

STATE OF ASIA AMERICA

Original Image By Go Nakamura/The New York Times/Redux



community of resilience

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Note: Some direct quotes throughout this report are drawn from published journalism and reporting. We have included all original source links on page 47.

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AREAA wishes to thank RE/MAX for their unwavering support of the State of Asia America report.



EXECUTIVE SUMMARY

When we introduced the first State of Asia America Report in 2015, we tackled an issue critical to our community: *visibility*. Asian American and Native Hawaiian/Pacific Islander (AANHPIs) were largely absent in housing and economic data, categorized simply as “other.” In that initial report, we wrote, “When you aren’t counted, you can’t be heard.”

AREAA responded by launching the groundbreaking “No Other” campaign, successfully advocating for the U.S. Census Bureau to independently recognize Asian American and Pacific Islander homeownership data. This historic achievement, effective since July 2016, significantly increased visibility, enabling policymakers and organizations to better understand unique homeownership barriers and opportunities, driving AREAA’s mission to advance sustainable homeownership.

Over the past decade, AREAA has ensured our communities are not only counted but fully seen beyond an acronym. A data-driven approach has always been central to this work, because precise data provides critical insights into the behaviors, needs, and opportunities within AANHPI subgroups. Yet, data alone can’t tell the whole story, especially during fast-moving crises like the recent wave of severe weather and natural disasters that have impacted communities across the nation and around the world.

For the 2025 State of Asia America Report, we took a different, distinctly human-centered approach to capture the very personal impacts of these unprecedented weather events, which have challenged the stability of homeownership, inventory, affordability, mortgage rates, adequate insurance coverage, and even our sense of what it means to belong to a place.

These events revealed complicated truths about AANHPI homeownership, pointing to the need for greater assistance and climate resilience. Beyond challenges in accessing in-language emergency information, many homeowners also face gaps in mortgage and insurance literacy, leaving them vulnerable to coverage shortfalls and financial instability when disaster strikes—often compounding the crisis with devastating effects.

First, we invite you to learn about the profound human impacts of these disasters—from devastating wildfires in California and Hawaii, to flooding and ice storms in Texas, to hurricanes in North Carolina and Florida. Through powerful individual stories, we illuminate both the emotional and economic toll these disasters imposed on AANHPI families and their communities as they navigate loss and recovery. In addition to the staggering loss these communities faced, they soon confronted traumatic displacement, price-gouging of rentals, navigating insurance claims, and profound grief and uncertainty.

Next, we explore the stark realities of rebuilding after disaster, not just how, but whether homeowners can rebuild at all. In Maui, only three homes have been rebuilt in over 18 months, reflecting financial, cultural, and logistical hurdles. From Lahaina’s preservation efforts to feng shui considerations for Chinese Americans, rebuilding is often a complex decision. Meanwhile, a nationwide reconstruction surge threatens to slow recovery efforts even further. We also share the experiences of resilient AANHPI communities who mobilized quickly to provide essential assistance themselves, often by the very people who’d lost their own homes but felt compelled to help others.

We also highlight AREAA Foundation direct disaster relief initiatives that demonstrate our commitment to meaningful response in times of need. For example, the grant program provided a family severely impacted by Santa Rosa’s wildfires with \$30,000 to rebuild her home—money she describes as life-changing. We recently disbursed another \$30,000 to support families affected by the Maui wildfires, and we’re proud to announce we have raised over \$70,000 (and counting) to help three Altadena families impacted by the Eaton Fire in Los Angeles.

Unfortunately, these disasters are becoming the new normal. To illustrate this concerning trend, we’ve mapped disasters from the past 10 years, highlighting areas where AREAA can best focus our efforts. Each region’s vulnerabilities offer valuable lessons on improving housing affordability, increasing inventory, building climate resilience, and expanding educational outreach both within and beyond traditional coastal enclaves.

We continue to examine significant migration trends. The West, for instance, still faces affordability challenges despite its vibrant and economically powerful AANHPI communities, driving some families toward Nevada, Arizona, Colorado, and Utah—where new business opportunities await as well as increased voting power. AREAA has received numerous requests to establish a new chapter in Park City, Utah, reflecting our expanding presence, but also demonstrating the need for enhanced AREAA support in nontraditional Metropolitan Statistical Areas (MSAs).

In the Midwest, affordability is increasingly attracting AANHPI families to states like Iowa, Ohio, and Illinois, but ongoing linguistic and cultural barriers persist, as well as some instances of housing discrimination and limitations in financial resources and rural development planning. The Northeast remains pressured by affordability issues, driving AANHPI communities toward Flushing in Queens, and Palisades Park and Edison in New Jersey, where cultural enclaves are thriving and still provide proximity to higher education near prestigious academic institutions.

Meanwhile, the South is a rapidly expanding area for AANHPI communities, especially in Texas and Florida, while states like Louisiana, Alabama, and Tennessee are seeing new migration, with culturally tailored mortgage products becoming increasingly prevalent to meet them. We spotlight Nashville this year, which has become increasingly attractive for its affordability, cultural amenities, and economic opportunities in tech and healthcare.

Those new locations can offer affordability, safety, and quality schools, but often lack the culturally specific infrastructure needed to feel fully at home and start anew, with entirely different climate risks they may be unaware of. Our advocacy for disaggregated data remains essential to understanding these nuanced realities, including around income levels, homeownership trends, disaster preparedness, and cultural drivers impacting homeownership that vary among subgroups.

This year’s report also explores specific challenges faced by three new subgroups we explored in Southern California experiencing unique push factors disproportionately limiting homeownership: Koreans, Pakistanis, and Cambodian Americans. AREAA’s findings indicate critical needs around financial literacy, in-language resources, and religious considerations that impact homeownership decisions. These targeted insights help AREAA advocate for solutions that are specifically designed to meet community needs over generalized policies.

We also explore how the new administration’s shifting federal policies—ranging from proposed changes to HUD staffing and GSE reform, to tariffs and construction labor shortages—pose both risks and opportunities for AANHPI homeownership, with the potential to either ease or exacerbate affordability and access, particularly in support of multigenerational and first-time homebuyers.

This 10th edition of the State of Asia America Report makes clear that AREAA continues to evolve alongside the communities we support, from illuminating the numbers to fully understanding and addressing their needs as homeowners in a rapidly changing era.

It’s a testament not just to AREAA’s growth, but also to the strength and progress of Asian Americans themselves, who remain deeply invested in their communities through thick and thin. *Throughout this journey, our commitment remains steadfast: advocate fiercely, respond swiftly, and support sustainably—for every AANHPI family.*



A couple wearing full protective gear rest while searching through the remains of their home which burned in the Eaton Fire on January 19, 2025 in Altadena, California. Photo by Mario Tama/Getty Images

SECTION 1 / CRISIS AND COMMUNITY - NAVIGATING DISASTERS

BLUEPRINTS OF RESILIENCE: HOW AANHPI HOMEOWNERSHIP SHAPES THE AMERICAN DREAM IN AN ERA OF DISASTERS

The American Dream isn't immune to fire, flood, or storm—and neither are the communities who embody it. For AANHPI families, homeownership represents more than just a roof over their heads; it's a legacy of resilience, a foothold in a land where they've built and rebuilt for generations. Yet, as climate-related disasters surge—a staggering 83% increase in frequency since 1980, with 2024 alone witnessing 27 separate billion-dollar events—the stability that homeownership provides is increasingly under threat.

Climate resilience is now a critical factor shaping decisions about where Americans choose to buy, live, raise families, and retire. A recent Redfin study revealed that climate risks now influence homebuying decisions for 62% of U.S. residents. For AANHPI homeowners, these considerations join enduring priorities when choosing a geographical location, such as access to good school districts, larger homes for multigenerational families, and safety from discrimination or hate crimes.

Notably, while more than half of Millennials (56%) and Gen Zers (50%) prioritize climate risks when deciding where to live—and 2024 saw values increase for climate-safe housing for the first time since 2010—only 31% of Baby Boomers do. This generational divide highlights a unique challenge for older AANHPI homeowners, who are disproportionately moving into areas with extreme heat and flooding risks, adding complexity to the community's long-term safety and financial stability in retirement.

