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A NOTE FROM OUR EXECUTIVE DIRECTOR:

As we entered 2020 and a new decade, National CAPACD was prepared to celebrate our 20th Anniversary and continue our work to realize social and economic justice for AAPIs and all communities of color. We could not predict the year that lay ahead of us. With the onset of the COVID-19 pandemic and its disproportionate impact on Asian American and Pacific Islander (AAPI) communities, as well as the uprisings to advocate for black lives in response to the murder of George Floyd and too many other black lives, we worked quickly to adapt and pivot as needed. Though we were not able to celebrate our 20th Anniversary in person, we successfully convened nearly 400 members, partners, funders, and allies for our first virtual Building CAPACD Convention.

While we adjusted our projected trajectory for 2020 in many ways, this moment of reckoning also reaffirmed our mission to build local capacity in our communities and apply our lessons learned from past crises. In 2020 alone, our network engaged more than 100,000 community members in over 40 languages, disseminated more than $20 million in mutual aid, and helped to stabilize more than 10,000 vulnerable households and small businesses through direct services.

The circumstances of this past year also increased the urgency of working with our members and partners to advance strategies that address systemic inequities, dismantle white supremacy, and achieve racial justice. Organizationally, we implemented measures to deepen the racial equity lens in our internal capacity-building work. As a coalition, with our national partners, we pushed for expanded federal relief and policy solutions to make possible an inclusive and equitable recovery.

Friends, I invite you to learn more about National CAPACD’s impact in 2020.

Sincerely,

Seema Agnani
Executive Director
In 2020, National CAPACD continued to support organizations in our network that provide economic empowerment programs through asset building and financial capability, housing counseling, and small business and entrepreneur support. Organizations needed support for a range of challenges that included increased community need, shifts to remote programming and services, and concerns for safety related to COVID-19 and the rise of violence targeted toward Asian Americans.

In 2020, financial capability and asset building program providers in our network (including pandemic relief access efforts) reached nearly 7,500 individuals, which resulted in almost 5,000 individuals accessing a financial product or pandemic relief. The vast majority of demand for services was for assistance with applying for unemployment insurance, public benefits, and emergency cash programs (at the local, state, and national level) – addressing numerous language and technology barriers in our communities. Top areas included public benefits, cash assistance, followed by small business. Almost 70% of clients improved their credit scores with an average improvement of an impressive 125 points.

Despite the technological challenges of shifting services online, the Housing Counseling network served over 7,000 low- and moderate-income AAPIs in 2020, helping to stabilize low-income households struggling to maintain their homes during COVID-19.

Some highlights include:

- Many housing counseling agencies reported a significant increase in clients interested in purchasing homes due to low interest rates. The percentage of clients that purchased housing after receiving pre-purchase homebuyer counseling increased by 108% in the final quarter of 2020 compared to the same time period in 2019. On the other hand, other clients who lack job or financial security and who live in high-cost markets postponed their homeownership plans.
- For homeowners, some agencies stated an increased demand for foreclosure prevention information even though they were not at risk yet. Within our network, post-purchase group education services increased by more than 220% and mortgage delinquency counseling increased by the final quarter of 2020 compared to the same time period in 2019.
- The percentage of clients that avoided eviction after receiving rental counseling increased by nearly 160% this quarter compared to the same time period last year.
Once she received her unemployment benefits, Mrs. Huang confided in CBCAC about her housing situation. She had gone many months without pay, and she still owed her landlord several months of rent. Mrs. Huang faced potential eviction. CBCAC staff were able to help her apply for rental assistance, and in November 2020, she secured $5,000 in rental support - enough to prevent her family’s eviction.

