

HOUSING NEEDS OF ASIAN PACIFIC AMERICANS IN CHICAGO

A Report by the
Asian American Institute
2002

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Founded in 1992, the Asian American Institute is a pan-Asian, not-for-profit organization whose mission is to empower the Asian American community through advocacy, utilizing education, research, and coalition-building.

EXECUTIVE SUMMARY

Over the last four decades, the Asian Pacific American (APA) population has experienced tremendous growth in the city of Chicago. At the same time Chicago has experienced a growing shortage of affordable housing in the city. The tension between these two factors has made it critical to look at the housing needs of the APA community. This is the first study to focus on the issues affecting Asian Pacific Americans in the Chicago metropolitan area, and how APAs are faring in their search for housing, as well as the housing resources available to them.

Through this study, it was found that similar to other racial groups, Asian Pacific Americans have experienced the positive and negative effects of upward mobility, as well as effects of the economy on the lower skilled and uneducated individuals. While those with means have chosen to move to more affluent Chicago neighborhoods or suburban communities, those with fewer economic resources are affected by the lack of affordable housing and/or rent increases which have forced them to search for housing in other neighborhoods or increase the amount they spend on housing.

The study focuses on gathering data on: important factors for APA residents in looking for housing; their experience during their housing search; barriers that they may have encountered while searching for housing; and identifying resources to assist in accessing affordable housing. Through the use of a focus group questionnaire, of those interviewed it was found that they spent 46.1% of their average monthly household income on housing. The average household annual income of the participant is \$40,761.93. However, their median household income is \$30,000, which is far below the median household income of Asian Americans in Illinois (\$57,333) reported in the 2000 census. The focus group data indicate that low-income APA residents of Chicago are extremely burdened with housing costs. Most (83.3%) of homeowners in the sample experienced property tax increases. Two-thirds had experienced one to two increases in the time they lived at the current residence. The average number of property tax increases was three.

Through the use of focus group discussions, the qualitative data demonstrate that residents begin to look for housing for generally pragmatic reasons such as better school systems, changing in housing type (need a larger living space), and availability of parking. Those interviewed mostly shared bad experiences during their housing search. Some of the most compelling stories reflected themes of language barriers, lack of returned calls from potential landlords, problems dealing with realtors, and being denied housing on the basis of familial status. The resources that the participants used were realtors, rental agencies, and by “word of mouth” from family and friends. They identified some of the following housing resources that they would like to see available to assist APA home-seekers: workshops for first-time buyers, housing information provided by community-based organizations, workshops on tenant rights and landlord responsibilities.

The study also gathers information about current community-based organizations’ services that is provided to clients as it relates to housing. Of the responding organizations, 69.2% provides human or social services. Only 39.5% of the organizations reported that they provide housing services. Of the remaining respondents, on average one housing service was provided by each organization, however the number of housing services offered varies widely by organization. 86% of organizations responded that they knew about one or more barriers that their clients had experienced regarding obtaining housing. A majority of the organizations reported that language, affordability, access to information, and lack of knowledge of housing rights were issues that concerned the community. Additionally, organizations noted that there is a lack of housing options available to their clients. Unaffordable rent was viewed as the most frequent issue that arose during the housing search, followed by high rental increases and lack of information on filing complaints. Eighty percent of community-based organizations felt that denial of housing because of children occurred sometimes (60%) or most of the time (20%).

After analysis by the volunteer research advisory committee, the following recommendations are proposed: an Asian Pacific American Housing Counseling Center should be established; fair housing organizations and enforcement agencies should work with ethnic CBOs to conduct a focused outreach campaign to educate community residents about housing opportunities, their housing rights, and the complaint procedure; and more funding should be provided from public and private sectors in order to educate community residents regarding housing opportunities.

INTRODUCTION

This study took a two-step approach in assessing the needs of the APA community. The first step was a survey sent to CBOs to evaluate the housing services they offered, the barriers that their clients face in searching for housing, and their interest in implementing or expanding programs to address housing issues. The second step was a series of focus groups that gathered quantitative and qualitative data about the personal experiences of Asian Pacific Americans as they searched for housing.

The report consists of three chapters and is structured as follows:

- Chapter One presents demographic information about the focus group participants, which was obtained from the questionnaires before each discussion. There is also information about estimated housing costs, statistics on rental/mortgage/property tax increases, types of housing and number of bedrooms, and satisfaction with various housing related factors.
- Chapter Two presents themes taken from information distilled from the transcriptions of the focus group discussions. The main issues covered in this chapter include barriers that participants may have encountered during their search for housing, gentrification, and suburban flight.
- Chapter Three describes the findings from the community housing needs assessment from the perspective of community-based organizations. Some of the topics addressed in this chapter are issues that prevent APAs from obtaining appropriate housing, barriers that clients face, frequency in which CBOs offer housing services, sources from which CBOs obtain housing information, and organizations or agencies to which they refer their clients.
- Chapter Four provides recommendations for the next steps to address the community need.

CHAPTER ONE: FOCUS GROUP STUDY

Before conducting focus group sessions, participants were asked to fill out a questionnaire. The questionnaire provides quantitative information regarding the participants' experiences related to housing, including current type of residence, housing costs, increases in housing costs, and satisfaction with the location of residence.

Sample Description

Ninety-nine individuals participated in 11 different focus groups. All focus group participants completed the questionnaire. Table 1.1 presents demographic information about these individuals. Almost 60% of the focus group participants were female. Only 13.4% were US-born citizens. Over half of the respondents were married and living with their spouse. On average the respondents had lived in the United States over 15 years and were almost 50 years in age. Under 20% of the respondents indicated that English was their primary language.

Table 1.1 Demographic characteristics of the focus group participants

Ethnicity	24.2% Chinese, 14.1% Pakistani, 14.1% Indian, 12.1% Vietnamese, 10.1% Cambodian, 9.1% Filipino, 8.1% Japanese, 7.1% Korean, 1.0% South Asian
Gender	59.6% female, 40.4% male
Resident status	47.4% naturalized citizen, 37.1% permanent resident, 13.4% US born citizen, 2.1% other
Marital status	52.6% married, 29.9% single, 10.3% widowed, 3.1% divorced, 2.1% married, not living with spouse, 2.1% legally separated
Age	49 years
Length of time in U.S.	16.5 years
Primary language	18.8% English, 12.5% Cantonese, 12.5% Urdu, 11.5% Vietnamese, 9.4% Khmer, 8.3% Chinese, 6.3% Gujarati, 5.2% Korean, 4.2% Tagalog, 3.1% Japanese
Average household income	\$38,100

Table 1.2 contains information regarding housing related characteristics of the focus group members. On average, the focus group participants considered several different residences before moving into their current one, do not live by themselves, have lived in their residence for some period of time, and are likely to live with their spouse and one or more children.

A measure of "crowdedness" was computed by dividing the number of persons in the household by the number of rooms in the respondents' housing unit (see Table 1.2). The number of rooms was assumed to be two more than the number of bedrooms. The participants' dwelling had an average of 0.93 persons per room, indicating that generally, the Asian Pacific Americans in this sample do not live in overcrowded conditions. However, it should be noted that there is a great variability in crowdedness; the crowdedness measure ranged from 0.29 to 3.67 persons per room.

Table 1.2 Housing arrangements of focus group participants

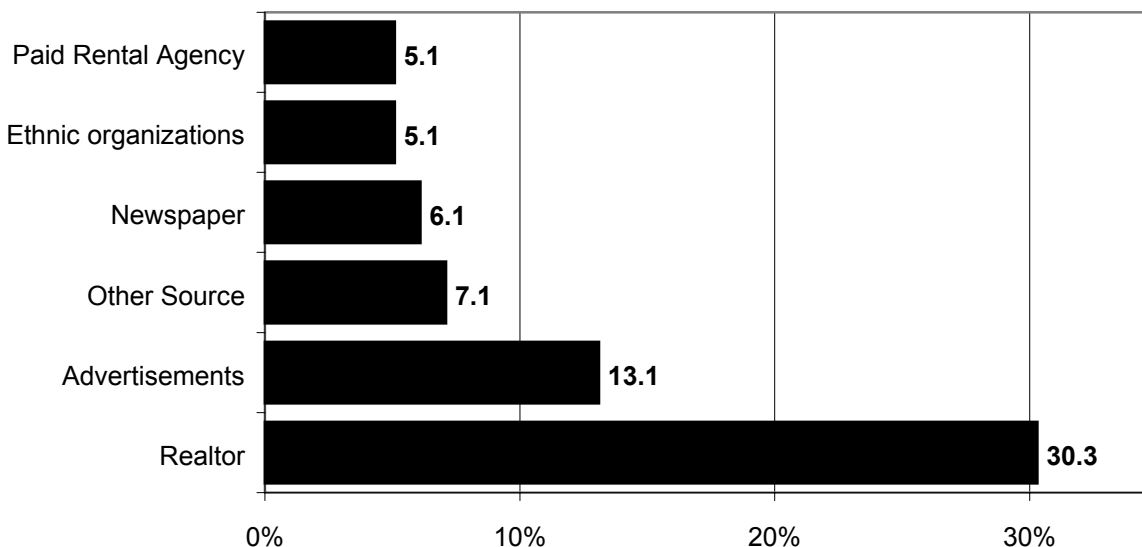
Average number of options considered before current residence	7
Average time at current residence	5 years
Average number of bedrooms	2
% sharing space in residence	76.3%
Average number of persons sharing space	2
% reporting that they live with:	
Spouse	47.5%
Parent	18.2%
Children	44.4%
Other relative	13.1%
Non-relative	9.1%

Findings From the Focus Group Questionnaire

Sources of information about housing opportunities

All respondents were asked to indicate how they found out about housing opportunities. Figure 1.1 presents the percentage of respondents, aggregated across all the focus groups, who mentioned each source of housing information. Almost one-third of the respondents had received information from realtors. The next most frequently cited source of information was advertisements. No respondents indicated that they had used the services of a free rental agency. Other sources of information listed on the questionnaire include friends, rent signs, Cambodian Association of Illinois (CAI), arrangements through the respondent's company, family, walks around the neighborhood, driving around, and banners on buildings.

Figure 1.1 Sources of information about housing opportunities



Type of housing

Less than half (40.4%) of the respondents indicated that they owned property. Of the individuals who stated that they owned property and indicated what type of property they own, 17.5% stated that they own apartments, 32.5% owned condominiums, and 50.0% own houses. Slightly over half (59.6%) of the respondents indicated that they rent their current housing. Of these individuals, 83.1% rent apartments, 11.9% rent condominiums, and 5.1% rent houses.

Table 1.3 Housing type of focus group

% who are renting their residence	59.6%
Of renters, % who live in:	
Apartment	83.1%
Condominium	10.2%
House	5.1%
% who own their residence	40.4%
Of homeowners, % reporting that they own:	
House	50.0%
Condominium	32.5%
Apartment	17.5%

Satisfaction with housing related factors

Table 1.4 presents the findings concerning the average levels of satisfaction for the various housing related factors mentioned in the questionnaire, aggregated across all the focus groups. The response scale ranges from 1 ‘not satisfied’

to 5 ‘extremely satisfied’, thus larger numbers indicate higher levels of satisfaction. Respondents appear to be the most satisfied with their closeness to parks, public transportation, and ethnic stores/groceries. However, they are least satisfied with the distance between their current residence and their workplace, and between their residence and community-based organizations. Respondents also seemed satisfied with their current neighborhood and housing situation.