Recent disasters like the January 2025 Eaton and Palisades Fires in California, Hurricane Helene in Florida and Western North Carolina (2024), the Hawaii Wildfires (2023), Texas Flooding in 2024 and Winter Storm Mara (2023), and Hurricane Ian in Florida (2022) have laid bare these challenges.

Disaster does not simply mean devastating loss for these communities—it also means immediate displacement. Homeowners become renters again, forced to navigate temporary shelter options, rapidly booked hotels, an increasingly unaffordable rental market, and the challenge of maintaining mortgage payments on homes they can no longer live in.

In Los Angeles, hundreds without families to house them or the financial stability to cover short or long-term housing remain in shelters with few affordable alternatives. Reports of widespread price gouging in rental housing reveal rates spiking far beyond legal limits, despite a citywide moratorium on the practice.

In North Carolina, months after Hurricane Helene struck in late September 2024, some 12,000 people remain displaced, with many relying on FEMA-funded hotel stays or temporary RV housing after losing homes in mountainous areas where flood insurance was uncommon. In Maui, nearly two years after the fires, many former homeowners remain in limbo, unable to return and struggling to secure long-term housing. These crises illustrate how quickly disaster upends not only physical homes, but the enduring stability that homeownership represents.

At the same time, recovering from disaster is becoming increasingly prohibitive. Rising insurance premiums, escalating rebuilding costs, and higher financing rates pose significant challenges to sustainable homeownership. Even for those able to rebuild, financial strain extends far beyond initial recovery costs. Many homeowners face higher property insurance premiums post-disaster, ballooning construction expenses, and the challenge of securing loans at today's elevated interest rates. Gone are the days of mortgage interest rates hovering at 2% or 3%. Today, rates at 6% to 7%, coupled with soaring escrow costs for first-time homebuyers, reflect a stark new reality.

These uncertainties are deepened by shifting administrative policies on housing affordability, proposed changes to mortgage regulations, tariffs that may impact construction materials, and ongoing discussions around the restructuring of federal housing entities like Freddie Mac and Fannie Mae—all of which could reshape the landscape of homeownership and rebuilding for AANHPI communities.

For AANHPI families, these pressures are further compounded by the systemic inequities that complicate recovery efforts—language barriers, limited in-language resources, and pervasive myths about “wealthy cash buyers.” These obstacles disproportionately affect low- to middle-income AANHPI families, over 60% of whom rely on mortgages to secure their homes.



An aerial view of destroyed and damaged buildings in the aftermath of Hurricane Helene flooding on October 8, 2024 in Bat Cave, North Carolina. Photo by Mario Tama/Getty Images.

Yet, resilience defines them. Cynthia Choi, co-founder of Stop AAPI Hate, lost her Altadena home in the Eaton Fire but continues to advocate for equity. In Maui, cultural beliefs about sacred land make rebuilding a delicate challenge, yet communities persist in honoring their ancestors while forging a future. In North Carolina, the Lee family—Hmong farmers whose crops were devastated by Hurricane Helene’s flooding—are working tirelessly to rebuild, demonstrating the strength of rural AANHPI communities.

At AREAA, our mission is to not only expand homeownership opportunities for the AANHPI community, but also ensure sustainable homeownership remains viable in the face of these growing challenges. Our efforts aim to secure not just recovery, but long-term resilience and growth for AANHPI communities across America.

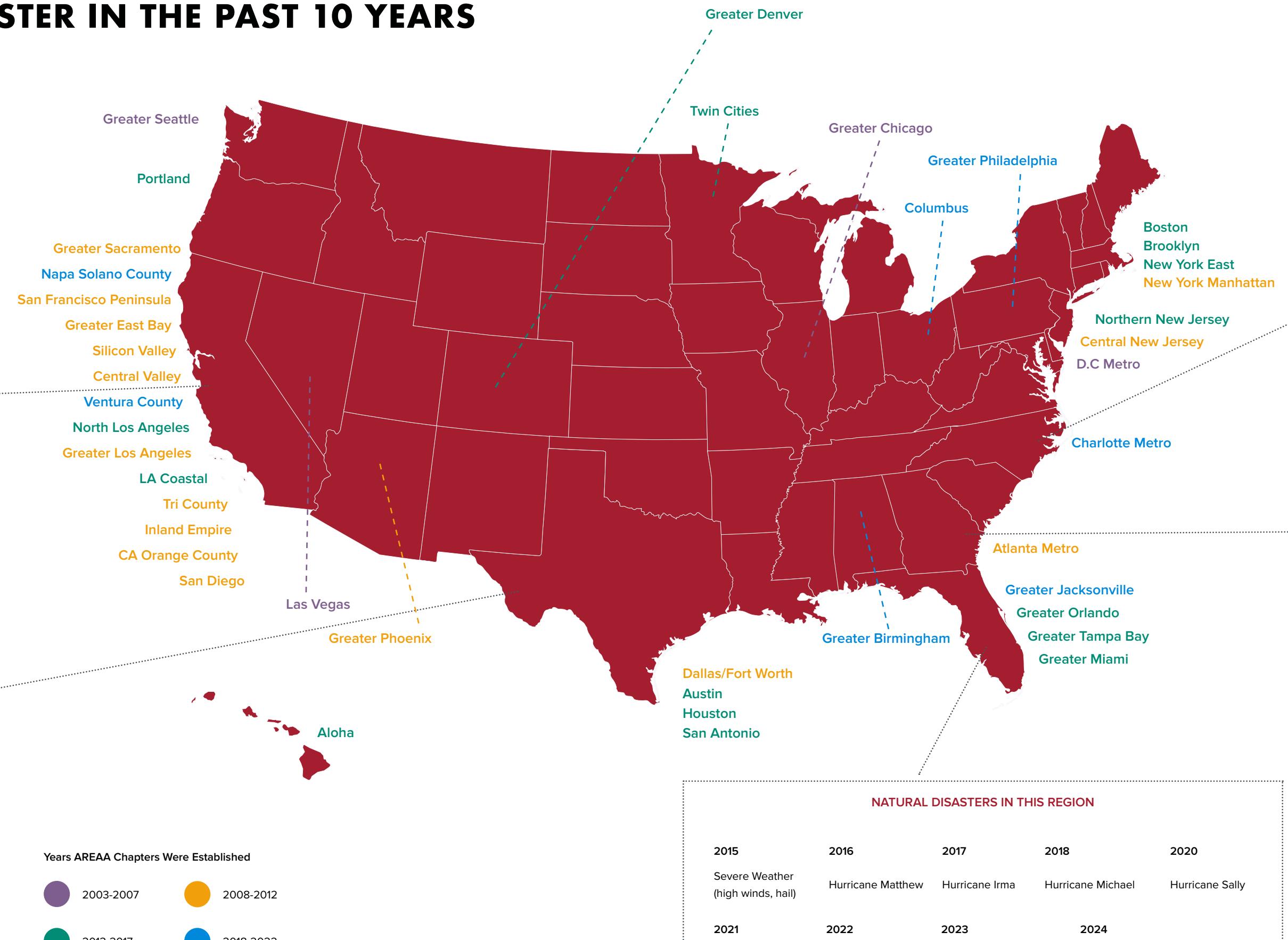
This year's report reveals a critical truth: AANHPI homeownership is American homeownership. It is the grit, the heart, and the backbone of our nation's promise. And in the face of rising disasters, mounting costs, and the growing need for climate-resilient housing, it's a reminder that rebuilding is not just about brick and mortar—it's about hope, humanity, safety, and a shared future.



A 'We Will Rebuild' message is posted in front of a home destroyed in the Eaton Fire on March 3, 2025 in Pasadena, California. Photo by Mario Tama/Getty Images.

