

On the Front Lines of Immigrant Homeownership: Asian American Nonprofits During the Great Recession

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Abstract

Asian American–serving nonprofits were on the forefront to help immigrant Asian American homeowners during the recession, particularly those with limited English proficiency. Yet, we know little about the experiences of these organizations, as they are relatively understudied in the nonprofit literature. We triangulated interviews with 14 Asian American–serving nonprofits providing housing counseling services with organizational tax records to advance theory on their roles and impacts. Our findings reveal that although Asian American nonprofits played an important role in serving limited English-speaking clients overlooked by other nonprofits during the recession, they struggled to provide comprehensive assistance and remain solvent. Asian American nonprofits used diverse troubleshooting strategies, including seeking certifications, diversifying funding sources, and creaming. Adopting more holistic funding criteria and encouraging greater collaboration among nonprofits serving immigrants would help Asian American nonprofits become more resilient.

Keywords

housing counseling, language assistance, foreclosures, immigrants, Asian American, nonprofits

Introduction

The recent Great Recession created uncertainty for U.S. nonprofits (Boris, de Leon, Roeger, & Nikolova, 2010; Salamon, Geller, & Spence, 2009). Demand for nonprofits'

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services increased, as homeowners in the United States lost 6 to 14 trillion dollars (Atkinson, Luttrell, & Rosenblum, 2013) and about 7.5 million jobs were lost between 2007 and 2009 (Taylor, Kochhar, Fry, Velasco, & Motel, 2011). Many studies found that low-income, minority, and immigrant neighborhoods disproportionately bore the recession's effects (Bocian, Li, Reid, & Quercia, 2011; G. Smith & Duda, 2008). For example, Laderman and Reid (2008) found that Californian Black, Latino, and Asian borrowers were 3.3, 2.5, and 1.6 times more likely to be in foreclosure than White borrowers, respectively. Dhongde and Haveman (2016) also found that foreign-born individuals had higher rates of multidimensional deprivation between 2008 and 2013, which includes income, housing quality, health, and education. Deprivation was also higher among Asians and Latinos in the South and West (Dhongde & Haveman, 2016).

Nonprofits experienced greater demand for services and financial instability during the recession (Boris et al., 2010; Salamon et al., 2009), which required adaptation. The recession exacerbated the need for local social service provision, a trend that began in the 1970s (S. R. Smith, 2010). Nonprofits devised several strategies to remain financially solvent, including “creaming” clients—or serving clients who are the most likely to succeed (Benjamin & Misra, 2006; S. R. Smith & Lipsky, 1993). However, little is known about whether immigrant-serving nonprofits react to financial challenges differently based on their target clients. Immigrant-serving nonprofits have clients who experience language barriers and require more staff assistance. While these nonprofits may implement similar tactics as other larger nonprofits, their limited resources can lead these actions to backfire.

This article helps to advance theory on the roles and impacts of immigrant-serving nonprofits by revealing how Asian American (AA) nonprofits¹ struggled to remain financially solvent during the recent recession. AA nonprofits fill a niche because they represent a diverse and growing population that speaks more than 30 languages. Similar to other immigrants, AAs oftentimes trust immigrant nonprofits rather than government agencies because they speak the same language and use culturally relevant methods (Alleva, 2011; Boddie, Hong, Im, & Chung, 2011; Nguyen & Salvesen, 2014). Also, examining nonprofits that target a specific racial/ethnic group provides a greater understanding of “boundaries designating who is (and who is not) part of a larger community,” and what resources are available by group (Okamoto, 2014, p. 55).

We triangulated interviews of 14 AA nonprofits with organizational tax records to understand the issues that these organizations faced during the recession and how they adapted. We found that AA nonprofits used several strategies to remain solvent, such as obtaining U.S. Housing and Urban Development (HUD) certification to access federal funding and diversifying funding sources. Because each client required significant resources, certification further burdened staff and penalized nonprofits. Consequently, AA nonprofits had to balance “creaming and caring,” or weigh financial solvency with serving their clients (Frumkin & Andre-Clark, 2000). Creaming clients is rewarded under existing funding rules, but dangerous, as marginalized groups can become “doubly disenfranchised” if both the public and nonprofit sectors are not meeting their needs (Lake & Newman, 2002). Government intervention is likely needed to discourage creaming and reward caring of limited English-speaking immigrants, as few other incentives exist.

Creaming Among Immigrant and Nonimmigrant Nonprofits

The role of nonprofits in providing housing services has changed dramatically since the devolution of responsibility to house the poor from the federal government to state and local governments during the 1970s (Alexander, 1999; Kisanne, 2010; Peterman, 2000; Swack, 2006). Government funding is now the second largest revenue source for nonprofits (Ashley, 2014), requiring organizations to evolve their practices to meet agency requirements. Changes include operating under performance-based contracts, which emphasize professional training and client quotas, imposing limits on administrative expenses, and working toward mandated staff qualifications (Ashley, 2014; Desai & Snavely, 2012; Froelich, 1999). Some government contracts do not disperse the total funding amount until nonprofits meet these criteria (Frumkin & Andre-Clark, 2000).

Nonprofits have used a practice called “creaming” to meet performance-based standards, which entails focusing on recruiting and retaining clients that require fewer resources or time to serve. Creaming is also tied to other strategies, including “dumping,” or avoiding the most severe clients, and “skimping,” or under-serving severe clients (Ellis, 1998). As a result of funding standards, nonprofits are thus pushed to act profit-driven (Desai & Snavely, 2012).