Table 1.4 Satisfaction with various housing-related factors

Closeness to:	Average	Not or Somewhat satisfied	Satisfied	Moderately satisfied	Extremely satisfied	N/A
Parks	3.66	14.9%	20.7%	27.6%	33.3%	3.5%
Public transportation	3.64	15.9%	21.6%	23.9%	35.2%	3.4%
Ethnic stores/groceries	3.56	16.0%	27.6%	25.3%	28.7%	3.4%
Banks	3.28	20.6%	34.5%	16.1%	25.3%	3.5%
Ethnic stores	3.23	26.1%	31.8%	19.3%	21.6%	1.2%
Restaurants	3.20	18.8%	29.4%	22.4%	21.2%	8.2%
Family& friends	3.17	15.9%	35.2%	18.2%	22.7%	8%
Religious Centers	3.05	11.3%	35.2%	18.2%	21.6%	13.7%
Laundromats	2.98	15.3%	23.5%	20.0%	23.5%	17.7%
Entertainment	2.95	19.5%	32.2%	17.2%	19.5%	11.6%
Community organizations	2.77	20.2%	32.1%	20.2%	14.3%	13.2%
Work	2.38	21.2%	29.4%	16.5%	10.6%	22.3%
Satisfaction with:						
Current neighborhood	3.34	18.9%	33.3%	20.0%	24.4%	3.4%
Current housing	3.23	30.0%	26.7%	17.8%	24.4%	1.1%

Note: Percentages for those who indicated “Not satisfied” or “Somewhat satisfied” were combined into one category.

Estimated monthly housing costs

All respondents were asked to estimate their monthly costs for housing, and to give their perceptions of this cost. Of the 99 focus group participants, 72 responded to the question regarding the estimate of their monthly housing costs. The persons not answering this question might be having difficulty in arriving at a dollar amount which includes their rent/mortgage, utility, taxes, and insurance costs.

There was a wide variation in these estimates, ranging from \$0 to \$3,250. The zero housing cost could mean that this person has a housing arrangement under government subsidy or some other housing arrangement. Excluding this figure in the calculations, the average monthly cost for the participants who responded to the housing cost item (N=71) ranges from \$50 to \$3,250 with an average \$1,081.53.

The average percentage of monthly household income that the participants spend on housing costs was calculated to be 46.1%. This percentage appears to be higher than the 24.4% median for the general population of all races in Illinois, probably due to the relatively higher proportion of low income Asian Pacific Americans that were represented in the focus group sample. Annual household income ranged from \$0 to \$170,000 for the 75 participants who reported income in the survey. The average household income of the participant is \$40,761.93 (excluding two individuals who reported \$0 income). However, their median household income is \$30,000, which is far below the median household income of Asian Pacific Americans in Illinois (\$57,333) reported in the 2000 census.

Lower income Asian Pacific Americans appear to be bearing a heavier burden for housing cost than their more affluent counterparts. As shown in Table 1.5, those who fall under middle and upper income level are not heavily burdened by housing cost. But those who have annual household income under \$30,000 seem to be struggling with housing costs.

Table 1.5. Percentage of Housing Cost over Household Income

Income Level	# of Cases *	Mean
Under \$10,000	13	79.8%
\$10,000-\$29,999	12	59.5%
\$30,000-\$49,999	13	36.3%
\$50,000-\$69,999	11	27.4%
\$70,000 & Higher	10	19.6%
Total	59	46.1%

* The percentages represent monthly housing cost over income (annual income divided by 12 months). Persons who did not answer the two questions or who indicated zero income were eliminated from calculation.

Participants were asked what they thought of this amount. A little over half of the respondents (52.9%) believed that they were paying “the right amount”, while 44.7% believed that they were “paying too much”. Only 2.4% of the respondents thought that they were “paying too little”.

Experiences with rent increases

Respondents who currently rent their residences were asked about their experiences with rent increases. To ensure consistency of the findings, we selected out only those individuals who reported that they were currently renting and examined the items related to rent increases. There were a total of 59 persons who fit renters’ criteria. Of the renters, 31 responded to the question about rent increase. Twenty-five persons were able to indicate the number of times they had experienced an increase and the actual amounts of increase. About a quarter (six individuals) indicated that they had experienced one increase in rent, while another quarter of the renters (six persons) said that they had experienced two increases. The maximum number of rental increase is nine times, and the average number of increases was about three (3.16). The number of increases however needs to be interpreted in light of the length of time in which individuals have lived at their current residence.

Renters were also asked to give their initial and current rents. The total increase in rent at the current address was calculated by taking the difference between the two figures. Thirty-nine renters of the focus group gave information (both of initial rent amounts and current rent amounts) that could be used in these computations. For all 39 renters, the aggregate average rental increase was \$73.78. However, excluding 14 participants who did not see any rental change, the average increase in rent for 25 participants was \$115.08. Again, there is great variability in the increases, which ranged from \$0 to \$650.00. The average monthly rent paid by the respondents was \$651.40 for 42 participants who reported current rental amount.

Experiences with mortgage and property tax increases

Respondents who owned property were asked about their experiences with increases in their mortgage payments and property taxes. To ensure consistency of the findings, we selected out only those individuals who reported that they currently owned property. There were a total of 36 persons who fit the criteria. Of these individuals, 30 responded to the question about tax increases. The majority of persons (83.3%) indicated that they had experienced a property tax increase since moving to their current residence.

Sixteen persons were able to indicate the number of times they had experienced an increase. About a third (31.3%) indicated that they had experienced one increase, while another third (31.3%) indicated that they had experienced two increases. The average number of increases was about 3 (2.81). The number of increases however needs to be interpreted in light of the length of time in which individuals have held their current mortgage and whether or not they have refinanced their mortgage.

Homeowners were also asked to give their initial and current mortgage amounts. Twenty-two of the focus group participants gave information about amounts of their initial mortgage and 27 gave that for their current mortgage. Only 18 gave matching information of amounts that could be used in these computations. The increase in mortgage was calculated by taking the difference between the two figures. The average of current monthly mortgage payment for the respondents is \$941.88. The average increase in mortgages, of these 18 participants, was \$123.67. This amount seems

compatible to the average increase in rent experienced by our focus group renters. The effect of low interest rates can be deduced from the stable changes in the mortgage amounts.

Mobility

Former residence

Focus group members were asked to indicate the place of their former residence. Ninety-six of the 99 participants responded to this question. Over three-quarters (78.1%) of the respondents indicated that their former residence was located in the city of Chicago, 7.3% indicated that they formerly lived in a suburb, and 14.6% indicated that they had lived somewhere outside of the Chicago metropolitan area.

Plans to move from current residence

Respondents were asked if they planned to move in the next three years. In addition, those who said that they were planning to move were invited to indicate where they planned to move. Over two-thirds (69.6%) of the respondents are planning to move out of their current residence within the next 3 years. Of the persons who indicated that they are planning to move, 62.3% indicated that they would be moving to another place within the city of Chicago, 27.9% indicated that they planned a move to the suburbs, 13.1% indicated that they would be moving to some place within the state of Illinois, and 13.1% reported that they planned to move out of the state of Illinois.

CHAPTER TWO: FOCUS GROUP DISCUSSIONS

This section discusses four themes that emerged from the responses to the focus group questions. They are: reasons for moving, barriers to obtaining housing, good and bad experiences related to housing searches, and housing resources. Quotes from members of the different ethnic groups are used to illustrate issues under each of these themes. Issues that appear to be significant, whether to one individual or to several individuals, are included. In addition to the discussion of the four general housing issues, three additional sections present issues that appear to be of particular significance to Asian Pacific American professionals and issues related to suburban flight and gentrification of neighborhoods in the city of Chicago.

All focus groups were asked the same set of general questions:

- a) Have you looked for housing in the last few years? Why?
- b) What were some good things about your experience in searching for housing?
- c) What were some bad things about your experience in searching for housing?
- d) Do you feel that you have encountered any barriers or problems while looking for housing? What are these barriers or problems?
- e) In what neighborhoods or towns have you looked? Did you choose these areas yourself or did a real estate agent suggest these areas to you?
- f) Have you ever been denied housing? What do you think was the reason for this?
- g) What resources would you like to be available to help you out next time? Who do you go to for counseling or advice? How or from whom would you prefer to receive information about housing issues?

Reasons for moving

Most participants indicated reasons for searching and very few focus group participants gave only one or two reasons for looking for housing. A Southside Chinese resident homebuyer elaborates, "When I decide to buy a certain house, I will consider the school district, the safety of my children, the accessibility of public transportation and also whether there are enough community facilities such as gardens and libraries." Throughout the focus groups, many participants gave the following reasons for their housing search: availability of better schools, the safety of their children, more space, home-buying, availability of parking, accessibility of public transportation, poor landlord/tenant relationships, rising rent, moving to public housing, and community services. A few participants indicated that they moved because they no longer wanted to be a landlord. These concerns were grouped into the following categories: child-focused, pragmatic concerns, change in housing type, services, and relationship-related. It should be noted that although these concerns were grouped into categories for ease of discussion, in reality, many of the participants' reasons are inter-connected and related, as some quotes will demonstrate below.

Child-focused

A major reason for moving that was repeated across the various ethnic groups falls into the category "child-focused". Many participants voiced a need to find a better school for their children to attend and live in a better neighborhood in which their children could grow. "We were tired of renting and wanted a better neighborhood for the kids and their school district. So we moved from the city, which is very difficult to get into the magnet schools there, and moved to a better neighborhood that had schools that were local. So that was much easier walking distance also," a Japanese focus group member states.

Many participants stated that during their search they showed prospective houses or apartments to their children, and often waited for their children's approval. As one Southside Chinese focus group member illustrates, "One of the most important reasons for buying a house is to let my children feel satisfied, confident and proud." Another closely related reason was for the children's safety. A Cambodian immigrant prioritizes this reason, "...[M]y concern [is] safety and environment, then the prices I can pay..."

Pragmatic concerns

Similar to persons in other racial and ethnic groups, Asian Pacific Americans have several pragmatic reasons for looking for a new home. Another primary reason for moving that was stated in almost all of the focus groups was need for additional space. Current homes were seen as too small for the people's children or their parents. "We were hoping for a bigger house because of my two kids," states a Filipino. Many also anticipated the need for larger space as additional family members would be joining them in the future. One Vietnamese immigrant illustrates, "When my children arrive from Vietnam, I plan to move to another apartment that has more bedrooms and is more comfortable." This anticipation also

came in light of a future family. “Before marriage, I lived with my father. After I have children, I have to move with my wife and children because there is not enough space for the family,” says a Southside Chinese.

The decreasing affordability of rental housing motivated many focus group members to search for less expensive rentals. Participants stated that their rent had increased by 20 to 30 percent over time, with some participants stating their rent had doubled over a span of a few years. “[W]hen you have lived three or four years in one place, now they ask you for more rent, they keep changing the rent,” commented an Asian Indian. Another Asian Indian added, “Every year, every year they increase the rent now. What happens is that if the old owner had raised the rent, when a new owner takes over, he also raises the rent again if only after a month or two. There should be rules about after how many months or after how many years the rent should be increased.” Many of the focus group participants alluded to increasing gentrification of their neighborhoods by explaining how their apartments were going to be turned into condominiums or how their landlord had sold the property to a commercial builder. Increasing rents caused many of the Asian Pacific Americans to move out and search for new homes.

Change in housing type

The focus groups revealed that some moves were due to the participants moving from a rental to property that they owned, or from rental property to public housing. The focus group discussions revealed that, generally, participants were looking forward to purchasing their own home. Some members cited an emotional need to have their own home while others indicated the economic benefit of investing in a house. A Filipino simply states, “We [my family] were thinking that buying a house is a good investment.” “As I have to pay the rent monthly, I think it is better to buy a house so that I use the money for paying the rent to pay the monthly mortgage. At the end the house belongs to me,” clarifies a Southside Chinese.

A number of the elderly Asian Pacific Americans in the focus groups, including the Chinese, Vietnamese, Cambodian, Indian, and Japanese, were hoping to move out of their current homes into subsidized senior housing. Many participants in these groups stated that not only would living in subsidized senior housing save money for them, but it would also allow them greater independence and a care-free living environment. “...When I knew that there was the CASL Senior Housing, I applied. I was eligible because I reached the age of 62. I like to live in Senior Housing because I don’t need to take care of anything and the management office will help me,” comments a Southside Chinese. A Vietnamese confirms, “We are eager to have subsidized housing to be more independent, more comfortable, to save more, and to bother our children less.” Thus, more than any monetary benefit, most of the elderly APAs were interested in public housing because of the independence it would bring to their lives.