AREAA CHAPTERS/ NATURAL DISASTER IN THE PAST 10 YEARS

NATURAL DISASTERS IN THIS REGION	
2015	Drought
2016	Drought
2017	Tubbs, Atlas, Nuns and Redwood Valley wildfires
2018	Camp Fire
2019	Kincade Fire
2020	August Complex Fire
2021	Dixie Fire
2022	Western/Central Drought and Heat Wave
2023	Flooding
2025	LA Wildfires



WEST REGION NATURAL DISASTERS

Although the recent Eaton fires have dominated headlines throughout 2025, many experts consider this part of an escalating trend. The American West has experienced an unprecedented surge in natural disasters over the past decade, dramatically transforming the housing market landscape. From 2015 to 2025, a relentless series of wildfires, droughts, floods, and atmospheric river events has created a complex crisis for homeowners, insurers, and mortgage lenders across California, Oregon, Washington, Colorado, Arizona, and Nevada.

Wildfires have become the signature catastrophe of the Western housing market. The 2018 Camp Fire in Paradise, California marked a turning point, destroying over 18,000 structures and causing \$16.5 billion in insured losses. Subsequent megafires including the

2020 CZU Lightning Complex, 2021 Dixie Fire, and the devastating 2023 western Oregon fires continued this pattern.

At the same time, and in response to rising costs and price caps, major insurers including State Farm, Allstate, and Farmers significantly reduced or completely withdrew coverage in high-risk areas. California's FAIR Plan (insurer of last resort) experienced a 400% increase in policies, despite offering more limited coverage at higher costs.

These volatile conditions have not been limited only to wildfires. From 2020 to the end of 2022, the US underwent an atypically dry three years, resulting in severe drought conditions, water restrictions, soil degradation, and loss of vegetation. These events can also frequently lead to deadly and

devastating mudslides, particularly in Colorado and California mountain communities.

Limited inventory and rising costs have created many homeownership barriers within this region. Within the West, AREAA has 19 chapters distributed, each ensuring they advance the mission of promoting sustainable homeownership within their respective communities. Three AREAA chapters, Greater Los Angeles, North Los Angeles, and LA Coastal have all been deeply impacted by the recent Eaton fires and mobilized to be involved in local philanthropic efforts. As natural disasters continue to be a concern for this region, AREAA will be ready to facilitate and support homeownership for those in need.

NORTHEAST REGION NATURAL DISASTERS

The Northeast's escalating natural disaster profile threatens to undermine the established and historic patterns of housing within the region. New and unprecedented geographic threats have arisen, placing a heavy burden on existing infrastructure.

The atmospheric river phenomenon—once considered primarily Western—has emerged as the Northeast's disruptive new pattern. Characterized by narrow, concentrated moisture channels delivering extreme precipitation, these events have devastated communities unprepared for their intensity. This was observed in September 2021 when the remnants of Hurricane Ida dropped 3-4 inches of rain per hour across parts of New Jersey and New York. In 2023, rain in the Hudson Valley destroyed infrastructure built to withstand historical precipitation models. Unlike traditional flooding, these

events overwhelm stormwater systems designed for bygone climatic conditions, creating cascading infrastructure failures that particularly impact dense AANHPI neighborhoods dependent on public transportation networks. These patterns disproportionately impact housing stock in AANHPI gateway communities, where older buildings with limited insulation and aging systems face accelerated deterioration. The resulting maintenance costs threaten affordability in precisely the neighborhoods that have served as crucial entry points for new AANHPI residents.

Additionally, sea level rise coupled with increasingly intense coastal storms has begun a fundamental restructuring of coastal property market. This phenomenon, known as coastal compression, has had several cascading effects, including value inversions as previously modest inland

locations appreciate, a movement of coastal insurability inland, and increased infrastructure demands for fortification.

Within the AANHPI community in the American Northeast, a blend of historical and culturally informed financial traditions has resulted in a unique financing approach to housing and homeownership. Smaller community-based lending institutions provide in-language resources and counseling, or faith-based lending alternatives, especially for Muslims within the South Asian community. The intersection of AANHPI housing evolution and climate vulnerability in the Northeast presents both cautionary tales and promising innovations. As the region navigates increasing climate instability, the adaptive practices emerging from its diverse AANHPI communities may offer valuable lessons for housing sustainability in an uncertain future.

MIDWEST REGION NATURAL DISASTERS

From 2015 to 2025, states including Iowa, Illinois, Missouri, Minnesota, Wisconsin, Michigan, Indiana, and Ohio have faced increasingly severe and frequent flooding, destructive derecho windstorms, tornadoes, and winter weather events that have significantly altered the homeownership equation throughout the region.

Catastrophic flooding has become the most prevalent natural disaster reshaping the Midwest housing market. The 2019 Missouri and Mississippi River basin flood caused over \$10 billion in damages across multiple states. Subsequent major flood events in 2021 and the devastating 2023 Upper Midwest deluges continued this trend. In 2024, Iowa encountered record flooding and incurred over \$130 million in damages.

The August 2020 Midwest derecho—a severe, widespread windstorm that devastated parts of Iowa, Illinois, and Indiana—signaled the emergence of a

new catastrophic threat. With winds exceeding 140 mph, it caused \$11 billion in damages and destroyed or damaged hundreds of thousands of homes. Subsequent derechos in 2022 and 2024 reinforced this as a recurring threat.

While tornadoes have always threatened the Midwest, their patterns and intensity evolved over the past decade. Scientific observations indicate that the traditional "Tornado Alley" shifted eastward by about 140 miles, placing the threat of tornadoes into more densely populated areas. Major tornado outbreaks in December 2021 and March 2023 hit previously lower-risk areas, reinforcing the assessment that this is a greater risk than previously observed.

As more AANHPIs consider the Midwest as an affordable location to move to, considerations such as these severe weather events are important to keep in mind.

SOUTH REGION NATURAL DISASTERS

Within the South, ice storms and hurricanes have grown to become two of the most impactful and destructive climate events in the region. From 2015 to 2025, states including Florida, Louisiana, Texas, Georgia, Alabama, Mississippi, the Carolinas, and Tennessee have faced increasingly powerful hurricanes and ice storms that have caused billions in economic damages, and created new pressures on the housing market.

Over the past ten years, the South saw a dramatic acceleration in high-impact hurricanes affecting the Southern coastline:

- Hurricane Harvey (2017) caused \$125 billion in damages, with catastrophic flooding in Houston
- Hurricane Michael (2018) devastated Florida's Panhandle as a rare Category 5 storm
- Hurricane Laura (2020) delivered unprecedented wind damage across Louisiana
- Hurricane Ian (2022) had a death toll of 161
- Hurricane Milton (2024) killed at least 35 people, and caused \$34.3 billion in damages

Similar to the crisis in California, major insurers have pulled out of Florida and Louisiana, creating upward price pressures and making a comprehensive policy harder to obtain. Both 2023 and 2024 had record-breaking numbers in terms of frequency and costliness of major climate events, indicating that this trend is likely to continue in the near future.

Within the South, ice storms have also arisen as a threat to housing infrastructure, exposing critical vulnerabilities in a region historically built for heat rather than freezing conditions. Unlike the Midwest or Northeast, Southern homes typically lack adequate insulation, properly protected plumbing systems, or foundations designed to withstand freeze-thaw cycles, making even moderate ice events potentially catastrophic for housing stock.

The February 2021 winter storm that paralyzed Texas demonstrated this vulnerability at scale, with over 4.5 million homes losing power and hundreds of thousands suffering burst pipes, collapsed ceilings, and structural damage from failed water systems. These events have triggered significant and costly adaptations, with newer developments incorporating freeze-resistant plumbing, backup power systems, and improved insulation, while existing homeowners face expensive retrofits that rarely qualify for insurance reimbursement.

The insurance market has responded with new exclusions for ice-related water damage in standard policies across Texas, Louisiana, and parts of Georgia, requiring separate endorsements that have increased average premiums by 15-25% since 2021. Reports indicate that this may be part of a concerning pattern, with storms in 2021, 2022, and 2024 suggesting a new normal that threatens to render significant portions of aging Southern housing stock increasingly uninsurable without substantial investments in cold-weather resilience measures that were previously considered unnecessary throughout the region.