One consequence of creaming is that mainstream nonprofits overlook or reject clients who experience language barriers.² C. A. Lee (2015) found that the larger housing counseling agencies in the Minneapolis-St. Paul, Minnesota, region did not provide any language services to be more efficient. Immigrants are not cost-efficient clients for several reasons. First, immigrant nonprofit staff must be versed in one or multiple non-English languages. Second, immigrant-serving nonprofits oftentimes must offer language assistance through interpretation (oral) and/or translation (written documents) (Mulé, 2010), requiring staff to navigate nuances in terminology and culture (Listokin & Listokin, 2001; Wilson, 2013). Third, immigrant-serving nonprofits must become cultural brokers between their communities and local government and mainstream institutions (Wilson, 2013).

Immigrant-serving nonprofits play an important role in serving limited English-speaking clients who may be dumped by mainstream organizations (Ellis, 1998). Oftentimes, these clients are more vulnerable and lower income than immigrants who do not seek help from nonprofits. Yet, taking on this role puts these organizations at risk. As immigrant clients consume more staff time, the nonprofit may be penalized for not meeting client quotas. Furthermore, immigrant nonprofits are slower to adapt to government or financial institution changes because of their size and disadvantaged clientele, which may threaten their solvency during economically uncertain times (S. R. Smith & Lipsky, 1993). Immigrant nonprofits may replicate strategies that mainstream organizations utilize, for example, seeking certification and diverse funding. However, implementing these strategies often requires stricter performance standards, which also may affect solvency (Desai & Snavely, 2012). As one housing counselor in our study remarked, immigrant-serving nonprofits work “3 times as hard”—not only

providing housing assistance but also accounting for client language assistance, while adjusting to performance standards.

Case Study: AA Nonprofits

AA nonprofits offer a useful case study in understanding how immigrant-serving nonprofits adapt their practices to economic uncertainty in the era of devolution. AAs are a majority foreign-born population that is one third limited English proficient (LEP) with ethnic group differences (Asian American Center for Advancing Justice, 2011).³ AAs collectively speak more than 33 languages; thus, the AA nonprofit landscape is much more diverse. Okamoto (2014) found that there were 5 times and 10 times more AA ethnic-group nonprofits per 100,000 persons than Latino ethnic-group and African American ethnic-group nonprofits, respectively. Hung (2007) posited there are fewer Latino nonprofits because Latinos (a) have fewer language needs (e.g., Spanish and Portuguese), and (b) are larger in population, which incentivizes in-language services to Latinos.

AA homeowners' language barriers contribute to their limited access to financial and housing services. For instance, South Asians in New York experienced difficulty finding in-language banking services compared with Latinos, given that banks commonly provide only Spanish translation (Chhaya Community Development Corporation, Community Development Project, New Immigrant Community Empowerment, & Queens Community Home, 2015). Like other immigrants, LEP AAs may also obtain inadequate or incorrect information. Phetchareun (2012) found that Southeast Asians had trouble modifying loans because they did not understand English-only documents.

AAs remain more marginalized from government resources, because AA nonprofits are smaller in population size and capacity (Hung, 2007). AA nonprofits typically rely on in-house resources to provide language access. Some organizations receive HUD funding and training to meet federal and state standards. HUD-certification provides nonprofits with resources, toolkits, and outreach materials for their clients.⁴ HUD-certification also qualifies nonprofits for Community Development Block Grants (CDBG) and other federal grants (U.S. Department of Housing and Urban Development, 2015). However, HUD does not offer trainings or materials in Asian languages. Certified and non-certified AA nonprofits resort to translating materials on their own without additional support.

To leverage funds and share information, AA nonprofits have partnered within and outside their community. For example, the National Coalition for Asian Pacific American Community Development (National CAPACD) is an intermediary organization with a network of more than 100 AA and Pacific Islander nonprofits, including community development corporations (CDCs) and financial institutions (National CAPACD, 2011a). Similar to other intermediary organizations, National CAPACD offers technical and outreach assistance to members. It is also the only HUD-certified AA and Pacific Islander housing counseling network (National CAPACD, 2011b). The housing network includes 19 nonprofits that offer pre-purchase, homeownership,

foreclosure, and homeless prevention services in more than 23 languages (National CAPACD, 2011b). National CAPACD receives funding from NeighborWorks, and subsequently awards grants to AA nonprofits for HUD-certification. Other AA nonprofits also work with their state agencies to learn more about state and local housing policies (C. A. Lee, 2015).

Research Questions

This article combines the findings from two studies (C. A. Lee, 2014; Pfeiffer, Wong, Ong, & De La Cruz-Viesca, 2017). Pfeiffer et al. (2017) targeted Los Angeles minority-serving nonprofits (hereon “Los Angeles Study”). C. A. Lee (2014) used a similar interview guide as Pfeiffer et al. (2017) for a national study on AA nonprofits (hereon “AA Study”). Both studies examined how minority homeowners and nonprofits were affected by the recession.

In this study, we answer the following questions:

Research Question 1: How did the Great Recession affect AA nonprofits?

Research Question 2: What strategies did AA nonprofits implement to increase their effectiveness during the recession?

Research Question 3: What were the consequences of these adaptive techniques?

The following section discusses our research methodology, including sampling and data collection.

Method

Sampling

The Los Angeles Study first contacted all HUD-certified housing counseling agencies in the County for interviews. Non-HUD-certified organizations that were referred through snowball sampling were also interviewed. A total of 26 organizations were contacted, and 13 were interviewed of which five were AA nonprofits. The AA Study recruited interviewees from National CAPACD’s housing network and included referred non-HUD-certified organizations. The AA Study included a total of 10 AA nonprofits. One AA nonprofit overlapped between the two studies. Thus, this study includes interviews from 14 AA nonprofits (see Table 1).

Interviewed AA nonprofits were located in various regions including the West, East, and Midwest. These organizations offer a variety of services, including employment assistance, citizenship workshops, and English classes. Altogether they provide assistance in more than 14 languages. They differ in history—some formed a few years ago, and others were established more than 30 years ago. Most are small in size—five nonprofits had annual expenditures of less than US\$500,000 in 2013 and five nonprofits had annual expenditures between US\$500,000 and US\$2 million (see the appendix for detailed organization data). All these nonprofits primarily serve LEP AAs.