Services

Parking seemed to be a concern for many of the interviewees, assuming that only some had at least one car. Not being able to park nearby their homes, not only meant frustration in seeking parking, but also safety concerns for themselves and their children at night. An Indian clearly demonstrates the reasoning for seeking a home with parking:

As we are living in the City of Chicago, the car parking problem has heavily damaged us and we have never before had to worry about car parking. Now I am looking for a house with a covered garage. Right now I am parking in the streets far away from my house and when I am coming back to the house at night, with groceries or with small children, it can be very difficult for us. The main objective is now to purchase a house with a garage.

A related transportation concern was access to public transportation. Several Asian Pacific Americans without cars are dependent on public transportation, and therefore ranked easy access to buses and trains as a major reason in searching for a new home. Many participants wanted to move because they had to walk too far to the bus stop or because their commute to work was too long. “When I buy a house, the location is very important. It should be accessible to public transportation and the neighborhood should be good,” states a Southside Chinese.

Since many of the focus group participants were elderly and people without personal transportation, finding housing nearby necessary services was very important. Many wished for their respective community organization, grocery stores, and religious group/temple/church to be nearby. A Vietnamese focus group members states, “Location is important. It [apartment] needs to be near a supermarket and public transportation.”

Relationship-related

Participants also gave relationship-related reasons for searching for new homes. In all instances, the relationship was between landlord and tenant, but in some cases, the focus group members were the tenants, and in others they were the landlords. As tenants, the participants gave several examples of bad relationships with their landlords. Most of the concerns regarding landlords were related to a lack of trust, stringent control over what tenants could do in the rental

property, and the landlord's failure to perform on promises or meet tenants' expectations. A Southside Chinese illustrates the first point, "...[I]t is troublesome to rent a house because you don't know when the landlord will ask you to move..." Another one adds, "...[B]eing the owner of the house, I can have more control and autonomy over the house. For instance, in the past, my landlord did not allow me to renovate the washroom, nor to install a washing machine and he even forbade me to nail something on the wall." A participant in another focus group clarifies the third point, "I moved for two reasons. My previous landlord did not make the promised changes and renovations to the apartment that he said he would when I moved in...."

While the majority of the focus group members were either renting apartments or residing in property they owned, a few participants were themselves landlords. This was the case particularly among members of the Japanese focus group. Landlords appeared to be willing to disengage themselves from the landlord role as they advanced in age. Many of these persons sought a more carefree life without the daily dealings with their tenants. A Japanese member relates, "I was tired...I didn't want to be a landlord...I owned a three story building. And I got to a point where I decided I didn't want to be a landlord anymore...so I don't have to worry about tenants."

Barriers to Obtaining Housing

Focus group members were also asked to talk about any barriers they had faced in obtaining housing. This section lists the two major hurdles that appear to be common across all of the ethnic groups: culture and language, and financial considerations. These issues were of less concern to members of the professional groups, as the professionals were likely to have higher incomes, more education, greater English language facility, and in general were more acculturated to living in the United States. Additional factors that served as barriers were raised in answer to the question about their personal experiences in searching for housing. These barriers will be listed in that section.

Culture and language as barriers

The cultural and language factors that most affected the participants' searches include their limited fluency in English, discrimination due to having an accent or having a foreign sounding name, and the lack of affordable housing in their ethnic neighborhood or near persons of the same ethnicity. Some Asian Pacific Americans use members of their social networks who are familiar with American customs and with city neighborhoods for assistance in surmounting these obstacles. As one Chinese focus group member states:

As [a] Chinese immigrant, when we first came to America, we are not familiar with the environment. Moreover, as we are busy with our work and studies, we don't have enough time to drive around and visit and know different neighborhoods. That is why a friend's recommendation is one of the main references. If my friend tells me that certain neighborhoods are not good and even there are people selling drugs, I probably will not choose that neighborhood.

Some focus group members intuitively understand that their lack of English fluency is a barrier, but do not have any means to counteract this factor. This is particularly true when landlords refuse to contact prospective tenants who leave messages that clearly indicate that their first language is not English. As one Korean participant says:

When we left messages, we weren't getting any return calls. Obviously, we didn't leave our messages in Korean. However, even though we left messages in English, it was obvious that we were not fluent in the [English] language. And we wondered if this was a reason why we weren't getting any calls back. We couldn't prove anything, but we did think about it. Because we called 20-30 different places and left messages and the fact that we got only 1-2 calls back was just too weird. So I did think about those things.

Other participants seemed to justify the lack of response from landlords by stating that they understand that communicating with someone who doesn't speak the same language makes dealing with problems and conflict difficult:

I thought perhaps that the landlord believed trying to work with someone who doesn't speak English very well would be difficult. That's the main thought. That if there were complaints or things we needed to discuss, it would be difficult. So he didn't want to go through the trouble."

Financial Barriers

Participants across the focus groups frequently mentioned not being able to afford the housing that they preferred because of their income and/or source of income. Sometimes, depending on the ethnic group to which they belong, Asian Pacific Americans experience discrimination because they are perceived as having high incomes. One Japanese focus group participant tells this story:

This is something that has been on my mind since I've started to look for a home. I sometimes wonder if when people, when sellers realize that I'm Asian, particularly Japanese, that they sort of see dollar signs go up a little bit.

On the other hand, many Asian Pacific Americans do not have enough money to afford housing. Some participants have a hard time dealing with rent increases:

My whole family lives in a big house. However, as my brother get[s] married, I have to move because there is not enough space. I have moved 2 times. The rent rises from \$500 to \$950.

Increases in the cost of housing aren't however, solely a concern for renters, as prospective homeowners are also concerned about increases in their property taxes:

If I'm looking to buy a place, I'd like to know how much, approximately, the property tax would increase. Because I have no idea, now. If I buy property and there is a 50% tax increase the next year, that's going to be a problem. I hear it's like that in the city. That the tax increases, so what you're looking at is completely different from what you were expecting. So it could end up becoming a huge burden. I realize that you can't pin point exactly how much the tax will increase, but even an estimate... I wish it were required for loan companies or realtors to tell us that estimate.

Other participants noted that they could not afford to sign leases because their monthly income was too low, because they have wealth (as in assets), but low income, or because they haven't established a credit history. One participant explains how a co-signer or living with relatives is one solution to this barrier:

Some people who do not have credit, they need other people to co-sign, some people who are living with relatives, they are lucky and do not have to worry about rent.

Some participants face financial barriers in their search related to their receipt of government assistance. Thus, despite having sufficient income, prospective tenants are denied housing based on the source of their income. Comments from two different members of the Cambodian focus group illustrate this point:

Some people say \$900 a month for rent, how about if people don't have money to pay. I have been living in the apartment and now the rent is \$700-\$800 a month; that's a big change. Some people receive income from DHS and SSI. Reason for denial is you don't work and they think you can't keep up with the rent.

... I faced that problem I tried to rent an apartment they asked me do I work. I say no. I receive DHS assistance and asked me how many children I have. He said I already rent to someone else.

Other participants pointed out that public housing is available for those persons who are on assistance or who have no or little incomes, but that the long wait for housing is a problem. Comments from two members of the Vietnamese focus group illustrate this problem:

My wife and I have 4 children who are all in school. We receive \$817 from SSI, plus \$300 cash from the DHS. We are facing a difficult situation. We applied for public housing over a year ago. My application is still pending.

Because of old age and being disabled, I was able to obtain an application for a one-bedroom apartment. It was submitted 8 months ago and I am still waiting.

Searching experiences

Another set of questions posed to the focus group members gauged the type and variety of experiences Asian Pacific Americans have had in searching for housing. Thus, both good and bad experiences emerged from the discussion. Good experiences tended to be based on good relationships with individuals involved in the search, such as realtors or inspectors and community-based organizations. No focus group members mentioned experiences regarding official Chicago Housing Authority (CHA) or Housing and Urban Development (HUD) services. Also, those purchasing their own homes were more likely to vocalize positive comments in comparison to renters. A variety of bad experiences emerged from the focus group discussions and, similar to the section on the reasons for searching for housing, are interrelated and

hard to place into a single category. The focus group members' comments about bad experiences mostly focused on racial, ethnic and language barriers, costs, presence of children or grandparents, and distrust in realtors and landlords. Below are some comments which illustrate the range of good and bad experiences that arose during the focus group discussions.

Assistance provided during the housing search

Some focus group members stated how the assistance of other people contributed to their success in finding housing. For one Southside Chinese, an inspector or realtor made the transition into purchasing a home very easy and reliable. The person explains, "My experience of buying houses is quite good. The buying process is very smooth...however, using around \$300 to hire an inspector is very important. The inspector will make a list to show you what are the problems of the house. Then, you can request the owner to fix the house before selling it to you or you ask for the deduction of the price if the owner does not want to fix the problems." Another Southside Chinese adds his/her comments, "I am lucky as my agent is quite good. He is recommended by my relative. Before buying the house, I requested inspection. However, he (realtor) told me that the previous buyer had already done the inspection...I did not believe him. I did the inspection and finally found that my list was the same as the list of the previous buyer. My agent also helped me prepare documents and contacted the bank for finance." It becomes apparent that working with trained professionals who are also friends or someone recommended by a close person meant that the Asian Pacific Americans were more willing to put trust in them. It also appears that the realtors or inspectors focused on personal relationships with their clients in conducting their business. In turn, these relationship-based business transactions seem to have produced positive effects. "We used a broker, a friend actually. So there were no problems with all the houses that we wanted to buy..." a Japanese focus group member states.

Language/ethnicity/race

Race, ethnicity, and language seem to be inter-connected and pervasive in the focus group members' experiences in searching for housing. These factors often acted as barriers to full access to the housing process. Many of the participants relayed stories of how they were blatantly told not to return while some other participants' calls were not returned depending on how foreign their last name sounds or if they speak English with an accent. The following is an excerpt from the Japanese focus group that illustrates how race, ethnicity and language together can act as barriers:

...[W]hen I went to visit the manager, I felt there was a little bit, from the onset, there was a little issue of my ethnicity. I mean the first question was, 'Are you Chinese or Filipino?' Come on, I don't think that's the real professional way of introducing one to a potential tenant. So that was disturbing...

...[I] would answer ads in the newspapers, very often there would be a phone number...And I would follow the rules...but many times I would not get calls back and I would wonder if my ethnic name had something to do with it. But probably 50% of the time I would not get a call back...

Right. Sometimes, I would just leave my first name (an English name). But sometimes landlords told me that they wouldn't take you seriously unless you leave your whole name. If I left my first name, yes I would get a call back...And then some people would say, when they saw my name and I answered, one or two would say, 'Oh, you speak English very well.' That was very interesting.

A member of the professional focus group admitted to using an "American" name to gain greater access to housing, so as to not be denied housing just based on a name that sounded "non-American" or foreign:

I must say that when I call, I actually don't give my name. I use an American name because I...whether it would actually play out or not, I am concerned that if I leave my actual name the way it's pronounced, someone won't really want to respond to it because it's difficult to figure out and it's much easier to say a name like David or Doug than it is to say my own name. And you can't tell because when I speak nobody really knows. They can't tell me from my other, white friends.

Apparently, the discrimination that Asian Pacific Americans faced was based on others' perceptions of them as being "foreign" and not being "American."

Cost

Overall, the cost of housing seemed to be a very prevalent barrier. Many of the persons interviewed came from working class backgrounds so the income levels did not always match up to the type of housing they wanted. A Korean illustrates, "Probably the biggest difficulty we had was that we don't have a high income and we have two children. And a lot of 2 bedrooms were not affordable for us. But the one-bedrooms we were interested in renting out wouldn't rent to us because we had children." Interestingly, race and ethnicity also factored into the cost and affordability of housing in a unique way.

"I sometimes wonder...when sellers realize that I'm Asian, particularly Japanese, that they sort of see dollar signs go up a little bit...because the preconception is that Japanese Americans...have a lot of money saved up...It's a sort of reverse type of discrimination," a Japanese person claims. Thus, racial and ethnic background invoked stereotypes of income-level, sometimes resulting in landlords' perceptions that Asian Pacific Americans can afford to pay higher rents.