SOUTHERN CALIFORNIA WILDFIRES: AANHPI COMMUNITIES FACE DEVASTATION

The Los Angeles wildfires burned over 50,000 acres, destroying over 16,000 structures across Altadena, Pasadena, and Pacific Palisades, killing 29 residents and displacing some 200,000. Officials estimate the economic cost exceeds \$275 billion.

For AANHPI families, the losses were devastating.

A devastating wildfire fueled by powerful winds engulfs vehicles and a house in flames, highlighting the destruction in Los Angeles.



Buddhist monks from Peace Point Meditation conduct a blessing ceremony for pets who died in a pet store in the Eaton Fire on January 31, 2025 in Altadena, California. Photo by Mario Tama/Getty Images.



A family member searches for items to salvage in the remains of their relative's home, which was destroyed in the Palisades Fire, on February 27, 2025. Photo by Mario Tama/Getty Images.



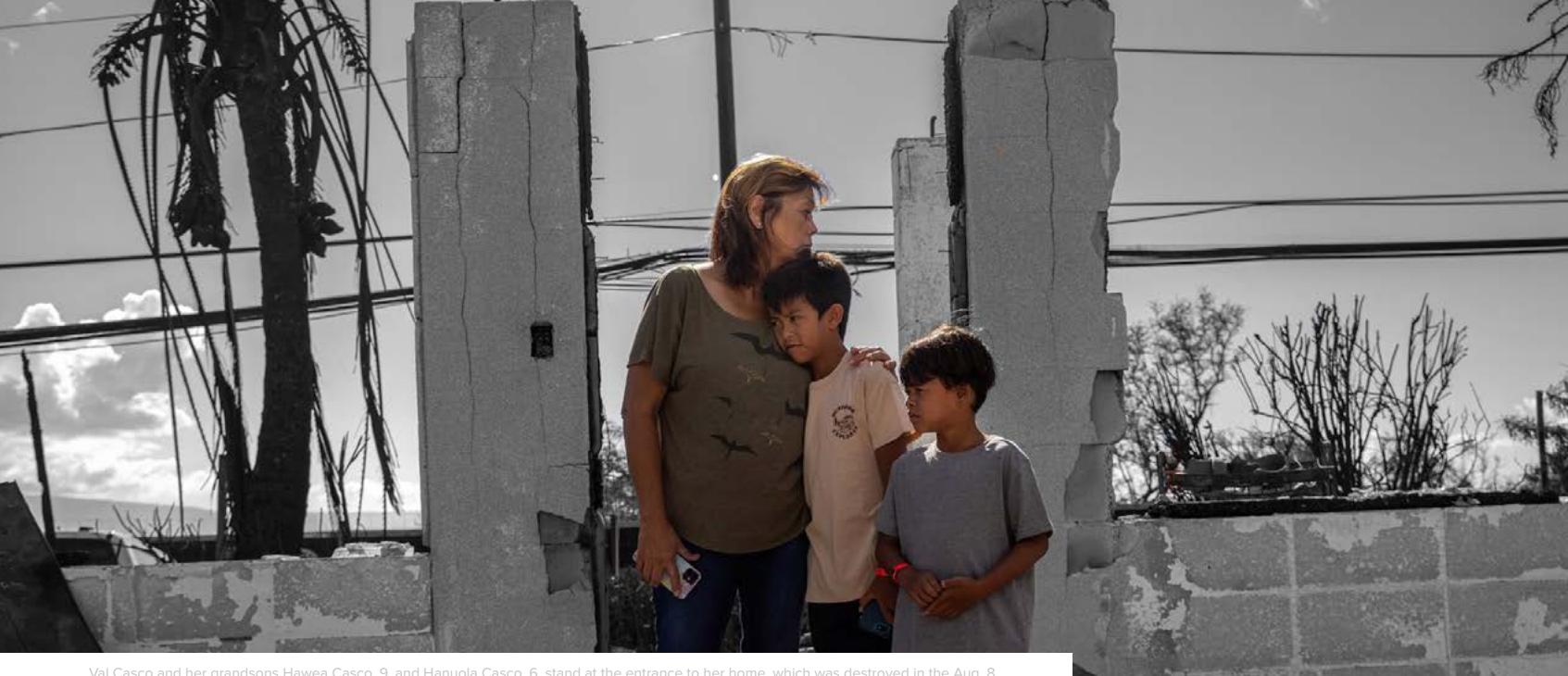
A family member assists Ing Jones (R) as they sift through the remains of her home which burned in the Eaton Fire on February 1, 2025 in Altadena, California. Photo by Mario Tama/Getty Images.

Event organizer Endah Redjeki, 55, evacuated safely with her family and pets after receiving an alert, but her Pasadena home did not survive the blaze. Some 97 Indonesians in the area were affected by the fires. "We have lived in the house in LA since 2007, [and now] it is completely gone," she said. "I'm just thankful we're safe, though we'll have to start again from scratch."

Jeff Takeyama, 69, a retired CPA, fought back flames during previous wildfires to defend his Malibu home of 41 years. But when the Palisades fire tore through his neighborhood, it took Takeyama and the family home with it. "Life can change in an instant," his family wrote on a GoFundMe. Creating a new path for his widow, Jane, the family says, feels overwhelming.

Cynthia Choi, co-founder of Stop AAPI Hate, also lost her Altadena home. "I did not receive any alerts... warning or to evacuate," she said. She left with her daughter and pets, urging her husband to follow. He stayed to defend their home but was eventually forced to leave. "This house had special meaning for him," she said. "His first home, something that he could call his own, you know, working so hard."

Pasadena fire engineer Chien Yu raced to evacuate with wife Kim and two young children as the Eaton Fire raced toward their Altadena residence. "When you go to work trying to fight fires, and it's actually your home—it's unbelievable," Chien said. While Kim packed essentials and gathered their children, Chien reported for duty. Chien helped save countless homes, yet the fires overtook their own home and son's school. "We're not giving up," Chien said. "We just have faith that this is all going to be okay and that we'll rebuild Altadena," Kim added.



Val Casco and her grandsons Hawea Casco, 9, and Hanuola Casco, 6, stand at the entrance to her home, which was destroyed in the Aug. 8 wildfires in Lahaina, HI. Photo by Tamir Kalifa for The Washington Post via Getty Images

MAUI WILDFIRES: AANHPI COMMUNITIES CONFRONT UNPRECEDENTED DISASTER

After nearly two decades of hard work as a hotel housekeeper, Elsie Rosales, who moved to Maui from the Philippines in 1999, achieved her American dream in 2014 of buying a five-bedroom home in Lahaina. She allowed herself small luxuries like gold bracelets and hoop earrings, reminders of what living in America made possible. But the wildfire that consumed Lahaina in 2023 erased it all. Now, she, her husband, their son and his girlfriend rent a two-bedroom apartment in Kahului, and she takes an hourlong bus commute to work each day, reflecting on what she lost. "When I'm not working, I keep thinking about everything that burned," she said. "Especially my jewelry. Everything that I worked hard for."

The deadliest U.S. wildfire in a century tore through Lahaina that August, leaving behind more than 2,000 destroyed structures and a death toll surpassing 100. Fanned by Hurricane Dora's winds and drought-dried grasslands, the fire moved so fast that many victims had no time to escape. Some perished in gridlocked cars, others sought refuge in the harbor and drowned.

For Lahaina's residents—many with ancestral ties to the land—the destruction was especially profound. The wildfire did not just destroy homes and businesses; it threatened cultural treasures like the centuries-old banyan tree near King Kamehameha's first palace and obliterated historic Front



Elsie Rosales, who works as a hotel housekeeper, waits at War Memorial Stadium for a bus to take her across the island to her workplace on July 9 in Wailuku, Hawaii. AP Photo/Lindsey Wasson



A Mercy Worldwide volunteer makes damage assessment of charred apartment complex in the aftermath of a wildfire in Lahaina, western Maui, Hawaii on August 12, 2023. Photo by Yuki Iwamura/AFP via Getty Images

Street, a physical timeline of the Hawaiian Kingdom. This devastation has left families grappling with the loss of both physical homes and cultural roots.