6 **Table 1. AA Nonprofit Descriptions.**

| Nonprofit | Geographic target | Language assistance | Housing and asset-building programs | Foreclosure prevention? | Year established 501(c)(3) |
|--|--------------------------|--|---|-------------------------|----------------------------|
| HUD-certified AAHC ^a | Washington, D.C., Region | Mandarin, Korean, Vietnamese (translators available for Burmese, Tagalog, Spanish) | Homebuyer education, financial education, foreclosure prevention, scam protection, rental assistance, reverse mortgage education | Y | 2010 |
| CASL ^a | Chicago Region | Mandarin, Cantonese | Housing and Financial Education Department (foreclosure prevention, money management) | Y | 1979 |
| HAP ^a | Minneapolis-St. Paul | Hmoob | Economic and community development (homeownership counseling, rental counseling, financial literacy, foreclosure counseling) | Y | 1990 |
| KRC ^{a,b} | Los Angeles Region | Korean | Foreclosure prevention | Y | 1983 |
| Korean Churches for Community Development ^b | Los Angeles Region | Korean, Spanish | Housing counseling, homebuyer education, financial literacy, foreclosure prevention, community and economic development | Y | 2003 |
| Thai CDC ^{a,b} | Los Angeles Region | Thai, Lao, Vietnamese | Affordable housing development, financial literacy and counseling, foreclosure and homeownership counseling, community and economic development, culturally sensitive social services provision | Y | 1995 |
| Lao Assistance Center of Minnesota (Lao Center) ^a | Minnesota | Lao, Thai | Housing counseling (homebuyer, foreclosure prevention) | Y | 1983 |
| National CAPACD ^a | The United States | | Housing counseling network (HUD intermediary focused on Asian Americans and Pacific Islanders) | | 2001 |

(continued)

Table 1. (continued)

| Nonprofit | Geographic target | Language assistance | Housing and asset-building programs | Foreclosure prevention? | Year established 501(c)(3) |
|--|--------------------|--|--|-------------------------|----------------------------|
| Non-HUD-certified A3PCON ^b | Los Angeles Region | | A coalition of community-based organizations focused on Asian and Pacific Islander Americans in the greater Los Angeles area | | 2003 |
| ASIA | Northeast Ohio | Translators available for Bhutanese, Burmese/ Karen, Chinese, Nepali | Self-Sufficiency Program (homeownership and individual development accounts) | N | 1996 |
| FCNA | Fresno County | Hmoob, Vietnamese | Self-Sufficiency Program | N | 1991 |
| FIRM | Fresno Region | Hmoob | Healthy Homes (advocacy for affordable housing and housing quality) | N | 1997 |
| KYCC ^b | Los Angeles Region | Korean, Spanish | Affordable housing units, community economic development services (financial education and asset building) | N | 1982 |
| SIPA ^b | Los Angeles Region | Tagalog | Affordable housing development, financial literacy services and asset building, business assistance, education and cultural programs | N | 1974 |

Source. Compiled by authors, except year established from Guidestar.org.

Note. AA = Asian American; HUD = U.S. Housing and Urban Development; AAHC = Asian American Homeownership Counseling, Inc.; CASL = Chinese American Service League; HAP = Himong American Partnership; KRC = Korean Resource Center; Thai CDC = Thai Community Development Center; National CAPACD = National Coalition for Asian Pacific American Community Development; A3PCON = Asian Pacific Policy and Planning Council; ASIA = Asian Services in Action, Inc.; FCNA = Fresno Center for New Americans; FIRM = Fresno Interdenominational Refugee Ministries; KYCC = Koreatown Youth and Community Center; SIPA = Search to Involve Filipino Americans.

^aIndicates part of National CAPACD housing network.

^bIndicates part of A3PCON network.

Two of the interviewed organizations are intermediary or umbrella organizations—National CAPACD and Asian Pacific Policy and Planning Council (A3PCON). National CAPACD serves nonprofits across the United States and A3PCON is a Los Angeles-based coalition. A3PCON is neither HUD-certified nor offers foreclosure prevention assistance; however, its members shared information and convened foreclosure prevention fairs.

Data Collection

The study relies on the experiences of nonprofit leaders and how they understood their changing work contexts during the recession (T. W. Lee, 1999). We conducted semi-structured interviews with organization staff between 2012 and 2013. For HUD-certified nonprofits, we interviewed housing counselors because they directly helped homeowners and responded to housing policies. For non-HUD-certified nonprofits, we interviewed staff from self-sufficiency or asset-building programs because these programs assist with homeownership. We kept detailed interview notes. In the AA Study, notes were emailed to interviewees to verify accuracy. In the Los Angeles Study, draft reports with summarized information were sent to the interviewees and an advisory board for comment. We do not report interviewee names to maintain confidentiality.

We used a deductive approach in coding the interview notes and analyzing staff's experiences during the recession and how clients' language barriers affected their service provision, drawing themes from the existing literature. Additional themes emerged from the interviews. These themes identified nuances within and between themes from the existing literature (Joffe, 2012). Codes were checked between researchers for consistency.

We triangulated the interview data with data from the 990 Internal Revenue Service (IRS) tax forms from Guidestar.org and National Center for Charitable Statistics to examine the effects of the recession on organizational finances. We focused on changes in AA nonprofit revenue and reliance on government grants in Fiscal Year (FY) 2007 and FY 2013. These secondary data illuminate how AA nonprofits sought to maintain financial solvency before and after the recession.

Our small sample limits the generalizability of our findings to the AA nonprofit and AA client population. However, our study offers theoretical generalizability regarding the impacts of the recession on AA nonprofits and their adaptive tactics.

