

# WE NEED SUSTAINABLE SOLUTIONS FOR SAFE AND AFFORDABLE HOUSING



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Many Chinatown seniors are on fixed incomes, living in Single Room Occupancy (SRO) buildings and pay around \$450 a month for rent. They struggle with rent increases as small as \$4 a month. I worry about these folks becoming homeless. Families and residents who are housing insecure do not tell us they're couch surfing or that they don't have a permanent address. We should invest in preventing people from being homeless, not just spending money after they've become homeless.

- Sissy Trinh,  
SEACA LA

# ASIAN AMERICAN POVERTY CONCENTRATED IN HIGH-COST AREAS

National CAPACD’s analysis of the 2021 American Community Survey found that 54% of the country's Asian American population lived in 15 MSAs with median monthly rent above the US median. This geographic concentration of Asian American populations in the country's least affordable real estate markets means that they are at high risk of displacement in gentrifying neighborhoods that they have long occupied. For low-income Asian Americans, the single biggest threat to housing stability is displacement due to rising rents and eviction.

MSA	Median Rent	MSA Ranking for AA Poverty Population
San Jose-Sunnyvale-Santa Clara, CA	\$ 2,454.00	12
San Jose-Sunnyvale-Santa Clara, CA	\$ 2,156.00	3
Oxnard-Thousand Oaks-Ventura, CA	\$ 2,032.00	not ranked in the top 25
San Diego-Chula Vista-Carlsbad, CA	\$ 1,908.00	14
Santa Rosa-Petaluma, CA	\$ 1,900.00	not ranked in the top 25
Urban Honolulu, HI	\$ 1,884.00	10
Los Angeles-Long Beach-Anaheim, CA	\$ 1,786.00	2
Washington-Arlington-Alexandria, DC-VA-MD-WV	\$ 1,762.00	5
Seattle-Tacoma-Bellevue, WA	\$ 1,730.00	8
Boston-Cambridge-Newton, MA-NH	\$ 1,718.00	13
Bridgeport-Stamford-Norwalk, CT	\$ 1,644.00	not ranked in the top 25
Denver-Aurora-Lakewood, CO	\$ 1,605.00	not ranked in the top 25
New York-Newark-Jersey City, NY-NJ-PA	\$ 1,600.00	1
Sacramento-Roseville-Folsom, CA	\$ 1,556.00	9
Riverside-San Bernardino-Ontario, CA	\$ 1,552.00	15

Source: 2021 American Community Survey



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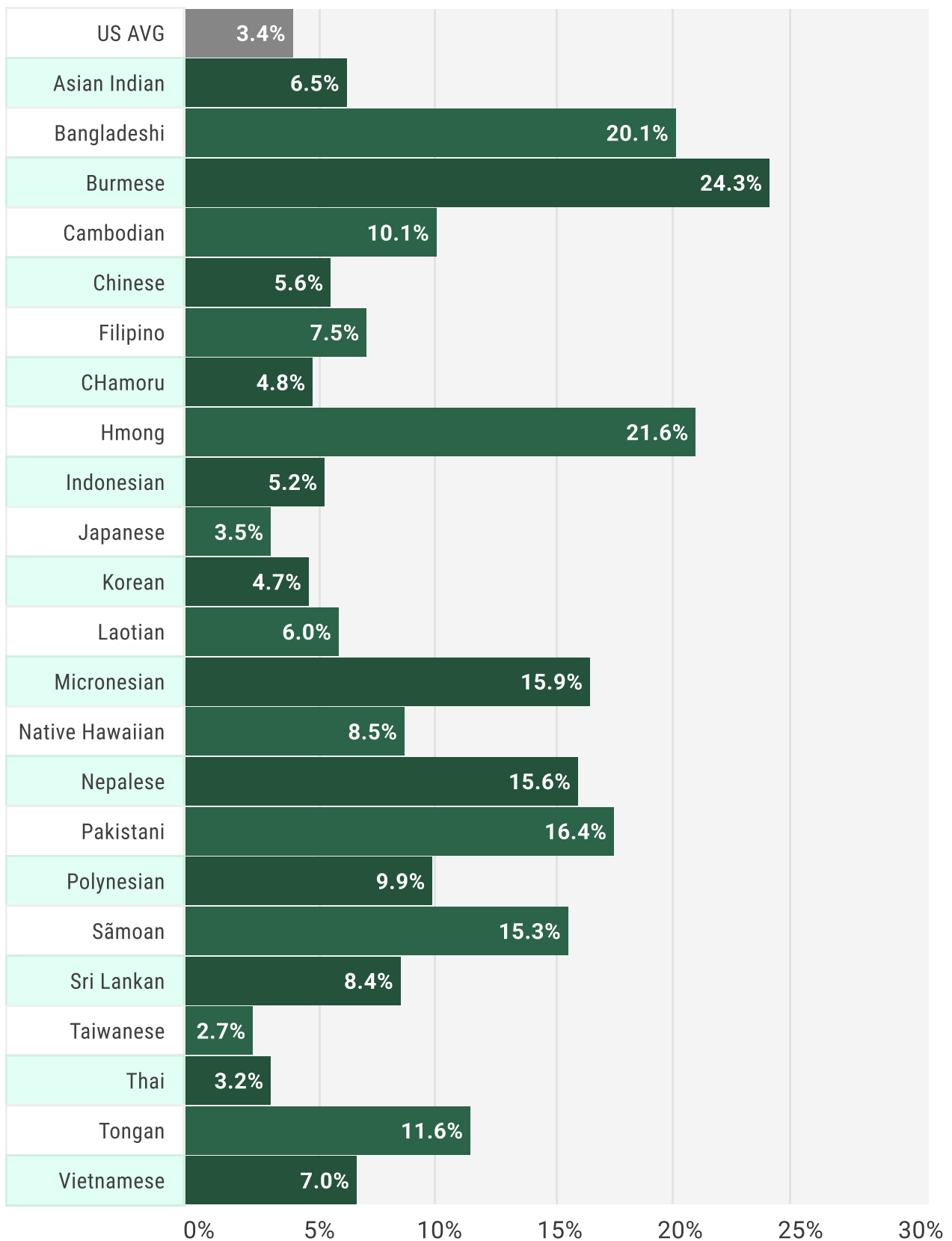
One family can no longer afford to live on their own. They will sublet rooms in their row house\*. Two families will share one apartment. Two to three couples will live in the same apartment, so they can stay in Chinatown.”

