 / 29,349 // NASHVILLE 210,161 / 5,044 // NEW YORK 1,461,952 / 251,737 // ORLANDO 171,634 / 15,163 // PHILADELPHIA 387,631 / 44,697 // PHOENIX 475,969 / 21,497 // PORTLAND 81,190 / 19,094 // RIVERSIDE 514,550 / 35,515 // SACRAMENTO 117,907 / 50,398 // ST. LOUIS 236,974 / 4,890 // SAN ANTONIO 188,854 / 10,779 // SAN DIEGO 219,794 / 46,143 // SAN FRANCISCO 197,655 / 94,515 // SAN JOSE 100,978 / 47,088 // SEATTLE 135,966 / 55,614 // STOCKTON 59,096 / 13,560 // TAMPA 188,942 / 10,886 // WASHINGTON, DC 339,969 / 37,976

Sources:

<https://www.nytimes.com/interactive/2020/us/coronavirus-us-cases.html>

US Census, 2018 1-year American Community Survey

HOUSING RECOMMENDATIONS

Like all vulnerable communities, low-income AAPIs have been placed at extreme risk of losing their housing during the pandemic. To protect low-income AAPIs from displacement during the pandemic, we recommend the following:

- Increase access to housing counseling in languages best understood by community members;
- Provide information, services, and housing resources in multiple languages, via trusted community institutions with on-the-ground relationships and cultural competency;
- Support low-income families' utilities and internet access;
- Support nonprofit affordable housing owners/managers to pay the increased costs of operating housing during the pandemic (e.g., increased cleaning and hazard pay);
- Extend all eviction and foreclosure moratoria for at least 3 months beyond the end of the pandemic;
- Provide rental and mortgage assistance such that qualifying tenants and homeowners are able to pay rent and mortgage and stay in their current homes, including any and all back payments due from the beginning of the pandemic. Emergency rental assistance should be in place for at least as long as any applicable eviction moratorium;
- Emergency rental assistance should be available to all income-qualifying tenants, regardless of immigration status;
- Strengthen tenants' rights and establish a national baseline for tenants' rights.

THE RESPONSE ON THE GROUND

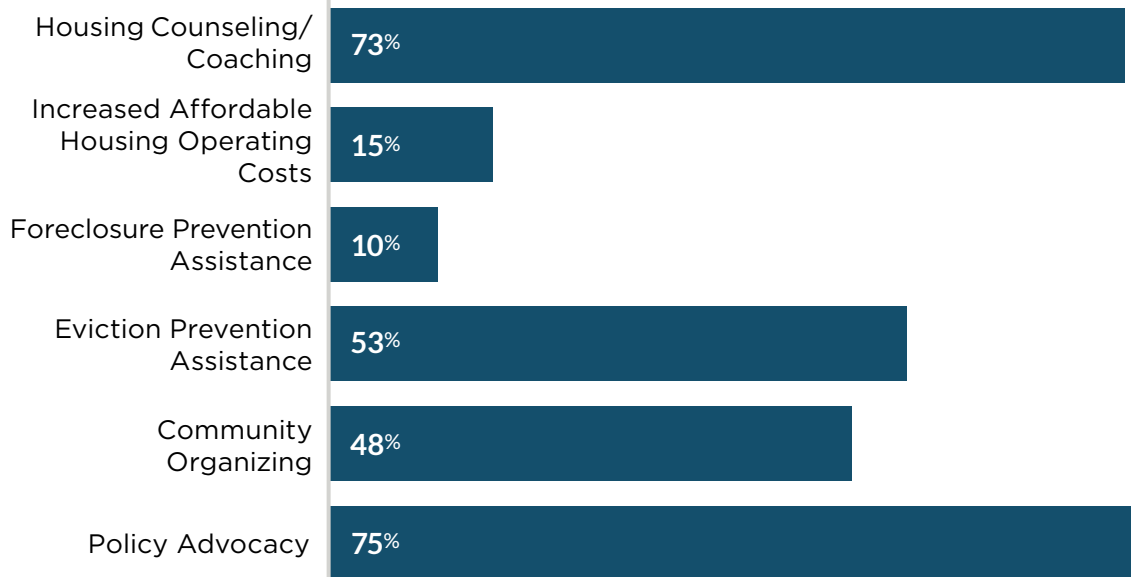
Early during the pandemic, the Chinese American Service League, a member in Chicago, estimated that unemployment filings were up by 1,000% within their client base. Asian Community Development Center, from Boston, reported, "Many [community] residents work in food and hospitality and are losing their income and are worried about falling behind on rent/mortgage payments." Approximately two-thirds of our member organizations have observed residential displacement within their constituent/client base, despite the existence of applicable eviction moratoria.