“I am extremely grateful for CBCAC’s assistance these past months. I am an ordinary Chinese woman, living in an unfamiliar country with few acquaintances, under such unprecedented pandemic conditions, with little to no English proficiency, unable to find work. My living situation was in dire circumstances, but in my time of need, I was lucky to receive CBCAC’s timely assistance to resolve my family’s financial difficulties.”
SMALL BUSINESS PRESERVATION & CREATIVE PLACEMAKING

National CAPACD launched our peer technical assistance (TA) program targeting small business development in early 2020. Although TA providers were not able to officially begin TA activities due to the pandemic, they continued to support the TA recipients in other ways throughout much of 2020 – providing information as it emerged about emergency relief programs, sharing resources, and answering urgent questions where they could. They served over 2,500 small businesses across the country in 13 different languages, providing over 4,500 hours of direct one-on-one counseling. Sub-grantees assisted 1,160 minority-owned small businesses access capital. They reported a 64% re-open rate among those who had a business prior to COVID-19.

This year, we also launched two learning cohorts focused on business district stabilization. The two cohorts covered six geographic areas, one focused on business district organizing and the other on creative place-keeping strategies.

We held the second convening of our AAPI Creative Placemaking Learning Circle in March 2020 in San Francisco, CA, just as the COVID-19 pandemic began escalating, and shelter-in-place orders subsequently fell into place upon conclusion of the event. Fifteen community development leaders still managed to attend (representing 11 different AAPI organizations), eager to engage around themes of fighting displacement and supporting neighborhood stabilization.

The AAPI Creative Placemaking Learning Circle also worked with artist Rosten Woo to develop an online platform documenting AAPI Creative Placemaking. The concept focuses on several key case studies from within National CAPACD’s network that lift up the vision, values, and practices that are the basis for AAPI Creative Placemaking.

TRACIE, Hawaiian Community Assets (Hilo, Hawaii)

Tracie Yoshimoto runs “The Most Irresistible Shop in Hilo,” which was established in 1976 and she took over in October 2013. The shop relied heavily on tourists coming to visit Hawaii Island, who would buy local baked goods and products as gifts and, to a lesser extent, local residents who would buy the same types of goods for meetings, presents, and more. When COVID-19 hit and the shop was required to close per the County guidelines in April, the business’s revenue was reduced by 98%. This put Tracie and her 7 employees at risk of losing their jobs and livelihoods.
Tracie learned about Hawaiian Community Assets (HCA) through the Count of Hawaii’s email list, and she registered for small business training with HCA’s partner, Ekklesia Capital. She attended 4 group trainings and participated in one-on-one technical assistance to create action plans to re-envision her business to make it more competitive post-COVID by establishing a recurring revenue model of subscription boxers and annual membership with a global audience. HCA provided a $5000 small business grant in order for Tracie to complete the action plans and pivot to an online business model that would result in increased cash flow.

Tracie stated, "I want to thank [Hawaiian Community Assets] for working to make this opportunity available to myself and others in our community. The sessions provided valuable guidance and insight to managing, surviving, and thriving during such difficult times. The grant from HCA will help cover initial costs of transitioning the business to thrive after the pandemic."

COMMUNITY EMPOWERMENT

The #OurNeighborhoods working group, convened by National CAPACD, is a set of approximately 35 local community-based organizations (CBOs) that meets monthly to share peer strategies on organizing and advocacy against gentrification in AAPI neighborhoods, with the goal that organizations can learn new tactics and strategies from the successes and struggles of their peers. Over the past year, over 100 individuals have participated in the working group’s peer learning calls and approximately 10 new organizations have joined, including 2 groups from Canada.

On September 1st, the Centers for Disease Control (CDC) announced a national eviction moratorium for virtually all tenants in the U.S to help prevent the spread of COVID-19. To help ensure that information about the national eviction moratorium reached AAPI communities, National CAPACD partnered with the Alliance for Housing Justice and translated their eviction moratorium fact sheet into 16 AAPI languages. We have also created a popular education-style infographic about the eviction moratorium and have translated it into 18 languages.
MEMBER EMPOWERMENT

In 2020, National CAPACD recruited 14 new CBOs, and renewed membership with 51 community based organizations from across the country.

In 2020, National CAPACD piloted the “Capacity Building Leadership Cohort.” In partnership with The Management Center (TMC), we were able to leverage the all-day online training cohort approach to train 33 staff members from 20 member organizations with TMC’s “Managing Projects” curriculum.