- Baolian Kuang,  
Chinese Progressive Association Boston  
a row of houses joined by common sidewalls

## THE AFFORDABLE HOUSING CRISIS GIVES LOW-INCOME ASIAN AMERICAN FAMILIES FEW CHOICES

High rents force vulnerable populations to choose between homelessness and subpar housing conditions. Due to the lack of affordable housing options, low-income individuals and families often have to share the resources that they do have in order to survive. Fifteen out of seventeen Asian ethnic subgroups included in the American Community Survey exceed the US average for household crowding (3.4%), with the Burmese subgroup at the highest rate (24.3%). Moreover, many buildings in the existing affordable housing stock have issues of neglect and lack of upkeep, exacerbating the overall living conditions of these multiple households sharing the same unit.

## HOUSEHOLD CROWDING RATE BY AA & NHPI ETHNIC GROUP IN THE US



Source: 2021 American Community Survey



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I was living in Single Room Occupancy\* housing before with my family, in a really crowded room. My parents, my brother, and me lived in a single room, less than 100 square feet. We had everything in that small room, two bunk beds. I shared one desk with my brother. We didn't have enough space for ourselves.

- Langshu Feng,

Chinatown Community  
Development Center

Single room occupancy (SRO) is housing restricted to no more than two persons, typically comprised of one or two rooms.



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Overcrowding happens even for people who own their homes. During the pandemic, I had two brothers, nephews, and mom - a total of eight people live with me. All my nephews are essential workers. My mom is diabetic. I'm not working poor, but I was taking care of eight people.

- Kabzuag Vaj,

Freedom Inc.

Informal housing is one of the few options available to those struggling to find affordable housing. However, those living under informal housing agreements have few protections and limited legal recourse against exploitation from their landlord - making this type of tenancy particularly precarious. Given the furtive nature of these types of arrangements, it is difficult to fully measure the scale at which low-income Asian Americans are living in informal housing arrangements.

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Each family shares a room in an apartment, which is not reflected in the lease. This is invisible to non-Vietnamese landlords in the community, but families are often left with no rights because they do not have a lease, let alone language access and culturally responsive services.

- Carolyn Chou,  
Asian American Resource Workshop



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People live in basement apartments or a room in someone's house. The basement apartments are offered without repairs and no formal paperwork. Landlords enter rooms without permission. They don't sign a lease.

- Manisha Lance,  
Raksha

# CALL TO ACTION

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National CAPACD believes that addressing in our national housing crisis will require significant federal investments of many billions of dollars per year, over a sustained number of years.

- **Increase funding for existing HUD Affordable Housing and Block Grant programs:** Increase funding for existing HUD Affordable Housing and Block Grant programs: Provide funding for HUD capital programs that support the development and preservation of affordable housing at levels that will substantially and meaningfully reduce the shortage of these housing units. This includes significant investments in HOME, CDBG, the Housing Trust Fund, Section 202, and Section 811.
- **Fully fund the Housing Trust Fund:** Capitalize the Housing Trust Fund to at least \$20 billion and create robust, viable ongoing funding for the HTF.
- **Make existing affordable housing more green and sustainable:** Invest the estimated \$100 billion in capital improvements needed over the next 10 years to retrofit and upgrade existing public housing stock to be more green and financially sustainable.
- **Boost allocations for the Low-Income Housing Tax Credit (LIHTC) and make changes that will increase supply, ensure affordability, and reduce discrimination, including:**
  - A 50% basis boost for projects that target +20% units towards extremely low-income (ELI) households;
  - LIHTC-supported projects should provide as close to permanent/lifetime affordability as legally possible;
  - LIHTC program is explicitly classified as 'federal financial assistance' for the purposes of Title VI of the Civil Rights Act and other civil rights statutes.
- **Incentivize state and municipalities to increase and upgrade affordable housing in cultural districts through upzoning, ADU initiatives, and other strategies to increase density in transit-accessible communities.**