Many survivors described the terror of receiving no official notice, with no idea fires were coming until they saw smoke coming towards them. The state's outdoor siren system—intended for tsunamis and other disasters—never sounded. Cell towers were down, leaving emergency alerts undelivered.

In West Maui, many seniors lacked the digital access needed for emergency alerts, further demonstrating the need for multilingual, low-tech emergency response options. Native Hawaiian leaders warned that displaced families, facing skyrocketing rebuilding costs, were vulnerable to land speculators eager to buy properties under duress.

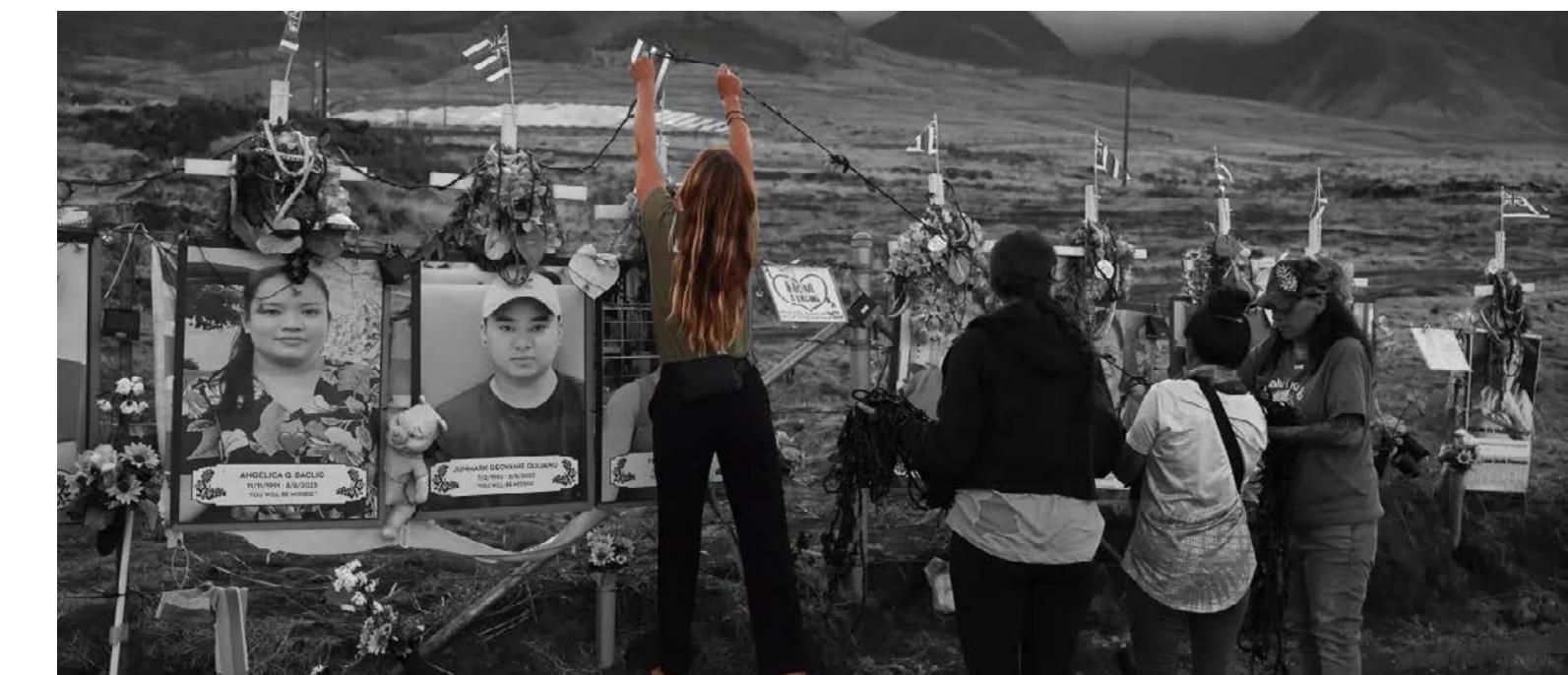
With more than 4,500 displaced, the road to recovery remains uncertain. The tragedy has highlighted the urgent need for stronger disaster planning, fire prevention measures, and policies that protect AANHPI communities from post-disaster displacement—ensuring that the land they have called home for generations remains in their hands.



A Maui County firefighter uses a hose line to extinguish a fire near homes during the upcountry Maui wildfires in Kula, Hawaii on August 13, 2023. Photo by Patrick T. Fallon / AFP



Maui County Mayor Richard Bissen speaks to volunteers after a press conference after visiting a distribution center in the aftermath of the Maui wildfires in Lahaina, Hawaii, on August 18, 2023. Photo by Yuki IWAMURA / AFP



Lei is placed over memorial crosses before sunrise at a public hillside memorial to Lahaina wildfire victims, during a ceremony organized by Malu i Ka 'Ulu, on August 8, 2024 in Lahaina, Hawaii. Photo by Mario Tama/Getty Images



In an aerial view, U.S. and Texas state flags fly over car dealerships as light traffic moves through snow and ice on U.S. Route 183 on February 03, 2022 in Irving, Texas. Photo by John Moore/Getty Images

FROZEN AND FLOODED: TEXAS AANHPI HOMEOWNERS CONFRONT DUAL CLIMATE DISASTERS

In Texas, extreme weather is not unusual, but recent back-to-back disasters paralyzed swaths of Texas, highlighting the state's infrastructure and climate vulnerabilities. In late January of 2023, a historic ice storm swept through Central Texas, plunging over 350,000 residents into darkness as freezing rain snapped trees and power lines, downed trees, damaging roofs and houses, and leaving residents in sub-freezing temperatures for as much as a week, making it the region's most severe icing event in over 15 years.

Residents faced extended power outages that hindered communication. Many struggled with language-accessible updates from utilities or sought shelter ill-equipped with translation services. In Austin, Hua Chen, Huilan Liu, and Juxiang Wang recalled improvising amid the chaos, gathering at a neighbor's house to warm themselves and cook dinner over propane burners.

Just a year later, relentless storms between April and June 2024 caused devastating floods across East Texas. Torrential rains inundated homes and businesses, submerging neighborhoods in towns like Livingston. Many residents evacuated as the Trinity River overflowed, turning suburban streets into waterways. AANHPI seniors with limited English proficiency struggled to access evacuation notices, and many families lacked the resources to recover.

For Asian communities in Texas—the fastest growing demographic in the state—post-disaster aid highlights additional systemic gaps in language accessibility and culturally specific resources. In Texas, the Asian population accounts for nearly 6% of the state, with widely spoken languages including Vietnamese, Chinese, and other Asian



Customers wait in line to get their propane tanks filled in Austin, TX on Tuesday, Feb. 16, 2021. Sergio Flores for The Washington Post via Getty Images.



Flooding continues to be shown near downtown Houston following Hurricane Harvey August 30, 2017 in Houston, Texas. Photo by Win McNamee/Getty Images.

and Pacific Island languages. Among those who speak these languages at home, 41% are considered limited proficiency, and 22% of children aged 5-17 in these households also fall into this category.

While municipal governments have made significant progress by offering downloadable emergency plans in multiple Asian languages, these measures often fall short during immediate crises like floods or power outages, when real-time communication is vital.

During Hurricane Beryl in Houston, for instance, many Korean American elders struggled with alerts and utility notices, which were often unavailable in their native language. Instead, they relied on informal networks, such as Korean churches, H Marts, family members, and nonprofit organizations to access critical information and resources.

This reliance on community networks highlights the community-centered support systems that reflect the linguistic diversity of Texas' growing AANHPI population. The lack of accessible emergency communication not only delays recovery efforts but also exacerbates vulnerabilities for families already navigating the challenges of homeownership and community resilience.



Junior Cejara and Alexa Albare share a blanket to keep warm while standing in line to enter Fiesta supermarket on February 16, 2021 in Houston, Texas. Photo by Go Nakamura/Getty Images.



A traffic sign on South Padre Island Drive warns drivers ahead of Hurricane Beryl's landfall in Corpus Christi, Texas, US, on Saturday, July 6, 2024. Eddie Seal/Bloomberg via Getty Images.