Family size

Having children or other members of one's extended family (e.g. elders) as members of the household also seemed to be an integral part of the searching process. Having small children seemed to have negative effects, mostly because the landlords did not want children to "spoil" the apartment and cause noise. If elders were also living with the nuclear families, then the landlords became concerned about overcrowding. A Korean reflects, "I don't know if this is a good experience or bad experience...Maybe a weird experience...It was the first time I was looking for housing [without any children]... Normally, we call first to find out the information, right? Like where it is, how much is it, etc. And immediately they [landlords] asked, 'Do you have kids?' and 'Do you have pets?'" If the apartment was only rented out to a couple or a single inhabitant, the landlords often were suspicious of other people living there. For example, one Cambodian participant explains:

You have children they come to visit you. Everyday at my apartment my landlord complain[s] to me you too much noisy. My children come to visit me sometime he complain, 'Why are they here? Are they living with you?' I answer, 'No, just visiting. That all.' Why he ask me that kind of question. He make me feel stupid, he make me feel that this is the only shelter I must live in.

Hence, living with an extended family, typical of recent Asian Pacific immigrants, proved to be a hindrance in finding housing for many of the focus group participants.

Age discrimination

Another factor leading to negative experiences in searching for housing was age. Younger, and assumed single, Asian Pacific Americans tended to be rejected from housing because of their age. Some landlords associated the prospective tenants age with youth-related activities such as loud music, drinking, parties, etc. A participant from the Indo-American focus group shares, "Sometimes they will refuse an apartment to a gent or single man who wants to stay alone by themselves. They prefer families. When we are aged, they may have no objection, but for younger people, they make noise or may drink or have people coming and going, making the apartment bad."

Lack of trust in realtors

A number of people seemed to have negative searching experiences because of distrust in the realtors or other professionals in the housing process. Some of this distrust is based on perceptions while others are grounded in personal experiences. The following conversation between two members of the Southside Chinese focus groups seems illustrative:

Although real estate agents here need to get a license, they are not very professional. Some good agents may help you find information through the computer when you give them your budget and requirements. However, most of them will not actively contact you...[E]ven if the neighborhood is not good, if they [realtors] have new houses on their lists, which are in that neighborhood, they will say that the neighborhood is good and persuade people to buy the houses.

At first, I [did] believe the agents, but now I don't believe in them. Once, my agent told me that there was a house amounting to around \$240,000 but in fact, it only cost around \$230,000. I feel that he has violated his professional ethics.

Similarly, a distrust of landlords also emerged as the reason for a bad housing experience. Another Southside Chinese explains, "My sister had already made \$2000 deposit in a house. However, the next day, her agent told her that another one offered a higher price so that the owner would not sell the house to her. The deposit was returned to my sister." Some people perceived landlords as fickle, and, thus, were not able to trust them.

Housing Resources

Another set of questions posed to the focus group members was designed to determine what resources people in the community utilized to obtain their housing and what resources they were lacking. The participants were asked to suggest resources that would be helpful in the future with obtaining information about available housing or about the home-purchasing process. The majority of participants who had purchased property or who were in the process of buying a home were members of the professional focus groups. Please note that the situations of the professional focus groups

differ from members of the other groups, in that they speak English fluently and are, for the most part, acculturated to American society.

Resources used to locate and obtain housing

The focus group members appear to use the same sources that members of other racial and ethnic groups use. They seek information from members of their social networks, visit neighborhoods in which they would like to live, and use professional assistance. Across all of the focus groups, the most “reliable” and helpful source of information came from people in the participants’ social networks. This included friends, neighbors, landlords, family members, and general word-of-mouth. A member of the professional focus group states:

...I really found that my best housing experiences have been through word of mouth. It hasn't [been] through an ad...it's totally been through someone who knows someone who wants to sell...I found a great apartment that way. We bought a second house that way.

Recommendations from friends and other personal contacts, especially for immigrants, were relied upon in order to determine good housing opportunities, as one Southside Chinese participant illustrates:

As Chinese immigrants, when we first came to America, we are not familiar with the environment. Moreover, as we are busy with our work and studies, we don't have enough time to drive around and visit and know different neighborhoods. That is why friends' recommendations is one of the main references. If my friend tells me that a certain neighborhood is not good and even there are people selling drugs, I probably will not choose that neighborhood.

Particularly in the case of new immigrants, word of mouth is the primary, if not the only, source of information due to different barriers they experience such as language, access, and the fear of getting into trouble with the Immigration and Naturalization Service (INS). A statement by a member of the Korean focus group illustrates this point:

Because here, it's just word of mouth, especially when you're a recent immigrant, you don't have much to go on. And if you don't have access to the internet to do research, you don't know enough English to look at the paper, then I don't know what they would do. I think, especially for illegal immigrants, they're afraid to speak out what they want because they're always afraid of the INS finding out about them.

Many participants came across housing opportunities, particularly rental units, simply by walking or driving around neighborhoods. This method required a bit of luck on their part, but it often works favorably, as a professional group member states:

I was really lucky... Me and my roommate decided to just look around to see what was available and we just...went a block and was yelled at by a landlord...'Are you guys looking for a rental?' It was pretty quick so we ended up staying there within 15 minutes time of our search.

Other individuals, particularly members of the professional focus groups and the Japanese focus group, enlisted the assistance of professional sources, such as rental agencies and property management companies. These groups relied heavily on brokers, realtors, and rental agencies and had a significant amount of success in securing housing. In comparison with the other ethnic groups who had trouble communicating with realtors and brokers or who were unable to acquire competent agents, the professional and Japanese focus group members were satisfied with their experiences with agencies. Comments by focus group participants illustrate this point:

...things went as I expected it to happen. I had a good broker. He found the apartment for me. I found the apartment before I sold my building. ...as soon as I put my building up for sale, I sold my building within a week. (Japanese)

...we got a very good realtor—she was recommended by a friend of mine... She helped a lot. One thing I want to bring up is the sensitivity of the first time buyer... Even though I worked with a really good realtor, she was, she somehow knew, maybe she experienced this with her clients so many times... She gave us a lot of critical and helpful information about the price range and availability, when should we put up a higher bid, when we should back away from it. (Professional)

However, other individuals commented on bad experiences with rental agencies and agents. Some agents took advantage of their clients, due to the informants' lack of knowledge, experience, or language skills. According to other participants, many agencies did not provide correct or appropriate information.

...when I was trying to sell my house. The real estate agent, I thought he is really [on] my side, but he was working both sides. He told the other side, too. So I found out I cannot trust. (Japanese)

I find houses through newspaper, by driving around, and also through real estate agents. The agent only helped me look for the house according to my requirement. He did not introduce other houses or areas for me to consider. (Southside Chinese)

Preferences for future sources of information

Based on the comments and experience of the focus group participants, a great need exists for the communication of information and resources about housing opportunities to Asian Pacific Americans searching for housing in the city. Though some individuals did have smooth experiences, the majority of participants did not have appropriate information, were not able to obtain information when they needed it, or found the application process too difficult. One Asian Indian elder states:

I am 66 years old and I would like to live separately from my children, but, I cannot pay so much money, the rent is too high. And, if you take these senior homes, the paperwork is so difficult you will be too tired to complete it, and then on top of it, it is a 3 to 4 year wait just to get in, and who knows if we want to continue to live here 3 or 4 years from now? If we were to receive the housing when we apply, then it may be a good idea.

A suggestion that was made several times and that was perceived as being immensely helpful in the future was the creation of information pamphlets or fliers that outline the resources that are available through the city and that explain the process of securing housing step by step. Many participants also pointed out that information about tenant rights and legal rights of immigrants needs to be disseminated. Participants wanted these informational pamphlets to be made available in the respective native languages of the different Asian communities and to be distributed by community organizations such as the Chinese Mutual Aid Association or through housing institutes. One participant also commented on better distribution of public housing applications and information. The following quotes illustrate these points.

...a lot of foreign nationals, they get burned... I mean the stories are just terrible. And I think the solution, therein would lie, maybe having some information from a very credible source in those particular languages... So that they can see it and they can say, 'Ah, this is how it should be.' Not something based on hearsay, people saying, 'Well you should do this.' ...information, correct information, accurate information, should be disseminated preferably in those native languages. (Japanese)

...it's very different here. Like in Korea, the tenant-landlord relationship is more like a hierarchical order and tenants never complain. So people who have just come from Korea, they do not know anything about those kinds of laws [that protect them]. So they don't know their own rights. ...if there were brochures or pamphlets or anything like that, it'll be very helpful. (Korean)

It was also suggested that housing counseling be available where recommendations and advice can be obtained from those with experience. This can range from anything like advice on applying for public housing to getting some insight on first-time home-buying. Another individual commented on the need for counseling for those with a middle-income.

We mean counseling for any type of housing, and not just in terms of buying or renting, but for finding out what your rights are, also in looking for homes and finding out what your rights are when you are renting or if you are trying to find housing, this is what we mean by counseling, finding out who you would go to, that type of thing. (Indian focus group member)

...I would like to try to go to some not attached entity that could really break it down and tell you the ins and outs of the industry and what are the things to look for. Especially as a first time buyer. And I wish there had been someone...who...is interested in the education process of those people. I think also that people who are aware of the different barriers that exist out there...for people who don't necessarily speak English or are afraid of numbers... (Professional)

Professional Focus Groups

Four groups of professionals participated in the focus group discussions: a group consisting of ethnic Japanese of varying professions, a general professional group, a group of professionals from a financial banking institution, and a group comprised of mostly Pakistani realtors. In general, each of the groups voiced their distinct concerns and individual

experiences. Compared to the ethnic focus groups, the professional groups as a whole appeared to possess more interest in, and greater capacity to purchase housing. However, across the groups, some common interests and problems were identified. In addition, there are significant differences between the experiences and concerns of the professionals and the members of the other focus groups.

Professional Focus Group #1

This group was comprised of ethnic Japanese of varying professions. The Japanese focus group appeared to have significant buying power. Also the majority who chose to purchase housing did so because they were “tired of renting” or wanted to find better neighborhoods in which to live. As one Japanese focus group member states:

We were tired of renting and wanted a better neighborhood for the kids and their school district. So we moved from the city, which is very difficult to get into the magnet schools there, and moved to a better neighborhood that had schools that were local. So that was much easier walking distance also.

Also, financial woes arose for the Japanese focus group members, mostly from the lack of credit history in the United States and also from what can be labeled as “reverse discrimination”:

[W]hen sellers realize that I’m Asian, particularly Japanese that they sort of see dollar signs go up a little bit. I mean regardless if it wasn’t me, it could be anyone here because the preconception is that Japanese Americans, Japanese persons save, have a lot of money saved up. Or have a little bit more in terms of buying power.

Professional Focus Group #2

This focus group consisted of professionals of varying backgrounds from attorneys to academics to social service providers. All had expressed a desire to purchase their own housing in the future. They seemed to be rather active in the gentrification process and preferred housing in the city. Many of the problems this focus group encountered arose from the services they contracted to aid in the housing search process. Participants commented on incompetent rental agencies and deceptive realtors. They did, however, also credit the “incredible” housing inspectors and mortgage lenders who were very helpful during the search process.

Several individuals also experienced significant problems solely with potential landlords. These ranged from situations of discomfort:

But then I was asked questions like, “Well, you’re a single woman...do you really need a two bedroom apartment?” They weren’t management companies but owners thinking I could pay whatever and I didn’t like those questions. So I just decided to go back to where I am now.

to situations of aggravation:

We went to the management and we said, “What’s going on? We were supposed to move in today.” And he was just like, “Well, maybe you could move in three weeks later.” And I was thinking we were supposed to move out of the apartment we were living in. And it was just horrible... He wouldn’t budge. So we went back to the apartment we were living in, begged, and pleaded for those people to extend our lease for another year and we just stayed where we stayed.

These problems were common to all focus groups. All had good and bad experiences with potential and current landlords, either related to their ethnicity or not.