At the end of December, National CAPACD launched its first-ever member portal. Through this portal, National CAPACD’s members are able to access useful resources on financial coaching, financial workshops, credit building, housing counseling, capacity building, and data on AAPI poverty and the racial wealth gaps.

In 2020, National CAPACD welcomed 10 fellows into our Community in the Capital (CITC) program, but we quickly had to shift programming and focus in response to the pandemic. Programming included how the legislative process works; how to shift advocacy efforts to focus on local and state advocacy; and support with drafting op-eds to tell the stories of community members impacted by the pandemic. As a result of the program, 2 CITC fellows’ op-eds were published in “Shelterforce” (refer to section “Telling Our Stories”).

2020 CITC Fellows
Aian Mendoza, they/them, AYPAL, Oakland, CA
Chrissy Sam, she/her, Khmer Girls in Action (KGA), Long Beach, CA
Farzana Linda, she/her, Chhaya CDC, Jackson Heights, NY
Frances Huang, they/them, Chinese American Planning Council (CPC), New York, NY
Journey Chen, she/her, Asian Community Development Corporation (ACDC), Boston, MA
Kristina Doan, she/her, CAPI USA, Brooklyn Center, MN
Lamei Zhang, she/her, Philadelphia Chinatown Community Development Corporation (PCDC), Philadelphia, PN
Nikki Sutton, she/her, Little Tokyo Service Center (LTSC), Los Angeles, CA
Seema Choudhary, she/her, South Asian Youth Action (SAYA), Queens, NY
William Oh, he/him, HANA Center, Chicago, IL
POLICY/ADVOCACY

In 2020, National CAPACD’s member organizations adopted our Platform, which was submitted to the Presidential Transition Team after the elections. Priorities for Community Resilience and Recovery were developed through feedback from dozens of member organizations, as well as national policy partners, and will guide our priorities for the next three years.

Through the pandemic, National CAPACD’s advocacy efforts were focused on working with other national partners to push policymakers and federal agencies to better reach and serve AAPI communities and other communities of color in their relief efforts, based on lessons learned from previous crises. We pushed for corrections to the Payment Protection Program (PPP program) to better serve small businesses, rent relief and increased support for tenants and homeowners, improved language access across all public programs, and inclusion of low income AAPIs in the discourse around racial equity.

During the 2020 election cycle, we advocated for equitable access to relief at the federal level and protections for threatened communities. For example, the previous Administration announced a proposed rule that would gut protections for transgender people by removing equal access protections from regulations meant to ensure the safety of anyone in need of HUD-funded programs. National CAPACD joined NQAPIA and other leading organizations in the LGBTQ movement to oppose this proposed rule.

After the election, we focused our advocacy efforts on ensuring that the new Administration included AAPI voices in their leadership and policy agenda. As well as sharing our policy priorities with the Presidential Transition Team, we also shared with transition teams at HUD, FHFA, and the CFPB.

BUILDING CAPACITY: AAPI COMMUNITY RESILIENCE FUND

In 2020, we launched the AAPI Community Resilience Fund, intended to provide general operating support to organizations around the country that were responding to the social and economic needs of low-income AAPI communities during the COVID-19 pandemic. We completed two rounds of sub-granting funds, through which we were able to sub-grant $585,000 to 41 organizations with grants ranging from $11,000 - $15,000.

A total of 76% of grants went to direct service work and 24% to community organizing efforts. Efforts were made to ensure that there was a geographic spread and equity lens used in the awarding of grants - 34% of grants went to groups serving the Southeast Asian community, 22% pan-Asian, 17% East Asian, 15% South Asian, 10% Pacific Islander, and 2% to non-majority AAPI. 66% of grants went to member organizations and about 30% to groups with budgets under $500,000. More than half of the groups received a sub-grant from National CAPACD for the first time.
Based on data from the first round of grantees, the Community Resilience Fund allowed groups to reach more than 100,000 households with in-language information about COVID-19 related resources. We collected information when available, though many organizing groups were unable to collect demographic data.