Early in the pandemic, approximately 30 member organizations surveyed were offering housing counseling to community members to stay housed. By the end of the year, an additional 15 members reported that they had initiated new housing counseling programming in direct response to the pandemic, for a total of approximately 75% of our membership providing housing counseling services. These housing counseling activities include those provided by HUD-approved Housing Counseling agencies, as well as those working independently. These services include helping tenants understand the different applicable moratoria (e.g., federal, state, local), negotiating with landlords, applying for rental assistance, etc.

Approximately **two-thirds** of our member organizations have observed residential **displacement** within their [communities], despite the existence of applicable eviction moratoria.

Including both pre-existing programs and new programmatic activities launched in direct response to the pandemic, our members are using the following activities to address COVID-19 related housing issues:

NATIONAL CAPACD MEMBER HOUSING PANDEMIC RESPONSE



Please note that while less than 20% of our CBO members reported that the pandemic increased their operating costs for affordable housing, this represents 100% of our members who own or operate affordable housing. That is, all of our members who own and operate affordable housing reported increased costs, including increased cleaning and sanitization costs and increased wages for frontline workers, including hazard pay. The chart above reflects that not all of our members own and operate affordable housing.

COMMUNITY STORY

Mr. Thammavongsa lives in Minnesota and worked at a restaurant that was forced to temporarily shut down early in 2020 due to the COVID-19 pandemic. When the restaurant was allowed to partially reopen, Mr. Thammavongsa started working again part-time. Unfortunately, soon after he started to work again, he tested positive for COVID-19. His boss told him that he had to quarantine for two weeks and might not be able to return to work even after that. Mr. Thammavongsa was very worried about being able to pay all of his bills, especially his rent. Mr. Thammavongsa contacted Lao Assistance Center of Minnesota (LACM), and a housing counselor there helped him to apply for unemployment insurance and other public benefit programs that he qualified for.

Once Mr. Thammavongsa had some money coming in, he was able to pay a portion of his rent. The housing counselor also spoke with his landlord and referred her to a landlord assistance program, which helped to calm some of the tensions between Mr. Thammavongsa and his landlord.

Due to LACM's in-language and culturally competent assistance, Mr. Thammavongsa has been able to maintain his housing, which has allowed him to focus on taking care of his health.

...members have identified that **foreclosures are still a concern for the future, the longer that the pandemic lasts.**

Nearly all members who responded to the survey have provided clients or residents with some form of cash rental assistance or rental forgiveness. Likewise, most of our CBO members have provided their clients and constituents with food assistance or direct donations to fulfill basic needs (e.g., medicine). Nearly all members have provided technical assistance to complete applications for federal assistance or provided referrals for such. All of these activities to provide basic needs help people avoid displacement. When household budgets are tight, it often comes down to an unfair and impossible choice between food, medical care, and rent.

...a total of approximately **75% of our membership provid[e] housing counseling services.**

Several members have taken notable or creative approaches within the multiple approaches listed above. For example, Sapna, Inc., in New York City, has used their community WhatsApp group and their food pantry to push out information on renter's rights (translated into Bangla) to community members. As another example, Hawaiian Community Assets (HCA),

in Honolulu, managed disbursement of a \$12 million emergency fund for rent and mortgage assistance. With the current fund ending, they are coordinating with CDFIs, banks, and philanthropy to launch an acquisition fund to allow nonprofits to buy distressed properties and make sure local families stay housed.

As of now, only approximately 10% of members have provided counseling or other services around foreclosure intervention related to the pandemic, with many of our members reporting that renters in their communities have been at greater risk of displacement in the current crisis than homeowners. However, members have identified that foreclosures are still a concern for the future, the longer that the pandemic lasts.

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This brief was made possible with generous support from AARP.

For more information about the work of National CAPACD and our member organizations during the COVID-19 pandemic, please contact info@nationalcapacd.org.