Focus group members also complained about the affordability of housing for the middle-income class. This particular individual also suggested the organization of a mentor program to guide “the middle people” through the housing process.

...I don’t feel that my husband and I make that much money; We’re like in the middle, so we’re not like the rich people who can buy whatever they want, and we’re not poor enough to qualify for all these great city programs which help you first-time buyers with anything. And so there’s sometimes a frustration of being in the middle...

Professional Group #3

The majority of the interviewees in this focus group work for a financial institution in Chicago, however chose to live in the suburbs. The people who made up this group were generally able to afford single-family homes based on their middle to upper-middle class incomes. They had a good number of options, comparably, and were able to somewhat “shop

around” for the area and the home of their choosing. One individual even shared his/her plans to move to Arizona in the near future. Many were also able to consider other factors when looking for an ideal neighborhood such as ethnic diversity and a good school district.

I don't think I came across anything negative. There were certain areas that we preferred and we started looking for homes in those areas and whenever they were available that's when we went for that.

In addition, most members of this focus group enlisted the help of brokers or other professional resources when buying and selling their homes. These individuals identified the affordable flexibility that they could find with mortgage brokers and took advantage of the available help to make better-informed decisions.

Professional Group #4

The Pakistani group, comprised primarily of realtors, was quite distinctive due to their great awareness or at least, great expression, of racial discrimination. These interviewees appeared to be very race-conscious and commented abundantly on the problems and difficulties that their ethnicity had caused them in the process of housing acquisition as well as discrimination on the job. As one realtor states, surveillance and scrutiny when working in the suburbs is a commonplace:

But still there are some plots areas where you are not really welcome... Within ten minutes, I went to see three properties within that suburb. But then two places, I was met with the police within ten minutes, who asked, "What are you doing here?" People see it, you know... People know this is a real estate agent. Those things are here and it would be here, I don't expect that it would go away.

They also recounted many experiences where higher rent was demanded or when housing was denied (no call backs), simply due to the color of their skin or their heavy accents. We do, however, need to be wary of the constant references to their race being the root of all these problems. While it may be possible that these Pakistanis did indeed face a great amount of racial discrimination in their experiences, it may also be that the onset of the subject caused more stories and related experiences to be brought up or that they were much more sensitive to this type of housing discrimination.

Common themes throughout the professional groups

Overall, especially compared to the focus groups conducted in the particular ethnic groups, the professional group sector seems to be participating in the gentrification process. The majority of interviewed individuals, particularly in groups #3 and #4, own their housing or intend to in the near future. Most individuals were satisfied with their current state of ownership.

Also, the professional groups appear to have more choices and options during the whole housing search process compared to the ethnic focus groups. This is most likely due to the gap in economic status as the majority of professionals were at middle-class or higher while a significant portion of the participants of the ethnic focus groups were at working-class status.

See in the beginning when you come to this country...even if you do have two kids or one kid, it doesn't even matter as long as, I mean your primary focus is on shelter. It doesn't even have to have that many rooms, except for a bathroom, a living room, and a kitchen. That will do. ...I mean when you come to a new country you are back to square one, no matter how good that country is doing economically. You have to start from somewhere. (Pakistani)

Suburban Flight

The focus group transcripts also yielded some insight into the reasons why some APAs are moving out of the city of Chicago into the surrounding suburbs. A number of professional and/or middle-class Asian Pacific Americans moved out to the suburbs when initially they were renting an apartment or owned a house within the city limits. Enough income generation and stable jobs enabled them to seek more expensive housing. Aside from having the financial capabilities, the primary reasons for moving to the suburbs were: educational opportunities for their children, lack of parking facilities in the city, and the perceived worth of higher property values/taxes.

Educational opportunities for children

Many couples, as they enter parenthood, begin considering their living location in the context of their children's education. They prefer to live in areas with strong school districts, wanting to provide their children with the best education possible by moving to areas where the educational standards are perceived to be higher. A Pakistani realtor comments:

There are people who are really thinking about leaving Chicago and moving to the suburbs, the main factor at the moment that I have found is the choice of schools. At the moment, because everybody feels in looking at the overall ACT scores and SAT scores in schools, definitely schools in the suburban areas are better. Like for example, New Trier High School in Wilmette. These are definitely better schools. And that is one of the priorities of people who want to move out to the suburbs. Another is mainly the parking; it's a headache [in the city].

A participant of the Japanese focus group also explains how children's opportunities take priority now in their lives in terms of housing choices:

We were tired of renting and wanted a better neighborhood for the kids and their school districts. So we moved from the city, [where it] is very difficult to get into the magnet schools, and moved to a better neighborhood that had schools that were local. So that was much easier walking distance also.

Lack of parking facilities

Many professional and working APAs increasingly find their residences and work places further apart. This pattern has led to an increase in usage of private cars as primary means of transportation. Overall limited space in the city translates to limited parking spaces. "I think parking is an issue in every, most neighborhoods in Chicago. When people are looking for something, it is one of the main concerns. I find that people move away from the city, well one of the reasons why people move away from the city is parking and the other is kids," mentions another Pakistani realtor. Frustrations associated with public parking culminate to a level to qualify as a reason for moving out to the suburbs, where parking is adequately available at home, their places of employment, and at commercial centers.

Perceived worth of home, property values, and property taxes

A third reason for seeking housing in the suburbs is the perceived worth of owning a home, particularly in areas that are perceived to be more valuable due to the higher property values and property taxes collected there. City of Chicago property taxes are lower compared to most suburbs in Chicagoland, and most people associate higher taxes in suburbs with better schools, tighter policing, more parks, etc. Thus, they feel they are getting more for their money. As a professional at Harris Bank states, "...I personally live in Oak Park. I pay higher taxes, but I feel that I get my money's worth. Whereas if I moved to Chicago, yeah I may be paying lower taxes, however, what about, you know, security? Police, park districts? You know, it's all these disadvantages. So, I choose to pay a slight premium in the suburbs versus paying lower taxes in the city."

Even though Asian Pacific Americans are moving out to the suburban areas, they still tend to gravitate toward areas where a high percentage of APAs are already living. This trend helps to build a sense of community that is generally found mostly in the ethnic neighborhoods of Chicago. A middle-class parent stresses, "I'm [in] Naperville. I'm very happy with Naperville. My kids, two kids, are in school. We like the school there, so I don't think I'll move until my kids are out of the house....[I]n our school district we do have a slightly higher Asian percentage relatively speaking. In my kids' school I think Asian is 10% of the total student population...Which is slightly higher than, you know in Chicago area it's about 5% Asian population. So I kind of feel that my kids kind of fit in school..."

Gentrification

The information from the transcripts also suggests that gentrification is affecting Asian Pacific Americans as well as the other ethnic minority communities in the city. Interestingly, APAs are both the victims and initiators of gentrification. Some groups, given that their professional or middle-class background, tend to move back into the city from the suburbs for greater proximity to their jobs. A Harris Bank employee comments, "I used to live in Lincolnwood on the north side. Then moved to Chicago for convenience. Close to job, well my husband's office and the school that my youngest daughter liked to go to." This trend coupled with greater job opportunities in the city, contribute to the move of APAs into the city. "And the problem is that everyone wants to live in Chicago because there are more paying jobs in Chicago than if you go to a suburb or a small town..." comments a South Asian. Others perceive benefits to remaining or moving to the city. Another Harris Bank employee states, "Well, [we'd] preferably stay in Chicago...[because of] water, real estate taxes, and a lot of things."

Conversely, some recent immigrants or people of working-class background find that they are forced out of their current housing because their landlords are selling their buildings to larger contractors, who are then renovating the apartments into condominiums. Often, the current tenants cannot afford to buy their units. This trend is clearly illustrated by a Filipino's experience, "[I looked for a house] because they were renovating the apartment into condominiums... They [the landlords] gave notice but by the time they did, we had already moved.... Everyone was evicted...the owner sold the building to a company that is now converting it to condos...The thing with that community is that it is actually booming.

The area between Kedzie and Montrose, they're converting a lot of buildings into condos." The redevelopment of many buildings by large corporate entities compromises the buyer's or renter's ability to bargain with the owner. A Pakistani realtor explains, "Now as far as new construction, if it's a small builder who is building maybe three houses a year, he will negotiate when it is a building than when it is a developer who is building a whole community. That is when you have a harder time negotiating..."

The inability to pay rent renders negative consequences and bad experiences. For example, a Cambodian focus group participant tells this story: "...once the rent going up I can't afford it. Sometime the landlord tells you straight up that they don't want to rent to me. Sometime they lie to me that [they] rent to someone else already. And I would say the sign still there. He tell me he just forgot to take the sign out." Not being able to pay the rent adequately also makes some APA tenants vulnerable to the landlords violating their housing rights. A Vietnamese explains, "My rent is high with no lease....When renting an apartment, the landlord has advantages to do whatever he pleases."

Gentrification also forces people of lower income out of certain apartments, and, eventually, entire neighborhoods. A senior South Asian complains, "I used to stay in an apartment on Winthrop. The rent was too high for my income...I have recently moved into a Section 8 apartment...The building is very good, there are many Asians, people from India, Pakistan, Bangladesh, and Africa. However, because of Loyola University, the rent is increasing in the area, \$800 or \$900 in some areas..." The rising rents cause renters to move frequently in attempts to find affordable housing, "...I have moved two times. The rent rises from \$500 to \$950," says a Southside Chinese.

CHAPTER THREE: CBO HOUSING NEEDS ASSESSMENT

This section presents data from the community-based organization (CBO) survey sent to health and human service organizations and religious institutions. The survey provides quantitative information related to sources of housing information available to CBOs and barriers that prevent their clients from obtaining affordable housing.

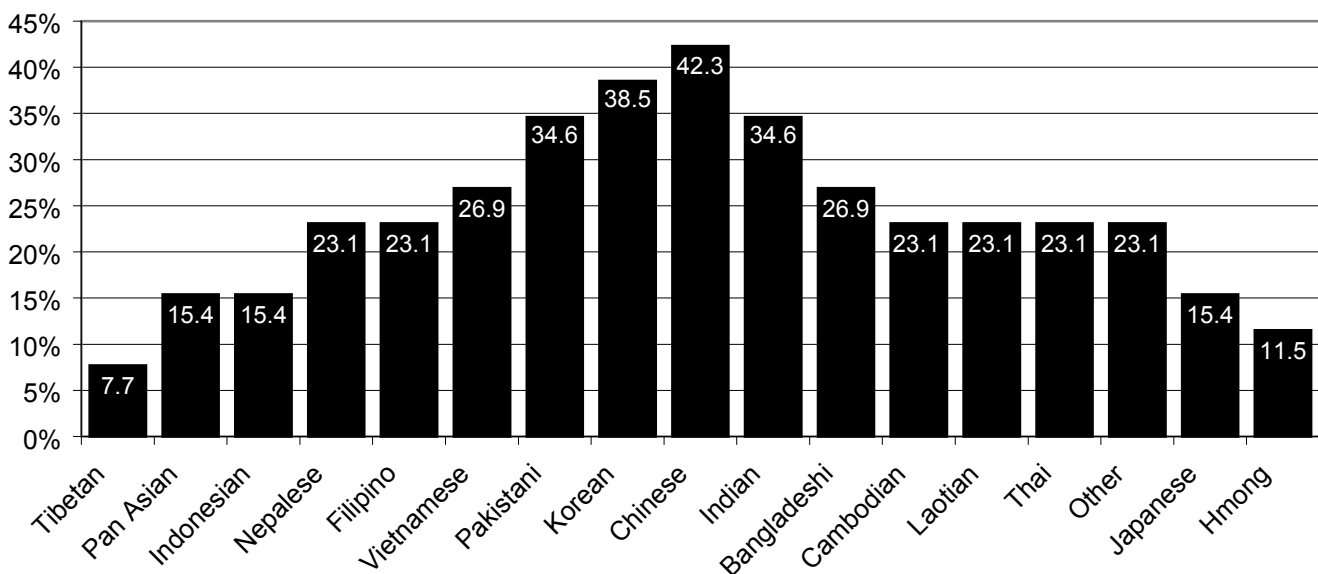
Twenty-six organizations and community-based organizations serving APA clients completed the community needs assessment questionnaire. Table 3.1 shows the types of organizations represented, as reported by the community-based organizations. A majority (69.2%) of the respondents described their community-based organization as providing human or social services. A substantial number engage in work that can be described as advocacy (50%) or community organizing (42.3%).