Karla Perez and Esperanza Gonzalez warm up by a barbecue grill during power outage caused by the winter storm on February 16, 2021 in Houston, Texas. Photo by Go Nakamura/Getty Images



A wrecked car is seen on Matlacha Island in Lee County, Florida, in the aftermath of Hurricane Ian, on November 7, 2022, the eve of the midterm elections. Photo by Giorgio Viera / AFP.

HURRICANE IAN: AANHPI FAMILIES IN THE EYE OF THE STORM

In late September 2022, Hurricane Ian struck Florida's Gulf Coast with devastating force, bringing heavy rainfall and sustained winds of up to 150 mph and a death toll over 150. The storm caused widespread destruction, leaving over 2.6 million residents without power and resulting in \$112 billion in damages. Communities across the state faced significant challenges in the aftermath, from property damage to prolonged service outages.

Rahul Patel, a hotelier and member of the Asian American Hotel Owners Association (AAHOA), who owns five properties in the Fort Myers-Sarasota area, witnessed firsthand the storm's hours-long pummeling of hurricane-force winds that blew off roofs, snapped trees, and destroyed heating and cooling for guests unable to evacuate and residents seeking shelter.

"It was chaos," Patel said. "We made sure that we had enough personnel at the hotel to help anybody out there because it was an evacuation zone. There were no 911 calls available. Basically, there was no support you could get in."



From left, Rahul Patel, AAHOA's Florida director; Bharat Patel, AAHOA's national vice chairman at the Riverview Inn in Fort Myers, Florida to discuss the ongoing recovery from Hurricane Ian. Photo by Jeffrey Greenberg/Universal Images Group via Getty Images.

Some 65 percent of the hotels owned in the area are AAHOA members, and over 50 hoteliers across the region joined relief efforts to distribute water, food, and boat supplies to those affected. "We wanted to stabilize everyone's lives," he said.

Patel also collaborated with AAHOA leaders to provide guidance to the community on filing insurance claims and navigating the complexities of disaster assistance. He emphasized the importance of understanding policy details and promptly documenting damages to ensure successful claims. Community hubs, such as the Hindu temple in Fort Myers, became vital centers for support as well as feeding residents, with towns taking turns providing food while power remained unstable.

Patel and the community of hoteliers demonstrate the strength of sustainable, interconnected communities in disaster recovery is imperative, as well as the need for inclusive disaster preparedness and response strategies.



Fort Myers Beach, Florida, Estero Island, aerial view of damaged property after Hurricane Ian. Photo by Jeffrey Greenberg/Universal Images Group via Getty Images.



Aerial view of flood damage wrought by Hurricane Helene along the Swannanoa River on October 3, 2024 in Asheville, North Carolina. Photo by Mario Tama/Getty Images

HURRICANE HELENE: AANHPI RESILIENCE IN WESTERN NORTH CAROLINA

Hurricane Helene brought an unprecedented catastrophe of storm surge, relentless 140 mph winds, and catastrophic rainfall, leaving a 500-mile trail of devastation from Florida's Gulf Coast to the Appalachian Mountains. More than 230 people lost their lives across six states as the hurricane submerged coastal towns, obliterated roads and bridges, and swept away entire communities.

The worst of Helene's destruction was unexpectedly felt far inland—particularly in North Carolina, where the storm's interaction with the Blue Ridge Mountains intensified its rainfall, turning rivers into deadly torrents, burying land in toxic sludge and sediment. Entire communities were submerged, crippling infrastructure and leaving thousands stranded without power or access to emergency services.

Among those hit hardest were Chue and Tou Lee of Lee's One Fortune Farm, Hmong farmers in Burke County an hour east of Asheville, who lost over \$60,000 worth of carefully cultivated crops, including heirloom rice and Asian produce, when Canoe Creek flooded.

North Carolina has the fourth-largest Hmong population in the U.S., with approximately 13,000 residents, many of whom sustain their families through farming. Resilience is second nature for this



Flood damage in the aftermath of Hurricane Helene on October 1, 2024 in Bat Cave, North Carolina. Photo by Sean Rayford/Getty Images/AFP.

community. Originally from Southeast Asia, many fled imperialist China in the 1800s and sought refuge in Laos, Thailand, and Vietnam. Many fought alongside U.S. forces in the Vietnam War. North Carolina's mountainous terrain reminded them of home, and thousands resettled in the region. Hmong families have now farmed North Carolina soil for five decades.

The Hmong Women Association stepped in to address critical language barriers, as many older Hmong residents were unaware of available FEMA assistance. With few skilled interpreters available and many disaster relief terms lacking direct translations in Hmong, older generations relied heavily on younger community members.

For the Lees, despite the devastation of Helene, their response was not despair, but perseverance. "Everybody is actually not depressed," Lee said. "They said: 'This is nothing. We can go back and grow this in a day or two.'"

That optimism stems from a painful past, but points to the resilience of rural AANHPI homeowners in the face of disaster. The Hmong farmers of North Carolina have built a legacy of survival, rooted in self-reliance and deep ties to the land. "Many of them will say the same thing," Lee said, of the Hmong community in the face of disaster. "We went through worse."



Chue and Tou Lee stand between crops that were lost to flood waters after Tropical Storm Helene at their farm in Morganton, N.C., Friday, Nov. 8, 2024. Andrew Nelles / USA Today Network.

THE GAPS IN EMERGENCY ALERTS: AANHPI COMMUNITIES LEFT BEHIND

A neighbor who normally checked on Zhi Feng Zhao, 84, in emergencies was out of town when the Eaton Fire neared Altadena, so he texted Zhao's son, Shaw, in Portland. Shaw tried calling, but Zhao's landline was out of service. He frantically refreshed the Cal Fire website until 1 a.m. Relieved to find the neighborhood marked safe, he went to sleep. By 5 a.m., the fire had consumed his father's home. Zhao did not survive. Later, Shaw learned that a delayed evacuation order was finally issued at 3 a.m., but he is unsure if his father ever received it.

Nearly 50,000 Asian Americans lived in the four major evacuation zones of the Los Angeles wildfires. Over 12,000 require language assistance due to Limited English Proficiency (LEP). While Chinese, Korean, Tagalog, and Vietnamese are the most common Asian languages spoken, underreported census data reveals that many individuals speak less commonly represented Asian languages.

In the Eaton evacuation zone, 9,732 Asian residents—26% of the area's Asian population—are classified as LEP, with over 2,800 speaking underrepresented languages. All 17 confirmed deaths in the Eaton Fire occurred in West Altadena, where evacuation notices also arrived late.

In the Palisades evacuation zone, 1,377 Asian residents—29% of the area's Asian population—are LEP, with nearly 600 speaking less commonly recognized Asian languages. A combination of gridlocked evacuation routes and delayed or inaccurate alerts, which pinged citywide in error for hours the first days of the fires, forced many residents to flee on foot as flames approached.

In recent hurricanes and ice storms across the country, the same gaps in time or language resources left tens of thousands vulnerable. In Maui, emergency sirens stayed silent. In Florida, delayed Hurricane Ian evacuation orders and English-Spanish only notices left Mandarin, Tagalog, Vietnamese, Korean, and Japanese speakers uninformed. Texas' Winter Storm Mara cut off critical alerts in Mandarin, Vietnamese, Korean, Hindi, Nepali, and Burmese. In North Carolina, Hurricane Helene's flooding and challenges in translating Hmong hindered emergency response.

These failures highlight the urgent need for equitable disaster preparedness measures to protect AANHPI communities, ensuring they and older residents—especially those who are not tech-savvy—have access to timely, in-language alerts and community-driven outreach as disasters grow more frequent.

DISASTER PREPAREDNESS: WHAT IT MEANS TO BE PREPARED—AND WHERE AANHPI COMMUNITIES STAND

Disaster preparedness is more than having emergency supplies and critical documents on hand. It requires financial stability, comprehensive insurance, clear evacuation plans, and access to emergency funds. Yet, as we saw in recent disasters, from the devastating wildfires in Maui that disproportionately impacted Native Hawaiian homeowners, to the displacement of AANHPI residents in Altadena after the Eaton Fire, many AANHPI families remain particularly vulnerable.

