**MEMORANDUM OF UNDERSTANDING**

**BETWEEN**

**THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT'S OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY (FHEO)**

**AND**

**THE ASIAN REAL ESTATE ASSOCIATION OF AMERICA (AREAA)**

WHEREAS, Asian American and Pacific Islander populations in the United States are at historically high levels, having increased by 27 percent since the 2000 Census, to over 14 million.

WHEREAS, Asian Americans and Pacific Islanders have moved across and throughout the nation, with large increases in California, Nevada, Florida, and Arizona, states hardest hit by the current foreclosure crisis.

WHEREAS, HUD's Housing Discrimination Study 2000 found that Asian Americans and Pacific Islander homebuyers experience consistent adverse treatment 20.4 percent of the time, about the same as African American (17%) and Hispanic (20%) home seekers, with systemic discrimination occurring in housing availability, inspections, financing assistance, and agent encouragement.

WHEREAS, HUD and its Fair Housing Assistance Program (FHAP) partner agencies receive more than 10,000 complaints each year alleging discrimination based on one or more of the Fair Housing Act's protected classes: race, color, national origin, religion, sex, familial status, and disability. Yet, less than 1 percent of the complaints filed with HUD and FHAP agencies come from the AAPI community.

WHEREAS, there is a significant homeownership gap between whites (74.5%) and Asian Americans and Pacific Islanders (59.3%).

WHEREAS, Native Hawaiians have the highest overcrowding rates in the country, at 36%, compared to 3% for the nation. Native Hawaiians also are more likely to be renters, at 47%, compared to 33% for the nation, and more likely to reside in older housing units – 30% live in homes built before 1960.

WHEREAS, a primary goal of FHEO is to serve all communities, and, in furtherance of Title VI of the Civil Rights Act of 1964, to ensure that language proficiency is not a barrier to HUD services, HUD has translated more than 100 vital documents into 16 different languages for foreign born and non-English speaking individuals, including five Asian languages: Cambodian, Chinese, Korean, Tagalog, and Vietnamese.

WHEREAS, AREAA promotes sustainable homeownership opportunities in Asian American and Pacific Islander communities by serving as a national voice for real estate professionals serving this market, advocating for policies that reduce homeownership barriers facing Asian Americans and Pacific Islanders, and increasing business opportunities for mortgage and real estate professionals serving AAPI communities.

NOW, THEREFORE, HUD and AREAA have agreed to work together to inform members of the AAPI community about their fair housing rights and responsibilities and how to recognize and report discriminatory rental, sales and lending practices.

HUD:

Will provide fair housing material to AREAA for distribution to AAPI communities.

Will ensure that Housing Counseling Grant Program grantees provide language services to AAPI persons who are limited English proficient. Through language-line or bilingual staff, housing counseling agencies will inform families who are limited English proficient about ways to recognize unfair lending practices that could lead to unequal terms and conditions in mortgage loans.

Will seek AREAA guidance on cultural sensitivity when translating vital documents into different Asian languages.

Will, in cooperation with AREAA, conduct joint seminars, workshops, and forums in AAPI communities on ways to identify unlawful sales, rental and lending discrimination, and what members of those communities should do if they experience discrimination.

AREAA:

Will develop and promote programs that emphasize the benefits and importance of fair housing to real estate professionals, especially those who serve the AAPI community.

Will develop and promote programs to educate AAPI communities about fair housing, particularly where English is not the primary language.

Will work with HUD and other public and private organizations to develop programs that support fair housing professionalism and fairness in processing of complaints.

Will work with other real estate organizations to distribute fair housing information and partner with educational institutions and research entities to quantify data related to the AAPI real estate market.

**Implementation**

This MOU will become effective when signed and will be reviewed annually.

JOHN TRASVIÑA
Assistant Secretary for Fair
Housing and Equal Opportunity

Date

MAY 2 6 2010

JOHN FUKUDA
Chairman, Asian Real Estate
Association of America

Date

MAY 2 6 2010