Table 3.1 Type of organization

Human/Social Service	69.2%
Advocacy	50.0%
Community Organizing	42.3%
Arts & Cultural	26.9%
Health	26.9%
Religious	15.4%
Research	15.4%
Small Business	7.7%
Professional	7.7%
Consulates	3.8%
Gay, Lesbian, Bisexual, and Transgender	3.8%
Political	3.8%
Governmental	0%
Other	23.1%

Figure 3.1 presents the percentage of community-based organizations that report serving each ethnic community. Over 40% of the community-based organizations serve the Chinese community. Other communities served by over a quarter of the organizations are the Korean, Indian, Pakistani, Bangladeshi, and Vietnamese communities. The Tibetan and Hmong communities are served by the fewest number of organizations.

Figure 3.1 Ethnic communities served by the community-based organizations



Findings From the Needs Assessment

Housing services provided by community-based organizations

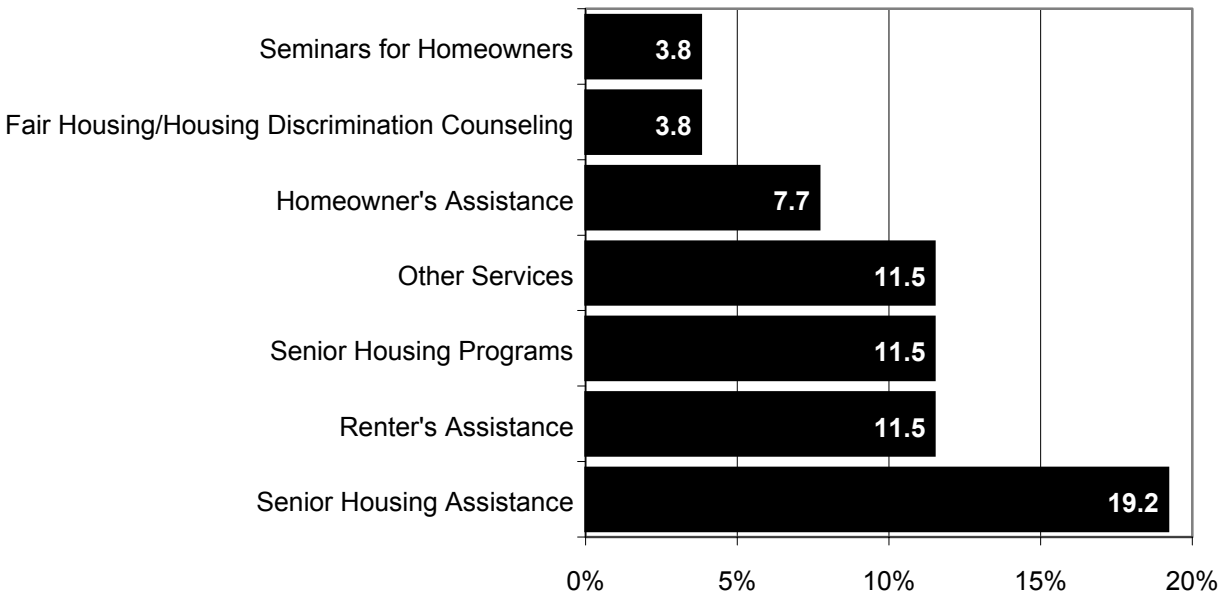
Responses to the items focusing on services were generated for all 26 community-based organizations. Community-based organizations that provided none of the services listed on the needs assessment were asked to skip these items. Sixteen (61.5%) of the community-based organizations reported that they did not provide any housing services at all. Averaging over the other ten community-based organizations, one housing service was provided by each community-based organization. However, the number of housing services provided varies widely across community-based organizations, ranging from a low of 1 to a high of 6.

Figure 3.2 presents the percentage of community-based organizations that reported providing each of the services listed in the needs assessment. Housing assistance to seniors was the most frequently reported service, followed by renter's assistance, senior housing programs, and homeowner's assistance. Over 11% of the community-based organizations reported that they provided some other services. Examples of these include home energy assistance, furnace assistance, building code advice, community information, transitional housing, assistance with applications for low-income, subsidized housing, how to rent an apartment, and communicate with landlords. However none of the responding organizations provided seminars for renters or landlords, nor did they provide assistance for first time homeowners.

Services provided by community-based organizations with clients who have housing concerns

Seven of the 9 (77.8%) community-based organizations that see clients who have housing concerns provide at least one type of service. Despite the appearance that CBOs seem to be addressing the needs of their clients, recall that overall there are very few organizations that serve APAs in metropolitan Chicago, and that on average, only one type of housing service is provided by each organization. In addition, it is not known whether clients are not vocalizing their housing concerns because they realize that the main mission of the community-based organizations they visit is not housing-related.

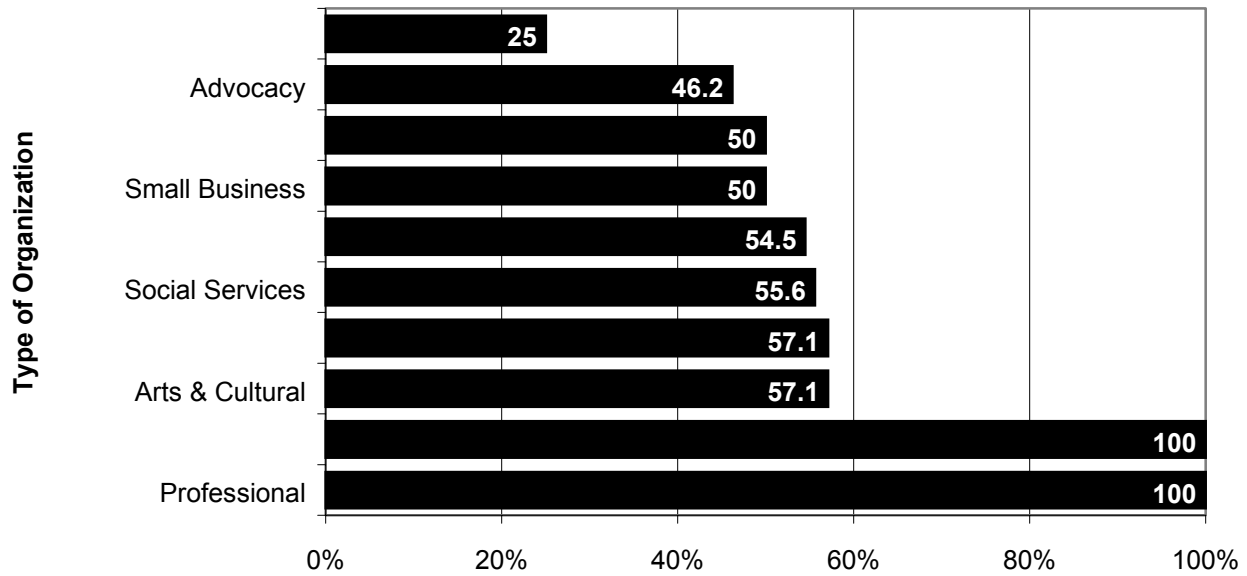
Figure 3.2 Percent of housing related services provided by community-based organizations



Community-based organizations that are likely to provide housing services for their clients

For each type of organization, the percentage of CBOs of that type that provided services was computed. These findings are presented in Figure 3.3. While it appears that a percentage of organizations within each type are providing at least some type of housing-related service, this is offset by the fact that the number of organizations of each type is quite small.

Figure 3.3 Percentage of responding organizations providing housing services



Proportion of clients with housing related concerns

A little over half of the community-based organizations (14) responded their clients have housing-related concerns. CBOs that do not provide housing services currently were directed to skip this item on the questionnaire. Averaging across the 14 community-based organizations, about 10% of their clients have housing related issues. This percentage varies widely across community-based organizations, with values ranging from 0% to 40% of the community-based organizations' caseloads presenting with housing problems. Because no detailed questions were asked about the organizations' clients, it is difficult to ascertain whether this is due to the fact that clients only request information related to their concerns that are directly addressed by the organizations, or possibly clients do not know that the community-based organizations can make housing-related referrals, or perhaps the clients are not encouraged to voice concerns that are unrelated to the community-based organizations' primary missions, which may not be housing related.

Sources of information about housing used by community-based organizations

Twenty of the community-based organizations responded that they look for housing information. Table 3.2 represents the percentage of the CBOs that seek information from each of the sources listed in the needs assessment. Half of the community-based organizations reported that they seek information from the City of Chicago's Department of Housing. One-fifth of the community-based organizations report that they seek information from community-based organizations that focus on housing. Note that small percentages of community-based organizations replied that they use the services of the their Alderman's Office or a Housing Resource Center. Thirty-five percent of the community-based organizations reported seeking information from some other sources. Examples of these include newspapers, realtors, community members, word-of-mouth, the HUD housing listing, senior housing units, the Internet, developers, homeowners, driving around, and Asian Americans for Equality (AAFE), a national technical assistance provider.

Table 3.2 Sources of housing information used by CBOs

City of Chicago Department of Housing	50%
Community-Based Housing Organization	20%
Other Community-Based Organization	15%
Alderman's Office	10%
Housing Resource Center	5%
Other source	35%

Note: Percentages will not add up to 100, as respondents were allowed to check more than one source.

Places where community-based organizations refer their clients with housing concerns

Twenty of the community-based organizations responded that they do referral for housing clients. Table 3.3 presents that under half of the community-based organizations refer their clients to other CBOs, while approximately one-third refer clients to the City of Chicago. One-fifth refer clients to organizations that focus on housing issues. Note that no community-based organizations referred clients to a Community Development Corporation. Another one-fifth of the community-based organizations also reported referring their clients to some other resource. Examples of these include housing units, the Chicago Housing Authority, realtors, developers, HUD, and the Korean Seniors Association.

Table 3.3 Organizations referred by CBOs to clients with housing concerns

Other Community Based Organizations	45%
City of Chicago	30%
Community-Based Housing Organizations	20%
Other Resources	20%
Community Development Corporation	0%

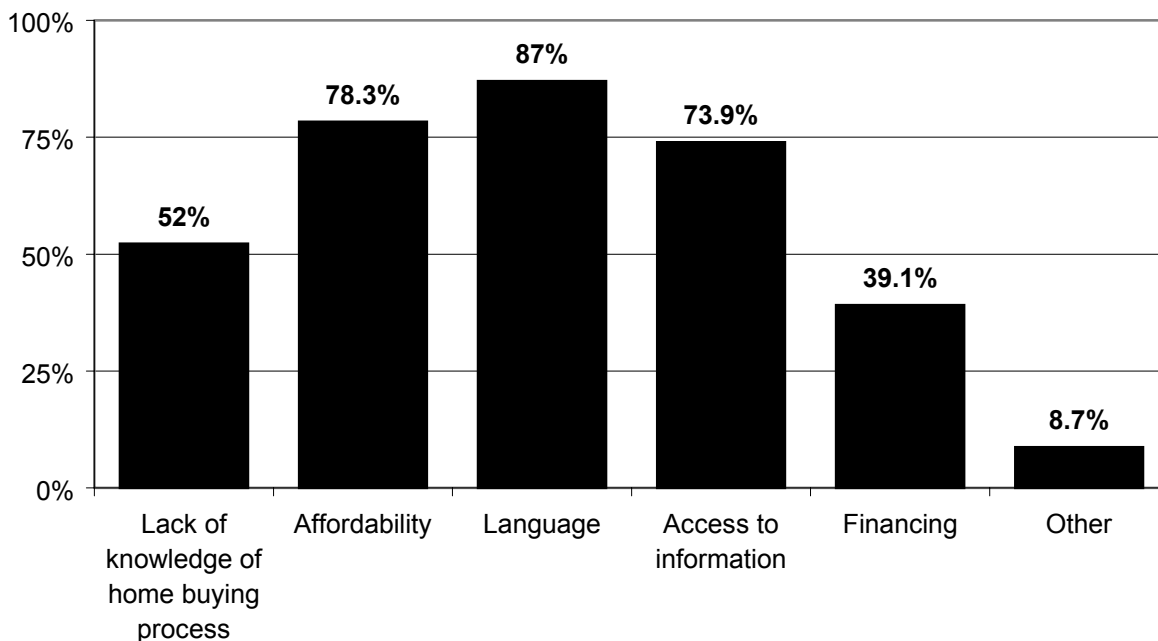
Note: Percentages will not add up to 100, as respondents were allowed to check more than one source.