A 2024 study found that AANHPI communities, on average, scored just 4.81 on a 9-point preparedness scale. Non-citizens, renters, and linguistically isolated households faced the greatest risks. Korean, Chinese, and Vietnamese non-citizens were among the least prepared, reflecting citizenship-status challenges related to financial insecurity, language barriers, and exclusion from government support. Pacific Islander and multiracial AANHPI families were more likely to rely on informal networks rather than official government resources, as we saw in Maui, reinforcing the need for culturally competent outreach and disaggregated data to fully capture distinct vulnerabilities within these communities.

Financial security and marital status also shaped preparedness. Homeowners were far better equipped than renters, and married individuals were more prepared than those who were widowed, divorced, or single. These findings strengthen AREAAs call for financial assistance to help AANHPI homeowners fortify their properties against disasters, as well as expanded education programs to ensure all families understand climate risks, emergency planning, and available resources.

Many AANHPI families are less likely to have disaster insurance, particularly in newly settled regions where they may not realize the risks. Limited English proficiency further delays access to crucial information, as we saw with Hmong farmers in North Carolina, making it harder to navigate relief programs and insurance claims. Multigenerational households, common in AANHPI communities, face additional challenges during evacuations, requiring policies that account for their specific needs.

Disaster preparedness policies have too often taken a one-size-fits-all approach, failing to recognize the unique challenges AANHPI families face. AREAAs is advocating for stronger resilience measures that address these disparities. Federal, state, and local response efforts must incorporate meaningful language accessibility and outreach that reflects the financial and cultural realities of AANHPI homeownership. Protecting these communities requires policies that ensure they can prepare, respond, and rebuild when disaster strikes.



People search through their fire-ravaged property by the Eaton Fire in Altadena, California, on January 29, 2025. Photo by Ringo Chiu.

SECTION 2/REBUILD AND RECLAIM - THE PATH TO RECOVER

THE COST OF REBUILDING: DELAYS, EXPENSES, AND UNCERTAINTY

More than six years after the Woolsey Fire, fewer than 40% of Malibu's destroyed homes have been rebuilt—a stark reminder of the bureaucratic delays, regulatory hurdles, and financial barriers that can turn disaster recovery into a years-long ordeal. Ongoing disaster recovery efforts in Florida, North Carolina, Hawaii, Texas, and beyond now face similar obstacles and compete for the same scarce resources, such as skilled construction labor, essential building materials, and home appliances. Never before have so many cities attempted large-scale reconstruction at the same time, and experts warn of an impending crisis that could dramatically slow recovery efforts across the country.

Angelenos now navigating the aftermath of the Eaton and Palisades fires in Los Angeles face the same grim reality.

Firefighter Greg Sliwinski and his wife, Hsinyi "Annie" Su, a Taiwanese immigrant, had built a life in Altadena with their 17-month-old baby in a modest 1,200-square-foot home purchased in 2018. "We had an American Dream," Sliwinski said. Like many residents, they received no evacuation warning. Su fled with their baby while Sliwinski stayed behind, trying to save their home and others. The next day, after an excruciating drive through burned-out neighborhoods, he arrived to find nothing left.

Now, the couple must decide whether they can afford to rebuild. They were underinsured, a growing issue as insurers pull out of California, leaving many homeowners reliant on the state's last-resort FAIR Plan—an expensive policy with limited coverage that is now \$1 billion short on wildfire claims. Insurance rates are skyrocketing, with steep premium hikes across the state, and some financial institutions now require proof of fire insurance before approving mortgage applications, making it even harder for displaced homeowners to secure financing.



Messages from the owner of a home that burned in the Eaton Fire, California warns opportunistic real estate investors to go away on February 20, 2025. Photo by David McNew/Getty Images.

Developers are already circling fire-ravaged neighborhoods like Altadena, offering cash to displaced families. Those unable to afford reconstruction or trapped in insurance battles are pressured to sell—often to investors who can build fire-hardened luxury homes that price out former residents.

Across the country, communities devastated by natural disasters face similar struggles. In Texas, FEMA has expanded its floodplain standards, requiring new construction to be built at higher elevations to break the cycle of destruction and rebuilding. While this enhances long-term resilience, it raises costs, slowing recovery in flood-prone areas like Houston.

In North Carolina, recovery from Hurricane Helene has been delayed by insurance disputes and bureaucratic bottlenecks, leaving thousands of homes uninhabitable months later. Meanwhile, in Florida, FEMA has revoked flood insurance discounts for communities that failed to meet elevation standards, making rebuilding financially impossible for many in places like Fort Myers Beach, where entire neighborhoods were wiped out by Hurricane Ian.

The national shortage of skilled labor—exacerbated by immigration crackdowns—further slows rebuilding. Undocumented workers have historically been critical to disaster recovery efforts, from New Orleans after Hurricane Katrina to California's wildfire zones. But with mass deportations looming, contractors warn that labor shortages could stall efforts even further.

In Los Angeles, the cost of rebuilding a single home could exceed \$1 million, even for properties previously valued far lower. Supply chain disruptions, tariffs on materials, and labor shortages continue to drive up construction costs, while rental prices have spiked as much as 40%, leaving many displaced homeowners with few options.

Efforts to fireproof homes add another layer of complexity. Officials are torn between stricter building codes and fast-tracking permits to speed up reconstruction. Meanwhile, the fractured governance of Los Angeles only complicates matters. Pacific Palisades falls under the city, while Altadena is unincorporated county land, meaning two different bureaucracies with no streamlined recovery plan.

Disaster recovery has always been slow, but in an era of escalating climate disasters, the scale of destruction is outpacing the systems meant to help survivors recover. For families like Sliwinski and Su, the question is no longer just how to rebuild, but whether they can at all.

Nowhere is the rebuilding crisis clearer than in Maui, where, 18 months after wildfires destroyed over 2,000 structures, only three homes have been rebuilt. After Hurricane Iniki in 1992, most homes on Kauai were rebuilt within a year, but over time, growing layers of regulations, high fees, and permitting delays have slowed recovery to a crawl.

Permit approvals, which once took an average of 200 days, still face long delays despite efforts to streamline the process. Strict zoning laws complicate rebuilding, especially in Lahaina, where many homes were classified as "non-conforming" structures before the fires, meaning they cannot be rebuilt as they were. Coastal regulations add another layer of restrictions, requiring additional public hearings before reconstruction is approved, especially for businesses, which face even greater delays.

While most wildfire survivors have moved from emergency shelters into temporary housing, long-term stability remains uncertain. FEMA has extended its housing assistance program through 2026, but with permanent reconstruction moving at a glacial pace, many families remain in limbo. Businesses unable to reopen and regulatory gridlock have left Lahaina's recovery stalled, revealing how excessive red tape, insurance gaps, and zoning conflicts can make rebuilding nearly impossible.



An aerial view of vegetation regrowth amid areas destroyed or damaged by the Lahaina wildfire, including the iconic banyan tree (RIGHT C), on August 4, 2024 in Lahaina, Hawaii. Photo by Mario Tama/Getty Images.

JOAN NGUYEN'S INITIATIVE: FREE CHILDCARE FOR FAMILIES DISPLACED BY LOS ANGELES WILDFIRES

When Joan Nguyen returned to Altadena after the Eaton Fire, her home was gone, along with her children's school, St. Marks, and much of the surrounding neighborhood.

"It just looked like nuclear warfare, really," Nguyen said. "It was buildings burned down, things that were unrecognizable, and it just felt so sad to see this beautiful community just turn into rubble and ash."

The loss was staggering, but Nguyen's first thought wasn't just about her own family. It was about all the displaced children. "I see my kids' school burned down and then seeing other schools burned down too. I was like, where are these kids going to go?" she said.

Nguyen, a co-founder of the on-demand childcare service Bumo, had built her life from the ground up. "I think for my husband and I, you know, losing the home has been really hard because we've come from not a lot," she said. "We're both children of Vietnamese refugees," she said. "This is really, like, as corny as it sounds, the quintessential American dream. You work hard. You build a house. And we'd been there for 10 years—it felt so prideful to have that home. And to see that all being kind of reduced to nothing has been really tough for us."