Findings

AA nonprofits struggled to serve their LEP clientele, particularly during the recession. Some nonprofits sought additional funding through HUD-certification, but there were more clients in need of assistance than they could help because of the increased demand during the recession. AA nonprofits creamed clients as strategy to remain solvent in the face of funding changes. They had to face the reality that serving their target clientele would lead to a number of failed cases, which would penalize their

organization based on existing funding structures. Thus, AA nonprofits experienced conflicts between meeting quotas that stress short-term client care with the time-intensive work of housing counseling.

Impacts of the Great Recession on AA Nonprofits

Consistent with other nonprofits at the time, AA nonprofits were in high demand because of tumultuous changes during the recession. Even without language assistance, housing counseling is time-consuming. Depending on the state or county, foreclosure cases can take months or years to resolve. However, because AA nonprofits were assisting LEP clients, staff experienced significant financial and staffing challenges in helping clients to remain solvent.

Dearth of in-language resources. The majority of interviewees (nine nonprofits) stated that their clients had difficulty navigating the lending industry because there were no in-language resources. Their clients were confronted with barriers at all stages of homeownership, from purchase to refinancing. In addition, socioeconomic barriers, such as low literacy skills and educational attainment, compounded the language barriers that these clients faced. Some AAs turned to coethnic real estate agents and brokers; while some agents were helpful, others were predatory (Pfeiffer et al., 2017).

Most loan documents are in English and are written at a literacy level requiring a high school education or higher. Nationwide, lenders and banks are not required to translate mortgage materials for LEP clients. A Korean Resource Center (KRC) counselor noticed that banks have in-language marketing to sell their products to attract customers, but rarely have in-language materials for existing clients in the process of refinancing or loan modifications. These documents also have an abundance of jargon, which further frustrated LEP clients.

Many AAs struggled to find loan officers who spoke their languages. Consequently, Hmong American Partnership's elderly clients relied on relatives to translate and negotiate mortgage terms. These family members are put in a difficult position of ensuring that the borrower and lender comprehend the agreement. When banks did provide in-language services, they fell short of meeting client needs. For example, a Lao Center interviewee remarked that banks may have Laotian translators, but they were second-generation Laotians who had difficulty communicating with first-generation Laotians. AA nonprofits aided clients who were also confused about where to obtain assistance due to language difficulties. Lao Center's clients often came in for housing assistance so late in the foreclosure process that staff members were not able to do much to keep them in their homes. As a KRC counselor explained, "Only about 20% of my clients contacted their servicer and 80% didn't because they . . . cannot communicate with them."

AA nonprofits helped to remedy gaps in language assistance in the private home lending sector by providing comprehensive in-language housing counseling services. For example, A3PCON marketed foreclosure fairs in multiple Asian languages based on the target area demographics and using ethnic media:

We did publicity and newspaper releases, sometimes advertisements, encouraging Asian Pacific Islanders to come . . . In the [Los Angeles] San Gabriel Valley, we had Mandarin and Cantonese. When we did it in the San Fernando Valley, we had it also in Tagalog . . . So we targeted the ethnic papers for those particular nationalities.

Similarly, Asian-American Homeownership Counseling, Inc. (AAHC) created in-language materials for Chinese, Korean, Hmong, Portuguese, Spanish, Tagalog, and Vietnamese clients. About 90% of the staff members at ASIA (Asian Services in Action, Inc.) are bilingual. ASIA staff sent staff to translate for clients during housing-related meetings—an effort that comprised about half of work hours.

AA nonprofit services were also in high demand beyond their service areas because of the dearth of Asian language assistance. For example, Korean homeowners from San Diego, Orange County, and Victorville sought Koreatown Youth and Community Center's (KYCC) services in Los Angeles. Through the HUD hotline, Thai CDC routinely received calls from Thais throughout California because these clients were uncomfortable "talking to machines."

Navigating the time/resource mismatch. Providing comprehensive language assistance drained nonprofit resources. Ten AA nonprofits worked long hours to meet client language needs. With an increased demand in housing services, interviewees were strained by the mismatch between the time it took to serve clients and the resources available to pay for these services. Foreclosure prevention assistance is already labor-intensive, and language assistance compounds the needed time to serve clients.

Interviewees had to micromanage their clients while providing foreclosure assistance. They described helping clients during every step of a housing transaction to ensure that their needs were met. As a HAP counselor described, unlike other housing services, foreclosure prevention work is "very heavy duty and one case can take months just because of the nature of working with servicers and modification . . . it's continuous in-depth work over those months." Also, counselors routinely met with borrowers for hours to discuss every conversation with bank staff about loan requirements. A National CAPACD interviewee explained how the banks' staff offered poor quality translation, which led staff to "spend hours [going] over what the interpreter actually said, if the terms make sense, and if the borrower agrees to the terms."

Furthermore, financial institutions' procedures and staff were constantly changing during the recession. Nonprofit staff struggled to learn about new requirements and build relationships with different loan officers. While doing so, many interviewees had communication problems with banks and servicers. These issues were exacerbated by the need to translate information back and forth between their clients. For instance, a Thai CDC staff recalled brokering communication between spouses and a bank: "One of our clients is totally monolingual. But her husband speaks English pretty fluently. For some reasons they wouldn't speak with her husband because his name is not on the loan." One KRC client received a call from the bank, and the client "just said 'yes' because the call wasn't in Korean, and the modification was cancelled." Staff tried to follow up after every step of a loan

Table 2. Overview of AA Nonprofit Financial Information by HUD-Certification.

| | HUD-certified (in US\$) | Non-HUD- certified (in US\$) | Difference (in US\$) | % difference from HUD-certified |
|--------------------|----------------------------|---------------------------------|-------------------------|------------------------------------|
| FY 2007 | | | | |
| Total revenue | 17.3M | 11M | 6.3M | 36 |
| Total expenditures | 16.9M | 10.7M | 6.2M | 37 |
| Net income | 400,000 | 330,000 | 70,000 | 18 |
| FY 2013 | | | | |
| Total revenue | 26.4M | 11.2M | 15.2M | 58 |
| Total expenditures | 25.2M | 11M | 14.2M | 56 |
| Net income | 1.2M | 200,000 | 1M | 84 |

Source. National Center for Charitable Statistics.