Barriers affecting clients who are trying to obtain housing

Regardless of whether or not their organization provides housing services, the majority of responding CBOs reported that they were aware of housing barriers. Over 86% of the 22 community-based organizations that responded to the item about awareness of barriers reported that they knew about one or more barriers that their clients had experienced regarding obtaining housing.

Twenty-three community-based organizations replied to the items depicting specific barriers to obtaining housing. Figure 3.4 presents the percentage of CBOs that believed their clients faced each of the barriers listed in the needs assessment. No organization reported that handicapped accessibility was a barrier to obtaining housing. However, a majority of the organizations reported that language, affordability, access to information, and lack of knowledge were problems. Under 10% of the organizations reported other types of barriers, including the fact that too little housing is available.

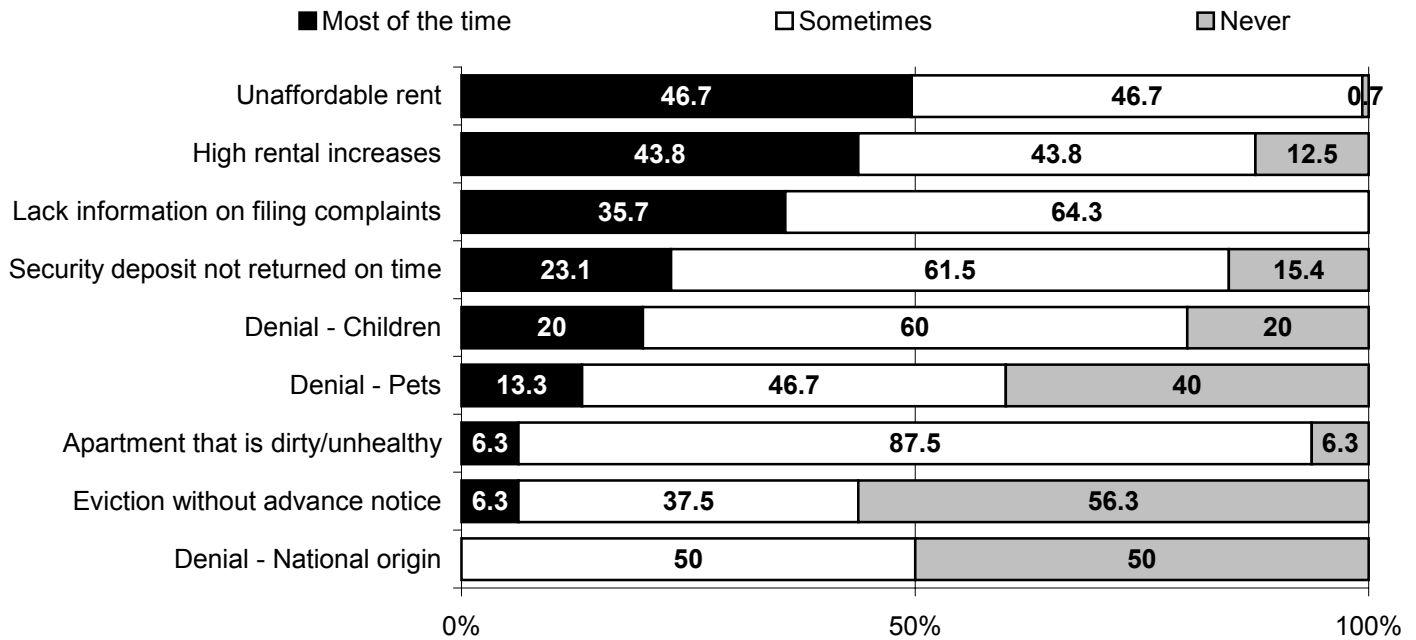
Figure 3.4 Barriers faced by clients in obtaining housing



Issues that prevent APAs from obtaining appropriate housing

Fifteen community-based organizations responded to the items focusing on issues that arise during their clients' search for appropriate housing. Figure 3.5 presents information on the perceived frequency of occurrence for each issue listed in the needs assessment. Unaffordable rent was viewed as the most frequent issue that arose during housing search, followed by high rental increases and lack of information on filing complaints. Three-fifths of responding CBOs felt that denial of housing because of children occurs sometimes (60%) or most of the time (20%). All of the organizations believed that lack of information on filing complaints arises during housing searches sometimes or most of the time. The other issues were believed to arise at some time during searches by 80% or more of the CBOs.

Table 3.5 Frequency of housing issues that prevent clients from obtaining appropriate housing



Community-based organizations interested in certification as Community Housing Development Organizations

Twenty-four of the community-based organizations responded to the two items related to Community Housing Development Organizations (CHDOs). While a large majority (70.8%) of the community-based organizations wanted to receive information about becoming certified as a CHDO, a little over half (54.2%) stated that they would be interested in actually becoming one.

CHAPTER FOUR: RECOMMENDATIONS

Based on the findings of the housing study, general observations, and discussions with the Research Advisory Committee, the Institute would like to put forth the following recommendations:

- **The U.S. Department of Housing and Urban Development should establish an APA Housing Counseling Center**

A Housing Counseling Center, serving the APA community will have a primary resource to work with to address the housing issues of the APA community. The center will assist homebuyers, homeowners, and tenants to meet their housing needs and resolve their housing problems.

- **Fair housing organizations and enforcement agencies should work with ethnic CBOs to conduct a focused outreach campaign to community residents about housing opportunities, their housing rights, and the complaint procedure**

The study has revealed that high proportions of the Chicago area APA residents and the APA community organizations have insufficient information about housing resources and services provided by the housing related non-profit organizations and government agencies. More frequent two-way interactions between APA organizations and government (the city, state and federal) agencies are needed to enhance fair housing outreach to APA residents. The outreach should also consider frequently mentioned barriers such as language and lack of information.

Fair housing organizations, enforcement agencies, and government agencies should educate CBOs and residents about their role and the complaint procedure. APAs are frequently experiencing housing law violations, such as tenant/landlord relationships, discrimination on the basis of familial status, language, race, and source of income. However, most APAs are unaware of their rights and are not knowledgeable about fair housing enforcement agencies. And many are reluctant to file complaints because of their culture and the fear of retaliation. Also, discussions with several housing organizations revealed that complaints are rarely taken from the APA community. Without coordinated efforts to combat housing discrimination against APA home-seekers, discrimination against them will persist.

- **More funding from the public and private sectors needs to be available to all ethnic organizations in order for them to be able to actively educate their members regarding housing opportunities. While many of the ethnic organizations may not provide direct housing services, they have the most capacity to outreach education to this constituency.**

The majority of the focus group participants did not have appropriate housing-related information, were not able to obtain information when they needed it, or did not know where to turn for information. With ethnic organizations conducting workshops and providing education materials, the community will be more informed in conducting their housing search.

APPENDIX A: METHODOLOGY

In the summer of 2001, several government and community agencies came together to look at the housing **needs** of Asian Pacific Americans in Chicago. A joint effort by the Asian American Institute, Asian Americans for Equality, the City of Chicago, and the U.S. Department on Housing and Urban Development developed this study which looks at 1) the reasons APAs are moving, 2) APAs experience in their housing search, 3) barriers that affect their housing search, and 4) housing resources available to the APA community.

In consultation with its Research Advisory Committee, the Asian American Institute developed a two-step approach to garner information from community-based organizations serving the Asian Pacific American community, and Asian Pacific Americans from different ethnic and socioeconomic backgrounds. The first step was a survey sent to CBOs to evaluate the housing services they offered, the barriers that their clients face in searching for housing, and their interest in implementing or expanding programs to address housing issues. The second step was a series of focus groups that gather quantitative and qualitative data about the personal experiences of Asian Pacific Americans as they searched for housing.

1. Community-Based Organization Surveys

In the summer of 2001, AAI conducted a series of meetings with CBOs and community leaders to identify organizations interested in working on housing issues, and those that could assist with the focus group. The meetings also helped to clarify questions and scope of the focus groups and demographic questionnaire.

The organization survey was developed focusing on the community-based organizations' understanding of the affordable housing needs of the community in which it serves. The survey also aimed to gather information on APA organizations' current work on housing issues, and interest in expanding or starting housing service.

The organization survey forms were mailed in February 2002 to a total of 93 APA-serving organizations, including social service agencies, civic and religious organizations in the Chicago area. Follow-up to the surveys included phone calls and meetings. A total of 26 organizations responded to AAI's request to complete the survey.

Many of the organizations that were contacted were interested in working with the Institute on the housing focus groups, and in possible ways to continue to outreach on affordable housing issues in the Asian Pacific American community.

2. Focus Group Study

The second evaluation method was focus group discussions, which were used to assess the housing needs of the APA residents. The questions asked were meant to elicit discussion about the participants' reasons for their search for housing, their experience in searching for housing, any barriers that participants may have encountered while looking for housing, and any resources that they would like to see available to them with regards to housing. Participants came from the Filipino, Indian, Korean, Japanese, Vietnamese, Pakistani, Cambodian, and Chinese communities. The Chinese population in Chicago is located in two distinct areas, so two focus groups were held – one on the north side and one on the south side.

AAI worked with bilingual and bicultural Asian organizations to address language and cultural barriers in developing appropriate questions. In conjunction with these organizations, AAI conducted focus groups in native languages when appropriate. The organizations also agreed to translate the questionnaire and questions into the respective language of their clients, provide a facilitator and/or translator during the focus group, and translate and transcribe the responses from the questionnaire and the focus group responses into English.

2(a). Focus Group Demographic Questionnaire

A basic demographic questionnaire was developed to gather information about the focus group participants. The questionnaire also addressed housing topics such as number of rent increases and total amount of increase, number of individuals who live with the respondent, number of bedrooms, annual income, and estimated monthly housing expenditures. The questionnaire also addressed satisfaction levels pertaining to place of residence and convenience to different places such as work, public transportation, social service organizations, and religious centers.

2(b). Focus Group Facilitators

The focus group methodology required well-trained, bilingual facilitators. In April 2002, the Institute organized a facilitator training during which Brian White, Director of Community Relations at the Leadership Council on Metropolitan Open Communities, addressed issues related to housing, specifically fair housing. He highlighted key phrases or topics that facilitators should be aware of while conducting the focus group. Additionally, Joanna Su, Executive Director of the Asian Health Coalition of Illinois and Board member of the Leadership Center for Asian Pacific Americans, discussed the role of a facilitator in a focus group and discussed guidelines. The facilitators were able to clarify any questions and the participants were able to speak more freely in their native language.

2(c). Focus Group Participants and Sessions

The Research Advisory Committee wanted to get a broad cross section that accurately reflected the experiences of Asian Pacific Americans in Chicago. They decided on three criteria for the focus group participants: 1) individuals who had looked for housing within the last five years, 2) participants needed to live in the Chicago metropolitan area, and 3) be of Asian descent. Individuals for the APA ethnic groups were recruited by the participating organizations, the majority of whom were the organizations' clients.

To ensure the inclusion of individuals who did not require the assistance of social service organizations, focus groups consisting of professionals of APA descent were conducted. These individuals consisted of people who were fluent in English, were either born or raised in the United States, and may not have required assistance from social/human services organizations. Recruitment of individuals for the professional focus groups was done through a community online list serve, Asian Community Online Network (ACON), and by contacting various professional organizations. Recruiting individuals for the professional focus groups, particularly, from three of its ethnic groups (Japanese, Korean, and Pakistani) who lived in Chicago proved to be more difficult.