In total, more than 10,000 households received direct services from sub-grantees. Services provided included (in order of services provided):

- Assistance in applying for public benefits
- Eviction prevention
- Foreclosure prevention
- Small business assistance and deployment capital

Grantees focused on those most vulnerable in our communities. For example, 51% of community members served were Limited English Proficient (LEP); 95% were Black, Indigenous, or Other Communities of Color (BIPOC); 83% were low-income.
Omarion is a Cambodian youth who was recruited to KGA for his personal interest in community work and learning about his culture and history. In fall 2020, Omarion and his immediate and extended family tested positive for COVID-19. His family had to take off work to recover, which led to a loss of income. He was dealing with stress from managing school and final exams while recovering. Despite his mother recovering and heading back to work, his parents had to hire a caretaker for his siblings because his extended family members were still sick and unable to support them during this time.

Because of Omarion’s involvement with KGA’s youth program, he was able to reach out to his program coordinator to request for COVID-19 related resources and support. Omarion received social and emotional support services through KGA’s youth program, COVID-19 education, information about COVID-19 testing sites, and a care package with PPE and items to promote mental health wellness. Items included treats and stationary items to support his academics and his mental health like pens, pencils, squishy toys, and cooling ice packs for eyes (for screen fatigue). Omarion was also able to participate in Inner City Struggle’s COVID relief services and received a COVID relief check. This helped him to support his family during the holidays with food.

Omarion was able to stay on track with his academics and pass all his finals because of the support KGA provided to him. Omarion shared with us, “With the COVID-19 education, I felt mentally prepared.” Overall, Khmer Girls in Action’s supportive services eased Omarion’s mental and physical recoveries, and helped him access additional services for economic relief during the pandemic.
TELLING OUR STORIES

5,000 Meals—Little Tokyo Orgs, Restaurants Team Up to Feed Low-Income Seniors; Nikki Sutton’s (formerly LTSC staff); Shelterforce; Oct. 1, 2020

COVID Through the Eyes of a South Asian Immigrant Teen; Seema Choudhary (South Asian Youth Action); Shelterforce; Nov. 16, 2020

How the pandemic threatens to destroy America’s three remaining Japantowns: An eviction crisis is intensifying long-standing pressures on the historic neighborhoods — from displacement to urban renewal — and it could lead to their collapse; Claire Wang; NBC Asian America; Dec. 16, 2020

Inequality and Diversity, Not Universal Success, Marks the Economic Reality of the Asian American Community; Josh Ishmiatsu, Emanuel Nieves; Prosperity Now; Nov. 10, 2020

Mortgage Lending In The Asian American And Pacific Islander Community; Seema Agnani, Jason Richardson; National Community Reinvestment Coalition, Aug. 6, 2020

The Path Forward Centers Cultural Values; Erika Gee (Chinatown Community Development Corporation), Brent Kakesako (Hawai‘i Alliance for Community Based Economic Development), Joyce Pisnanont; ArtPlace America; Oct. 16, 2020

The ‘Unclear’ Future of the Community Reinvestment Act; Christina Hughes Babb; Daily Dose; Nov. 11, 2020
BOARD ROSTER

EXECUTIVE COMMITTEE

Co-Chair
Lahela Williams
Executive Director
Hawaiian Community Assets

Co-Chair
Thomas Yu
Co-Executive Director
Asian Americans For Equality

Treasurer
Angie Liou
Executive Director
Asian Community Development Corporation

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At-Large
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Asian Counseling & Referral Service

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Regional Manager, Community Development Hawaii
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Chinese-American Planning Council, Inc.

Duncan Hwang
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APANO and APANO Communities United Fund

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Trina Villanueva
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MEMBER LIST

National CAPACD’s network includes more than 100 CBOs across 22 states and the Pacific Islands. National CAPACD sincerely thanks our members; below is a list of dues-paying member organizations in 2020!