Note. FY 2007 figures are adjusted to 2013\$. AA = Asian American; HUD = U.S. Housing and Urban Development; FY = fiscal year.

refinance or modification process to prevent clients from inadvertently agreeing to an action related to their loans that they did not understand.

A Thai CDC counselor also recalled a tedious 6-month process of contacting the bank's single point of contact (SPOC)⁵ for a non-English speaking client when attempting to avoid foreclosure through a loan modification. This homeowner received multiple letters of denial, while the SPOC was still requesting loan modification documents, a practice known as dual tracking (Filippone, 2013). The counselor was frustrated, particularly because the SPOC policy was intended to make modifications easier. The compounding stressors of the housing crisis, the economic crisis, and bank instability created barriers for AA nonprofits to assist the growing demands of their immigrant and LEP clients.

Strategies to Increase Effectiveness

AA nonprofits used several strategies to adapt to this time and resource mismatch. First, AA nonprofits sought HUD-certification to obtain more funding for their housing counseling work. Second, organizations began to diversify funding through program service fees, membership dues, and fundraising. Creaming was an outcome of AA nonprofits' attempts at becoming certified and diversifying their funds.

Obtaining HUD-certification. HUD-certification helped seven nonprofits maintain solvency and receive formal training. Table 2 provides data on the sum total revenue, expenditures, and net income of interviewed AA nonprofits by HUD-certified and not HUD-certified in FY 2007 and FY 2013, adjusted to 2013 dollars. All AA nonprofits increased total expenditures from 2007 to 2013. However, we found that HUD-certification increased AA nonprofit net income by increasing revenues. HUD-certified and non-HUD-certified AA nonprofits had similar net income in 2007, approximately between US\$300,000 and US\$400,000. Yet, HUD-certified nonprofits had nearly

Table 3. AA Nonprofit Revenue Source by HUD-Certification.

| | HUD-certified (in US\$) | Non-HUD- certified (in US\$) | Difference (in US\$) | % difference from HUD-certified |
|----------------------|----------------------------|---------------------------------|-------------------------|------------------------------------|
| FY 2007 | | | | |
| Government grants | 12.1M | 5.8M | 6.3M | 52 |
| Fundraisers | 400,000 | 130,000 | 260,000 | 66 |
| Program service fees | 8.5M | 2M | 6.5M | 76 |
| Membership dues | 4,000 | 2,500 | 2,000 | 39 |
| Total revenue | 17.3M | 11M | 6.3M | 36 |
| FY 2013 | | | | |
| Government grants | 16.9M | 3.1M | 13.8M | 82 |
| Fundraisers | 590,000 | 400,000 | 190,000 | 32 |
| Program service fees | 3.6M | 4.5M | -0.9M | -24 |
| Membership dues | 6,000 | 26,000 | 20,000 | -332 |
| Total revenue | 26.4M | 11.2M | \$15.2M | 58 |

Source. National Center for Charitable Statistics.

Note. FY 2007 figures are adjusted to 2013\$. AA = Asian American; HUD = U.S. Housing and Urban Development; FY = fiscal year.

US\$1 million more in net income than non-HUD-certified AA nonprofits by 2013. The revenue of HUD-certified AA nonprofits increased by 53% during this time, compared with only a 1% increase among non-HUD-certified AA nonprofits. Non-HUD-certified AA nonprofits net income also decreased by about US\$130,000, because total expenditures increased more than total revenue.

HUD-certified nonprofit revenue increased due to government grants. Table 3 displays information on specific revenue sources by FY. HUD-certified nonprofits reported more government grants in 2007 and 2013, or about US\$12 million and US\$17 million, respectively. In comparison, non-HUD-certified nonprofits received fewer government grants in 2007 and 2013, or US\$6 million and US\$3 million, respectively. In addition, the difference between HUD-certified and non-HUD-certified government grants doubled in the 6 years, or from US\$6.3 million in 2007 to US\$13.8 million in 2013.

Our interviews provide insight into why AA nonprofits decided against becoming HUD-certified, and potential consequences of this decision. When Search to Involve Pilipino Americans (SIPA) sought certification, staff had to assemble US\$40,000 over 2 years to pay counselors. Eventually, SIPA decided against certification because of the obstacles in trying to raise funds for staff to seek training. While non-HUD-certified AA nonprofits continued to operate, they were limited in how they could help clients because they could not offer formal foreclosure prevention counseling. For example, when KYCC clients had complicated housing issues, KYCC counselors could not help them beyond basic information. Similarly, ASIA could not provide detailed foreclosure information. Instead, ASIA provided translation services for meetings related to foreclosure. Non-HUD-certified nonprofits had to turn to other strategies to maintain solvency, including diversifying their funding sources.