A total of 11 focus groups were conducted in nine ethnic communities and two pan-Asian groups of professionals, with a total of 99 individuals participating. These focus groups also included participants who lived in the suburbs, who discussed issues concerning their move from the city to the suburbs.

Each focus group consisted of 6-14 individuals and took approximately 1½ hours. Group discussions were tape recorded for transcription purposes. All participants were required to fill out a consent form and demographic questionnaire. The survey of focus group participants proved to be a source of rich information.

3. Analysis of Data

All responses from the organizations survey and focus group questionnaires were coded by the Institute. The raw data and transcripts of the focus group discussions were sent to the Institute for Research on Race and Public Policy at the University of Illinois at Chicago for analysis. The transcripts were reviewed and analyzed by Dr. Angela Ebreo, Assistant to the Director of Research of the Institute for Research on Race and Public Policy at the University of Illinois at Chicago, and students from the UIC Honors College. Dr. Ebreo and her students tabulated the two survey data sets and organized the focus group narrative information. They generated statistical information, data charts, and wrote the analysis report. AAI's Research Advisory Committee reviewed the draft, and approved the report after suggested editorial revisions were made by the AAI staff.

APPENDIX B: FOCUS GROUP QUESTIONNAIRE

The Asian American Institute is conducting a series of focus groups to assess the housing needs of the Asian Pacific American (APA) community. Results from this anonymous and confidential survey will be used as demographic information to help develop strategies to benefit the APA community. Thank you for your participation. Please print legibly.

1. Age: _____ 2. Sex: ___ F ___ M 3. Length of time in U.S.: _____

4. Ethnicity: _____ 5. Primary language spoken at home: _____

6. Resident status:

___ Naturalized citizen
___ Permanent resident
___ U.S. born citizen
___ Other: _____

7. Marital Status:

___ Single
___ Married living with spouse
___ Married not living with spouse
___ Legally separated
___ Divorced
___ Widowed

8. Where is your current place of residence? (Please specify zip code.) _____

9. Where was your former place of residence? (Please list neighborhood, suburb, city or state.)

___ Chicago: _____
___ Suburbs: _____
___ Illinois: _____
___ Other: _____

10. What is your current living arrangement?

Own: ___ Apartment ___ Condominium ___ House
Rent: ___ Apartment ___ Condominium ___ House ___ Senior Housing

11. How many housing options did you view before choosing your current housing? _____

12. How long have you lived at your current address? _____

13. How did you find out about your current housing?

___ Advertisement
___ Ethnic Organization
___ Free Rental Agency
___ Newspaper
___ Paid Rental Agency
___ Realtor
___ Other: _____

14. If you rent, has your rent increased in the time you have lived at your current address?

___ No ___ Yes
If yes, how many times has it increased? _____
What was your initial rent per month? \$ _____
What is your current rent per month? \$ _____

- 15. If you own, has your property tax increased?** ___ No ___ Yes
- A. If yes, how many times has it increased? _____
- B. What was your initial mortgage per month? \$ _____
- C. What is your current mortgage per month? \$ _____
- 16. Do you share space in your residence with anyone?** ___ No ___ Yes
- A. If yes, how many live in your residence (including you)? _____
- B. Do you live with: (Please specify #) _____
- ___ Spouse ___ Parent(s) ___ Children ___ Other relative ___ Non-relative
- 17. How many bedrooms in your home? (If studio/efficiency, please write 0.)** _____
- 18. What is your annual household income?** \$ _____
- 19. What is the estimated dollar amount you pay per month for housing (rent or mortgage and electric, gas, heat, water, property tax, insurance)?** \$ _____
- 20. Do you believe the amount you pay for housing is:**
- ___ Too much ___ Right amount ___ Too little
- 21. What is your satisfaction level with: (1=not satisfied 2=somewhat satisfied 3= satisfied 4=moderately satisfied 5=extremely satisfied N/A=Not Applicable)**
- | | | | | | | |
|---|------|------|------|------|------|--------|
| A. Your current housing | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| B. Your current neighborhood | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| C. Your closeness to banks | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| D. Your closeness to entertainment centers | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| E. Your closeness to ethnic stores/groceries | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| F. Your closeness to family/friends | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| G. Your closeness to grocery/supermarkets | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| H. Your closeness to laundromats | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| I. Your closeness to parks | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| J. Your closeness to public transportation | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| K. Your closeness to religious centers | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| L. Your closeness to restaurants/coffee shops | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| M. Your closeness to social service agency | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
| N. Your closeness to work | ___1 | ___2 | ___3 | ___4 | ___5 | ___N/A |
- 22. Do you want to move to another residence in the next 3 years?** ___ No ___ Yes
- If so, where do you plan to move? (Please list neighborhood or suburb, if applicable.)
- ___ Chicago: _____ ___ Suburbs: _____
- ___ In-state: _____ ___ Out of state: _____

23. Additional Comments:

APPENDIX C: FOCUS GROUP QUESTIONS

The following questions were used during all the focus group sessions to assess the participants housing needs.

- 1. Have you looked for housing in the last few years?**
 - a. Why?
 - b. Was it because you wanted a bigger or smaller place? Did you want to move to a different neighborhood? Was it because your rent was increasing? Or were you tired of living in the same place?
- 2. Please tell us about your experience in searching for housing.**
 - a. What were some good things about your experience?
 - b. What were some bad things about your experience?
 - c. What did you decide to do after looking for housing? How many people decided to move? How many decided to stay in your current home? Were you happy with your decision?
- 3. Do you feel you have encountered any barriers or problems while looking for housing? What are these barriers or problems?**
 - a. Have you used a real estate or rental agent? In which neighborhoods or towns have you looked? Did you choose these areas yourself or did a real estate agent suggest these areas to you?
 - b. Have you ever been denied housing? For example, has anyone ever told you that you should not consider a certain house or a certain area? Has any landlord or homeowner ever said that they would not rent or sell a home to you or your family? If so, what do you think was the reason for this? Do you believe this to be true? Why?
- 4. What resources would you like to be available to help you next time?**
 - a. In the past, have you ever gone to anyone for advice or counseling or workshops on housing?
 - b. Who do you go to for this counseling or advice?
 - c. How or from whom would you prefer to receive information about housing issues?

APPENDIX D: APA COMMUNITY HOUSING NEEDS ASSESSMENT SURVEY

The Asian American Institute is a non-profit organization that works to empower the Asian Pacific American (APA) community through advocacy utilizing education, research and coalition building. We are conducting a survey to assess the APA community's housing needs. Please answer all questions to the best of your ability. Your cooperation is very important to the success of this research study. Thank you.

1. Please check all the ethnic community/group(s) your agency serves:

- | | | |
|--------------------------------------|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> Bangladeshi | <input type="checkbox"/> Indonesian | <input type="checkbox"/> Pan-Asian |
| <input type="checkbox"/> Cambodian | <input type="checkbox"/> Japanese | <input type="checkbox"/> Thai |
| <input type="checkbox"/> Chinese | <input type="checkbox"/> Korean | <input type="checkbox"/> Tibetan |
| <input type="checkbox"/> Filipino | <input type="checkbox"/> Laotian | <input type="checkbox"/> Vietnamese |
| <input type="checkbox"/> Hmong | <input type="checkbox"/> Nepalese | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Indian | <input type="checkbox"/> Pakistani | |
-

2. Please check all that apply to your organization type:

- | | | |
|--|---|---------------------------------------|
| <input type="checkbox"/> Advocacy | <input type="checkbox"/> Consulates and Related Offices | <input type="checkbox"/> Political |
| <input type="checkbox"/> Arts and Cultural | <input type="checkbox"/> Gay, Lesbian, Bisexual and Transgender | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Chambers of Commerce/Small Business | <input type="checkbox"/> Governmental | <input type="checkbox"/> Religious |
| <input type="checkbox"/> Community Organizing | <input type="checkbox"/> Health | <input type="checkbox"/> Research |
| | <input type="checkbox"/> Human/Social Services | <input type="checkbox"/> Other: |
-

3. Which of the following housing services do you provide? (If none, skip to question 7.)

- | | | |
|---|------------------------------|-----------------------------|
| First time homeowner's assistance | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Homeowner's assistance | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Informational seminars for homeowners | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Informational seminars for landlords | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Informational seminars for renters | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Renter's assistance | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Senior housing assistance | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Senior housing programs | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Fair housing/housing discrimination counseling | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you provide additional services not listed above | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If yes, please list. _____

4. What percentage of your caseload or clientele involves housing related issues? _____ %

5. From which source(s) do you find information on available housing?

- Alderman's Office Housing Community Based Organization
 City of Chicago Department of Housing Other Community Based Organization
 Housing Resource Center Other, please list:
-

6. Where do you refer clients who come to you for housing assistance?

- City of Chicago Other Community Based Organization
 Community Development Corporation Other, please list:
 Housing Community Based Organization
-

7. Are you aware of any barriers that your clients have experienced regarding affordable housing?

- Yes No

8. What barriers do your clients face in obtaining their housing?

- Access to information Lack of knowledge of home buying process
 Affordability Language
 Financing Other, please list:
 Handicapped Accessibility
-

**9. How often do the following issues arise to prevent your clients from obtaining appropriate housing?
(1=never 2=sometimes 3=most of the time)**

- | | | | |
|---|----------------------------|----------------------------|----------------------------|
| Apartments are in dirty or unhealthy conditions | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Denial of housing because of national origin | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Denial of housing because they have children | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Denial of housing because they have pets | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Eviction without advance notice | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| High rental amount increases | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Lack of information regarding filing complaints | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Previous landlord did not return security deposit on a timely basis | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| Unaffordable rents | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |

10. Would your organization like to receive *information* on becoming a certified CHDO (Community Housing Development Organization which is entitled to receive funds from the Department of Housing to support its housing activities)? Yes No

If yes, name of organization: _____

11. Would your organization be *interested* in becoming a Community Housing Development Organization (CHDO)? Yes No

If yes, name of organization: _____

12. Additional Comments:

APPENDIX E: RESPONDING ORGANIZATIONS

Apna Ghar
Asian Health Coalition
The Buddhist Temple of Chicago
Coalition of African, Asian, European, and Latino Immigrants of Illinois
Cambodian Association of Illinois
Chicago Chinatown Chamber of Commerce
Chinese American Service League
Chinese Consolidated Benevolent Association of Chicago
Chinese Mutual Aid Association
Filipino Civil Rights Advocates
Indo-American Center
Japanese American Service Committee
Korean American Women In Need
Khuli Zaban
Korean American Community Services
Korean American Resource & Cultural Center
Korean American Seniors Association of Chicagoland
Lao Community Services
Metropolitan Asian Family Services
Midwest Asian American Center
Pilipino American Social Services
Pui Tak Center
South-East Asia Center
St. Therese Church
Unknown
Vietnamese Association of Illinois

APPENDIX F: ACKNOWLEDGEMENTS

RESEARCH & ANALYSIS TEAMS

Collaborating Organizations*

The following collaborating organizations provided technical assistance for the housing needs assessment

Asian American Institute

Asian Americans for Equality

City of Chicago

Institute for Research on Race & Public Policy, College of Urban Planning & Public Affairs, University of Illinois, Chicago

Funding Support provided by*

U.S. Department of Housing and Urban Development

Advisory and Community Council *

Inchul Choi Executive Director, Korean American Community Services

Tami Cole Office of Budget and Management, City of Chicago

Naisy Dolar Chicago Commission on Human Relations, City of Chicago

Jean Fujii Executive Director, Japanese American Service Committee

Grace Hou Executive Director, Chinese Mutual Aid Association

Ngoan Le Department of Human Services, City of Chicago

Chae Gu Lee Executive Director, Korean American Resource and Cultural Center

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* The views expressed in this report are those of the Asian American Institute and do not necessarily reflect the views or positions of the persons or organizations listed.