California
Asian Law Alliance
Asian Pacific Islander Small Business Program
Asian. INC.
AYPAL: Building API Community Power
Bill Sorro Housing Program
Chinatown Community Development Corporation
East Bay Asian Local Development Corporation
Empowering Pacific Islander Communities
Fresno Interdenominational Ministry
Khmer Girls in Action
Korean Resource Center
Little Tokyo Service Center Community Development Corporation
Pacific Asian Consortium in Employment
Southeast Asian Community Alliance
Tenderloin Neighborhood Development Corporation
Thai CDC
United Cambodian Community
Pacific Islander Community Association of Washington*
Ahri Center*
UPAC*

Georgia
Center for Pan Asian Community Services
Raksha

Hawaii
Hawaiian Alliance for Community Based- Economic Development

Iowa
Ethnic Minorities of Burma Advocacy and Resource Center

Illinois
Coalition for a Better Chinese American Community*
Chinese American Service League, Inc.
Muslim Women Resource Center (Community Help Center)
The Hana Center
Chinese American Museum of Chicago*

Louisiana
VAYLA*

Massachusetts
Asian American Resource Workshop* Dorchester
Asian Community Development Corporation
Chinatown CLT*

*Indicates a new organization
Minnesota
Asian Economic Development Association
CAPI USA

New York
Chinese-American Planning Council*
CAAAV Organizing Asian Communities
Chhaya CDC
Mekong
Asian Americans For Equality
Rennisance Economic Development Corporation
South Asian Youth Action
Think!Chinatown*

Ohio
Asian Services in Action Inc. (ASIA)

Oregon
Asian Pacific American Network of Oregon

Pennsylvania
Philadelphia Chinatown Development Corporation
Asian Arts Initiative*
SEAMAAC*

Rhode Island
Providence Youth Student Movement

Texas
Chinese Community Center
VN Teamwork
The Alliance*
DAYA*

Utah
Utah Pacific Islander Civic Engagement Coalition*

Washington
Homesight
Seattle Chinatown International District Preservation and Development Authority
Friends of Little Saigon
Interim CDA
Hmong Association of Washington*
Asia Pacific Cultural Center*
Asian Counseling and Referral Services*

*Indicates a new organization
OUR FINANCIALS

Allocation of Expenses
For every $1 spent: 89% went to Programs, 7% went to General & Administrative, 3% went to Fundraising

Program Breakdown
- Small Business: 8.0%
- Community Organizing: 6.5%
- Asset Building: 22.0%
- DTC: 7.0%
- A&F Community Resilience Fund: 11.9%
- Housing: 26.4%
- Membership & Capacity Building: 4.0%
- Convention: 4.0%
- Policy: 6.0%
OUR FINANCIALS cont.

SUBGRANTS:

Over $1.5 million, about 45% of the budget, was re-granted to 59 organizations

Revenue Breakdown

- Government: 11.5%
- Membership Dues: 1.9%
- Foundation: 11.9%
- Corporations: 47.9%
- Convention: 9.1%
- Nonprofits and Government Sponsored: 7.6%
- Other: 0.6%
NATIONAL CAPACD IS THANKFUL FOR THE MANY INDIVIDUAL DONORS WHO SUPPORTED OUR WORK IN 2020 AND THE MANY PARTNERS THAT MAKE IT POSSIBLE TO IMPLEMENT OUR CRITICAL MISSION:

Top donors and partners ($200,000 and more):

Bank of America Charitable Foundation
Citi Community Development
JPMorgan Chase Foundation
Northwest Area Foundation
Pierre and Pamela Omidyar Fund
The Ewing Marion Kauffman Foundation
The Kresge Foundation
UBS
US Department of Housing and Urban Development
Wells Fargo

In addition, our sincerest thanks to:

AARP
BBVA Compass
Capital One
Comcast
Federal Home Loan Bank
Freddie Mac
NeighborWorks America
Union Bank
US Bank
US National Endowment of the Arts
Wallace H Coulter Foundation
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