Funding diversification. While HUD-certified AA nonprofits relied on government contracts, other nonprofits sought alternative funding sources. For example, non-HUD-certified nonprofits more than doubled their revenue from program service fees, from US\$2 million in 2007 to US\$4.5 million in 2013 (see Table 3). In contrast, HUD-certified nonprofits decreased reliance on program service fees, taking in about US\$4.8 million less from this source during the same time period.⁶ As non-HUD-certified nonprofits lost revenue from government grants, they used program service fees to recover lost revenue.⁷

Non-HUD-certified nonprofits also helped to maintain revenue streams through other smaller sources. For instance, non-HUD-certified organizations increased membership dues, which jumped from US\$2,500 to US\$26,000 between 2007 and 2013. Fundraising revenue increased from about US\$130,000 to US\$400,000 during the same time. In contrast, HUD-certified AA nonprofits obtained relatively the same amount of revenue from membership dues over this time (US\$4,000 in 2007 and US\$6,000 in 2013). HUD-certified nonprofits also slightly increased revenue from fundraisers from US\$400,000 in 2007 to US\$590,000 in 2013. HUD-certified nonprofits primarily relied on government grants, while non-HUD-certified organizations found other revenue sources.

Consequences of AA Nonprofit Adaptive Strategies

Of the seven nonprofits that provide direct HUD-certified foreclosure prevention services, six AA nonprofits explicitly mentioned struggling to meet HUD funding guidelines and performance goals, resulting in poorer client-level services. Many government agencies and foundations, such as HUD, imposed client quotas that did not take into account client needs in their funding criteria. These criteria set a maximum cost per client, without considering the staff time to provide counseling, particularly those who were helping LEP homeowners. The AA nonprofits that were HUD-certified or attempting to become certified experienced multiple consequences, including resorting to creaming and skimping of clients, financial stress on nonprofit resources, and staff burnout.

Creaming and skimping. Foreclosure assistance work is time-consuming, as previously described. Cases can consume staff members for months or years. While balancing the time needed to serve clients and intensive translation services, AA nonprofit staff members had to either cream or skimp when serving clients. It is unclear if these strategies were intentional or not to meet funding guidelines. Nevertheless, stressed nonprofit staff members and client services suffered. Four AA nonprofits mentioned creaming or skimping—we suspect others used similar strategies but may not have admitted it because of potential negative perceptions about their services provided.

For example, HAP had 1.5 counselors in the midst of the foreclosure crisis, and could only serve a maximum of 25 clients at a time. While HAP may have wanted to help more clients, they did not have the personnel to do so. A Thai CDC counselor remarked that they had to cream in part because of their size. Though

larger nonprofits would batch all of the loan modification applications together, this counselor emphasized that they must assist clients one by one because “each homeowner is different, like minority or immigrant, not every homeowner requires the same amount of time . . . That really impacts us in the long term because we cannot compete with the larger housing counseling organizations.” As a result, staff had to make difficult choices about who to serve and who to turn away.

If nonprofits did not cream, an A3PCON representative observed that some organizations skimmed in their housing counseling:

You have a few clients that come in, they take a lot of work, they disrupt your entire day, but the income you get for doing a small number of cases is very low. Almost all of these organizations had net losses, if you take the salary of the person doing that and what income came in for this . . . I think all of our organizations struggled with the perception that an enormous amount of energy was going in, and very little results. So the estimation was that . . . maybe one in twenty was getting *meaningful* assistance. (Emphasis added).

With the time and resource mismatch, counselors were not always able to give thorough assistance to clients. This interviewee also emphasized how the financial compensation for helping these foreclosure clients was not adequate based on the time necessary.

Financial strains. While HUD-certification secured nonprofits with some additional money, it was not sufficient for the extra amount of work necessary to offer time and labor-intensive language and financial assistance. On average, it takes a year to become HUD-certified. An AAHC interviewee noted that in 1 year, HUD training cost 5,400 hours and US\$132,000. KRC only had one housing counselor who attended trainings and webinars while completing extensive data entry and paperwork associated with certification. KRC refrained from hiring another counselor, because they would have to train them for 6 months or more. They were left with one counselor to take on all foreclosure cases.

Second, there were issues with funding dispersal. At times, AA nonprofits had to wait for late HUD funding. At least two nonprofits reported using their own funds for counseling while waiting for HUD resources. On the surface, HUD-certification helps the solvency of AA nonprofits. However, if organizations have to use their own resources while waiting for funding dispersal, these complications do not incentivize certification.

Third, interviewees described how funders had excessive reporting requirements and imposed funding cuts as the economic crisis worsened. During the recession, the majority of the nonprofits (eight) interviewed lost funding, regardless of HUD-certification. Staff had to use their organizations’ own funding toward housing assistance or counseling programs, and had staff put in extra hours without additional pay. For example, a Chinese American Service League (CASL) staff said that several grants had been eliminated or reduced, and the sluggish economy threatened to further

scale back their services. Fresno Center for New Americans (FCNA) lost four staff in their self-sufficiency program, and the organization went from 44 employees to 22 employees between 2010 and 2012. An A3PCON interviewee also observed that government and foundation funding decreased during this time. Smaller, newer nonprofits with existing capacity issues, like AAHC, suffered the most, as funders consistently prioritized older nonprofits with a “proven track record.” As a result, 11 AA nonprofit staff felt burned out and admitted to not having enough resources to complete their jobs.

Staff burnout. While organizations faced resource constraints, there were emotional costs to helping with foreclosure prevention. On top of difficulty with translation work, heavy caseloads, difficulty navigating the evolving housing policy landscape, funding issues, in addition to other challenges, staff reported diminished morale. A Korean Churches for Community Development (KCCD) staff person summed up these challenges: “By now, most people are so exhausted, I think people are just kind of giving up.” While the work was rewarding, the interviewee said it was also exasperating:

I’m really looking forward to not having to deal with foreclosure because it’s been really hard on our staff too. You are hearing all these people who have been really knocked, down and under, whether it’s health or being cheated on. Even when they come, they don’t know who to trust, so their stories could be inconsistent. So we are having to deal with games from the clients and games from the banks. And we have limited resources. As much as it’s rewarding when they finally get help, it’s like a long, drawn out process.

