



Asian & Pacific Islander Community Improvement Association
Emerging Priorities Focus Group
January 9, 2007

Identified Operation H.O.M.E. Challenges

- Asian minorities may not understand the language of credit which in some communities is foreign
- Bad credit or low credit score will be penalized – it is important that we increase understanding among Asians to improve their credit
- The decline rate among Asians is increasing
- There is broad diversity of language groups and dialects among the Asian community. There are over 200 different dialects making it difficult to assist those who have limited English
- There is a lack for paid staff APICIA's efforts are largely volunteer and there are no resources, staff and materials to educate people, especially in the Hmong community
- The Hmong community is visual and the solution may be increased materials (i.e. pamphlets, books, etc.) but we need to train more professionals who have a connection to Hmong community
- Need to utilize existing translation
 - o Access Hmong
 - o Simplify the terminology which is an impediment to buyers understanding what is needed to buy a house
- Older generations within the Asian community use cash, has little or no understanding of credit. Need to develop specific training to older Asian buyers
- Need to address the income and housing affordability disparity. The cost of housing has increased significantly and there are a number of Asian buyers who cannot afford to buy a house /affordability
- In addition to the Hmong community need to focus on the Chinese community education within the Chinese community. Navigating the system is difficult. Banks and lenders still lack the ability to provide

- translation at banks or when you call 1-800 numbers. Volunteers in APICIA often have to provide the translation which becomes time consuming and onerous need to make clear how to access Chinese speaking/answering phone
- There is a significant population within the Asian community that has low wages/benefits

Possible Solutions

- There needs to be an increase in the down payment assistance provided. PDC and the city need to provide gap financing which can be forgivable after 9-10 years.
- Expanded the tax abatement program to other areas within the City of Portland.
- Provide cultural-specific training for Asian buyers in Portland
- Banks and companies need to broaden beyond Spanish. The Asian community is growing and the companies that tackle the issue of translation will receive the benefits of increased customers
- Because there are a lack of translation resources at the City and within the banks and lenders it is important that at a grassroots level within the Asian community there needs be full service agencies who can provide services to Asian customers
- Operation H.O.M.E needs to use language-specific newspapers for advertising especially when trying to reach the Chinese, Vietnamese communities
- The City of Portland and Multnomah County need to assist with capacity building of Asian specific organizations and professionals and leverage partnerships between these organizations and the City.
- There needs to be a standardize education and training program that is consistent regardless whether you go to the Portland Housing Center or any other home buyer education group.

Emerging Themes Feedback

The following is the feedback from the participants regarding the Emerging Themes for Operation H.O.M.E.

Priority 1 – Develop an Asian community outreach and education campaign

- Combine Priority 1 and 2 Outreach and Education with Community Awareness Campaign since both are so closely related. Provide an emphasis on developing a standard curriculum and providing a Training of Trainers for a team of Asian professionals who know and are trusted

within the community to provide the outreach to the populations that have a low homeownership rate (e.g. Hmong). The team of professionals are best suited to determine the best times to conduct outreach to the community versus a one size fits all effort (i.e. Best time to outreach is Hmong New Year, etc). Efforts to market to the Asian community about homebuyer opportunities can occur through media outlets that is serves primarily non-English speaking Asian communities.

Education within the Asian community needs to meet a national standard that is accepted by other organizations. Regardless of where the customer receives the education, it should be accepted by other organizations that have resources to provide homebuyer assistance.

Priority 2 – Develop an Asian team of certified professional and a clearinghouse of information for Asian home buyers.

Combine priorities 3 and 6; Operation H.O.M.E clearinghouse with professional certification. Use a Training of Trainers model to develop a team of Asian professionals and have the certification process occur through organizations such as APICIA and/or the Portland Housing Center. Use the team of Asian professionals and organizations that serve the Asian community to serve an access point and a clearinghouse with supporting material and curriculum that has been translated into identified languages that can best reach the Asian community. The City of Portland should invest funding for the training in the translation of materials.

Priority 3- Expand the Increase of first time homebuyer tools

Expand the availability of, and increase funding for, first-time homebuyer financial tools availability. Increase resources for down payment assistance for Asian home buyers in need of assistance. Expand the Limited Tax Abatement program

Priority 4 -Diversify Portland Real Estate and Finance Workforce

Commit to diversifying the industry. Lenders, Real Estate, Mortgage, the City of Portland need to actively seek out minorities who can serve the Asian community and hire, train and invest in professional development of Asian professionals. Encourage Asian professionals to serve as resources and on affinity groups. Resources need to be dedicated to providing translation services through 1-800 lines, web pages, etc.

Priority 5 -Influence Homeownership Policy

Increase the commitment of the city and county to increase the capacity of grass roots organizations to effectively serve the Asian community.

Priority 6- Invest in developing the capacity of APICIA (New Priority)

APICIA is a volunteer driven organization. To sustain the efforts that APICIA has established within the Asian and Russian community. The city needs to provide resources to allow APICIA to hire a coordinator and continue and build on APICIA's efforts.