Other nonprofits that we spoke with, including AAHC and KRC, echoed these concerns. While interviewees believed in their work, staff burnout affects not only the services provided but also the organization. At least three AA nonprofits experienced staff turnover in the past 2 years. It is clear that the existing HUD funding criteria, training requirements, and challenges with language assistance are not sustainable to keep housing counselors.

Interventions

Our research illustrates the important role that AA nonprofits play in serving LEP immigrant clients, who often are overlooked by more mainstream nonprofits. However, AA nonprofits struggle to comprehensively serve these clients, while adapting to a funding landscape that requires abiding by stricter performance criteria. Two interventions would help AA and other immigrant-serving nonprofits become more resilient, particularly in the face of economic uncertainty: (a) adopting more holistic funding criteria and (b) encouraging greater collaboration among immigrant-serving nonprofits.

Holistic Funding Criteria

Funding requirements focused on quotas will limit AA nonprofit efficacy by penalizing them for serving LEP clients. HUD requires a minimum of 30 clients served per year and funds approximately US\$250 per client with counseling and US\$150 per client for group education. If nonprofits do not meet the minimum for clients, the organization does not receive the full amount of funding and will perpetually have to find other funding sources to increase their capacity. By taking the average cost to serve clients, HUD's client quotas does not incentivize nonprofits that serve clients who take more time (Ellis, 1998). As our findings found, even with HUD-certification, AA nonprofits were not adequately compensated at best or penalized at worst for serving AA homeowners.

While an unintended outcome of these funding criteria, strategies such as creaming may be useful for AA nonprofits to meet client quotas. As we demonstrated, AA nonprofits and other immigrant organizations already serve more time-consuming clients due to language barriers. By creaming clients, they can cut down time that they need to help clients. Simultaneously, creaming contributes to greater social inequality, particularly for clients who are already marginalized from mainstream nonprofits and are not served by immigrant organizations (Lake & Newman, 2002).

Funders should change their client criteria to a weighted quota system to help immigrant-serving nonprofits. For example, HUD could calculate funding quotas by weighing clients based on needs and level of service, which would minimize the time and resource mismatch that immigrant-serving nonprofits experience as a result of language assistance. If funders adjusted quotas based on client demographics, client language needs, and staff hours, nonprofits could provide meaningful language assistance and not have to cream or skimp. Instead, immigrant-serving nonprofits could use government grants to better support costs related to training and/or hire more staff to assist with housing counseling cases.

Collaboration Among Immigrant-Serving Nonprofits

AA nonprofits also need to further develop collaborations with other immigrant-serving nonprofits to build the numbers influence or lobby the real estate industry and advocate for immigrant homebuyers. Because AA nonprofits are smaller, they are unable to react as quickly to financial uncertainty or are "often less prepared than are the new agencies to respond flexibly to changing government priorities" (S. R. Smith & Lipsky, 1993). In addition, as we have shown, the strategies that mainstream nonprofits use can backfire for AA nonprofits because of their smaller capacity and resources. However, Mosley, Maronick, and Katz (2012) argued that the outcome of smaller niche nonprofits is critical because they act as the safety net for people who are dumped by other nonprofits.

Consequently, intermediary organizations such as National CAPACD can fulfill this advocacy role. For example, in National CAPACD, National Urban League, and National Center of La Raza (2014), the organizations conducted a survey about financial access among low- and moderate-income minorities and found the need for more financial literacy across racial groups. National CAPACD is also important because it can directly advocate to government agencies. For example, National CAPACD (2012) submitted comments to the Consumer Financial Protection Bureau (CFPB), recommending that borrowers select preferred language for mortgage notices and/or be given instructions on how to find a HUD-certified in-language housing counselor. When National CAPACD met with CFPB on November 2015, they advocated for implementing stronger regulations for financial institution language access, establishing a federal interagency workgroup, and improving language access to the CFPB Consumer Complain Services. These broader efforts will build a base for support to increase in-language resources, fair lending practices, and funding criteria changes in the long term.

Conclusion

Our study reveals how the recession affected AA nonprofits and their ability to deliver comprehensive language assistance to Asian homebuyers. While they administer critical services, these nonprofits are underfunded and penalized for assisting clients who require greater resources and time. AA nonprofits use strategies similar to other nonprofits, including obtaining formal certification, diversifying funds, and creaming or skimping on clients. However, these strategies oftentimes backfired because AA nonprofits have fewer available resources and staffing. Nevertheless, these nonprofits are typically the only entities that assist LEP AA homeowners with culturally appropriate services. Our findings add to existing literature that highlights the importance of examining nonprofits by clientele and their interactions with the private and public sector.

Our recommendations offer multifaceted approaches to remedy some of these issues, including changing funding criteria and increasing collaborations within and outside the community. While we focus on AA nonprofits, our recommendations are applicable to other immigrant-serving nonprofits that invest additional resources and time for language assistance. The foreign-born population continues to comprise a growing share of the U.S. population (13% in 2013; Zhong & Batalova, 2015). While in-language services are labor-intensive, it is critical to provide comparable housing services for at-risk homeowners, as foreclosures have community-wide impacts on neighborhood stability, local governments, and national and global financial institutions.

Appendix

AA Nonprofit 1099; Form Summary FY 2007 and FY 2013.

| Nonprofit | Year established 501(c)(3) | FY 2013 | | | | | FY 2007 | | | | | | | | |
|--------------------------|----------------------------|--------------------|---------------|-------------|--------------|-------------|--------------------|---------------|--------------|--------------|-------------|----------------------|-----------------|-------------|---------|
| | | Total expenditures | Total revenue | Net worth | Govt grants | Fundraisers | Total expenditures | Total revenue | Net worth | Govt grants | Fundraisers | Program Service fees | Membership dues | | |
| HUD-certified | | | | | | | | | | | | | | | |
| AAHC | 2010 | \$268,960 | \$312,647 | \$43,687 | \$153,089 | | | | | | | | | | |
| CASL | 1979 | \$12,856,004 | \$13,307,157 | \$451,153 | \$11,413,709 | \$584,946 | | | | | | | \$8,462,613 | | |
| HAP | 1990 | \$7,482,262 | \$7,175,377 | -\$306,885 | \$3,735,773 | | | | | | | | \$15,674 | | |
| KRC | 1983 | \$782,816 | \$835,639 | \$52,823 | \$762,279 | | | | | | | | | | |
| KCCD | 2003 | \$639,470 | \$828,957 | \$189,487 | \$253,968 | \$5,279 | | | | | | | | | |
| Thai CDC | 1995 | \$490,860 | \$448,021 | -\$42,839 | | | | | | | | | | | |
| Lao Center | 1983 | \$360,538 | \$365,256 | \$4,718 | \$26,230 | | | | | | | | | | |
| National CAPACD | 2001 | \$2,282,843 | \$3,136,013 | \$853,170 | \$525,609 | | | | | | | | \$38,000 | \$4,112 | |
| TOTAL | | \$25,163,753 | \$26,409,067 | \$1,245,314 | \$16,870,657 | \$590,225 | \$3,637,030 | \$6,120 | \$16,932,647 | \$17,286,687 | \$397,797 | \$12,123,953 | \$395,842 | \$8,516,287 | \$4,112 |
| AVERAGE | | \$3,145,469 | \$3,301,133 | \$155,664 | \$2,410,094 | \$295,113 | \$606,172 | \$6,120 | \$2,418,950 | \$2,469,527 | \$50,577 | \$3,030,988 | \$395,842 | \$2,838,762 | \$4,112 |
| Non-HUD-certified | | | | | | | | | | | | | | | |
| A3PCON | 2003 | \$173,008 | \$252,999 | \$79,991 | | | | | | | | | | | |
| ASIA, Inc. | 1996 | \$1,822,383 | \$1,814,414 | -\$7,969 | \$536,152 | \$23,230 | \$319,546 | \$26,430 | \$960,910 | \$963,134 | \$2,224 | \$435,301 | | \$81,774 | |
| FCNA | 1991 | \$1,738,264 | \$1,709,038 | -\$29,226 | | \$16,687 | \$1,375,881 | | \$2,214,926 | \$2,702,692 | \$487,766 | \$2,651,157 | | | |
| FIRM | 1997 | \$1,153,416 | \$1,238,033 | \$84,617 | \$514,123 | | \$75,898 | | \$1,431,252 | \$1,367,101 | -\$64,151 | \$590,658 | | | |
| KYCC | 1982 | \$5,413,206 | \$5,479,167 | \$65,961 | \$1,731,445 | \$313,884 | \$2,475,252 | | \$4,574,953 | \$4,449,365 | -\$125,588 | \$1,598,717 | | \$1,925,892 | |
| SIPA | 1974 | \$707,569 | \$713,665 | \$6,096 | \$276,043 | \$49,507 | \$245,489 | | \$1,466,981 | \$1,489,002 | \$22,021 | \$481,592 | | \$133,998 | |
| TOTAL | | \$11,007,846 | \$11,207,316 | \$199,470 | \$3,057,763 | \$403,308 | \$4,492,066 | \$26,430 | \$10,690,767 | \$11,018,414 | \$327,648 | \$5,801,583 | \$133,998 | \$2,007,666 | \$2,528 |
| AVERAGE | | \$1,834,641 | \$1,867,886 | \$33,245 | \$764,441 | \$100,827 | \$898,413 | \$26,430 | \$2,138,153 | \$1,836,402 | -\$301,751 | \$966,931 | \$133,998 | \$1,003,833 | \$2,528 |

Source: National Center for Charitable Statistics.

Note: Revenue does not add up to total because only major revenue categories listed. Nonprofits may not have reported some revenue sources consistently. For example, some may have reported fundraiser revenue as "other revenue." FY 2007 figures are adjusted to 2013\$. AA = Asian American; FY = fiscal year; HUD = U.S. Housing and Urban Development; AAHC = Asian-American Homeownership Counseling, Inc.; CASL = Chinese American Service League; HAP = Hmong American Partnership; KRC = Korean Resource Center; KCCD = Korean Churches for Community Development; Thai CDC = Thai Community Development Center; National CAPACD = National Coalition for Asian Pacific American Community Development; A3PCON = Asian Pacific Policy and Planning Council; ASIA = Asian Services in Action, Inc.; FCNA = Fresno Center for New Americans; FIRM = Fresno Interdenominational Refugee Ministries; KYCC = Koreatown Youth and Community Center; SIPA = Search to Involve Filipino Americans.

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Notes

1. These nonprofits provide counseling to either homebuyers or homeowners related to a number of services, including pre-purchase financial education and foreclosure prevention.
2. Mainstream nonprofits are defined as providing services in English and are primarily defined by geography or service.
3. For example, 70% of Burmese are (limited English proficient) LEP compared with only 17% of Japanese (Asian American Center for Advancing Justice, 2011).
4. To become U.S. Housing and Urban Development (HUD)-certified, nonprofits are required to have 501(c)(3) status, administer a housing counseling program for more than 1 year in their geographic area, and have resources to implement housing counseling.
5. The Homeowner Bill of Rights was implemented in 2013, which prevents lenders from enacting a foreclosure while modifying a loan (State of California, 2013). It also requires that servicers designate a single point of contact (SPOC) within the organization.
6. It should be noted that most nonprofits charge program fees to fund staff and operational costs. From fiscal year (FY) 2007 to FY 2013, HUD-certified nonprofits had fewer program fees, while non-HUD-certified nonprofits had increased fees (see the appendix).
7. While our data do not include foundations, Anheier and Hammack (2010) described how foundations have grown in the past two decades and contribute about 20% of income to nonprofits.

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