But even as she grappled with the devastation, Nguyen's instinct was to help. "How can any parent just book hundreds of dollars a day during a natural disaster?" she asked. "And trying to navigate childcare. It's just too hard."

Within days, she launched the LA Family Support Initiative, offering three days of free childcare to families who had lost their homes. "We wanted to give the kids some semblance of normalcy, where they could, you know, maybe every few days be with their friends through a camp or through one of our providers."

For Nguyen, giving back wasn't just about relief—it was about resilience, a strength rooted in seeing the sacrifices her parents made as Vietnamese refugees. "It really instilled in me this desire to pursue the American dream," she said. "I find joy in giving experiences to other people. And I think that's my source of strength—how can I help other people feel better?"

Her leadership is a testament to the AANHPI community's role in disaster recovery—not just as survivors, but as vital pillars of support. Even amid her own loss, Nguyen ensured that children had a safe space, parents had one less burden, and her community had a foundation on which to recover and rebuild.



Photo Courtesy Joan Nguyen.



Photo Courtesy Joan Nguyen.



Photo Courtesy Joan Nguyen.

REBUILDING IN LAHAINA: CENTERING CULTURE, COMMUNITY, AND RESPECT

In the days after the Maui wildfires, Carol Lee Kamekona drove 20 miles from her home in central Maui to Lahaina, delivering food and supplies to fire survivors. As government relief efforts lagged, Native Hawaiians took the lead, ensuring their neighbors had the essentials to survive. But she knew rebuilding required more than aid. It demanded respect for Native Hawaiian traditions. "This is an opportunity to rebuild," she said. "But for whom is the question."

For Native Hawaiians, land (*āina*) is sacred, embodying ancestral connections and spiritual significance. This perspective shapes Lahaina's recovery, where many burned areas are considered *wahi pana*—sacred places requiring cultural consultation before reconstruction. Sites where lives were lost are *kapu* (sacred or forbidden), meaning ceremonies must be held to honor the deceased before rebuilding begins. Just days after the fire, cultural practitioners led a 10-day vigil, guided by the Hawaiian moon calendar, to prepare the land for healing.

Beyond these ceremonies, cultural monitors worked alongside cleanup crews to protect artifacts, ensuring ancestral remains and historical objects were not disturbed.



A surfer flashes the shaka sign at the Kuhinā Maui Paddle Out remembrance event honoring Lahaina wildfire victims at Hanaka'ōō Beach Park on August 8, 2024 in Lahaina, Hawaii.
Photo by Mario Tama/Getty Images.

"There is a consultation that needs to be done to make sure that the people of the land and the history of the land basically isn't erased," said Keeauumoku Kapu, curator of the Nā 'Aikāne o Maui Cultural Center, which was destroyed in the fire. A lifelong Lahaina resident and descendant of 27 generations in the area, Kapu leads a team that has already discovered ancestral burial sites and family heirlooms, including pre-contact tools and poi pounders used for traditional farming.



Indigenous Hawaiians hope that recovery efforts on Maui will help them better protect the environment. Photo by J Matt/ZUMA Press Wire/Shutterstock

Cultural protocols can significantly impact the recovery timeline, but they critically shape the daily recovery work necessary to ensure preservation. Every morning and evening, work crews clearing debris gather for *pule* (prayers), clapping in unison to connect physically, emotionally, and spiritually to the land they labor over. These blessings, once an informal practice, are now integrated into FEMA operations and Army Corps of Engineers projects.

Rebuilding for indigenous people in Hawaii isn't just about infrastructure. It's about protecting what remains as well as restoring what was lost. Community-driven efforts like Treecover have taken root to bring back the lush, native landscape that once shaded the town. Spearheaded by Duane Sparkman, it works to reforest Lahaina with native 'ulu (breadfruit) and kukui nut trees, replacing the dry, invasive grasses that fueled the fire and the some 25,000 destroyed trees.

The destruction of sacred sites, like Moku'ula—the ancestral home of Maui's chiefs—heightened fears that Lahaina's cultural identity could be erased in the rebuilding process, but devoted volunteers have insisted this does not happen.

"Hawaiians don't always have a voice in what happens on their lands or to their people," said cultural advisor Mehana Hind. "This time, they were given a voice to say what was important to them."

FENG SHUI, FIRE, AND WATER: CHINESE CULTURAL PERSPECTIVES ON REBUILDING

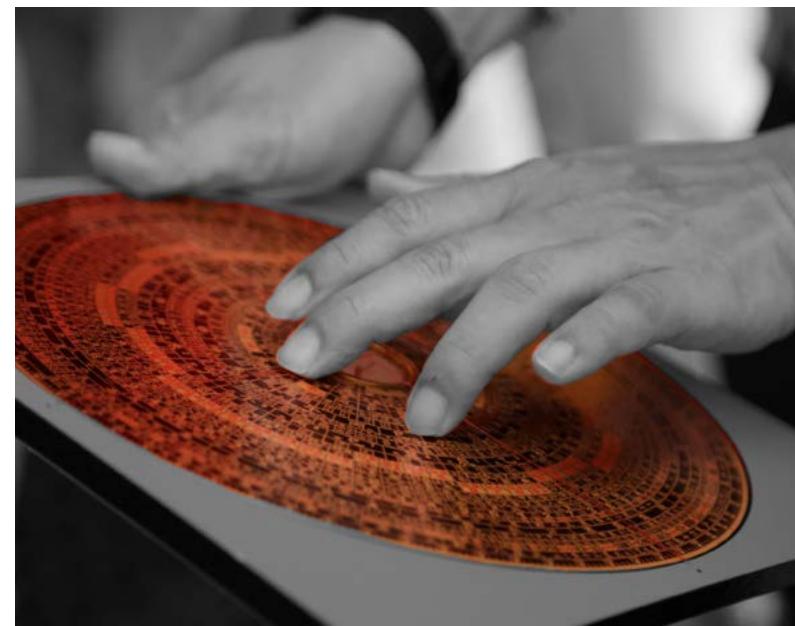
For many Chinese Americans, cultural beliefs about fire and water influence not just homebuying decisions but also rebuilding after disasters. In feng shui, fire represents destruction and transformation, while water signifies both prosperity and danger—an unpredictable force that can either nourish or devastate. After wildfires, hurricanes, or floods, rebuilding is not just about recovery but restoring harmony.

Chinese Americans are concentrated in major metropolitan areas like New York, Los Angeles, San Francisco, and Boston—regions that face heightened risks of coastal flooding, wildfires, and other climate-related disasters. While many still reside in traditional urban centers, migration trends show growing AANHPI populations in cities like Nashville, Salt Lake City, and Oklahoma City, areas increasingly vulnerable to extreme weather events.

Historically, feng shui has played a significant role in shaping homebuying and building decisions. Past AREAA data found that many Chinese American homeowners have considered feng shui principles when selecting homes, prioritizing factors like the cardinal direction a house faces or the presence of natural water flow. These same principles can influence decisions after a disaster, as rebuilding efforts may involve reassessing site locations, structural layouts, and environmental balance to align with cultural beliefs about stability, safety, and prosperity.

A home's structural integrity is also central to feng shui. Damage to the roof—considered a symbol of protection—can disrupt the balance of energy, leading to feelings of instability and financial insecurity. After disasters, homeowners who follow feng shui may prioritize repairs that restore not only physical safety but also the home's energetic harmony.

While disaster recovery is often driven by logistics and financial constraints, for those who follow feng shui, it is also about rebuilding in a way that restores balance—not just to a home, but to the energy of a place and the lives within it.



Chinese Master use Luo Pan in Feng Shui. The luopan or geomantic compass is a Chinese magnetic compass, also known as a feng shui compass.



Buddhist monks from Peace Point Meditation walk past a destroyed business after conducting a blessing ceremony for pets who died in the Eaton Fire on January 31, 2025 in Altadena, California. Photo by Mario Tama/Getty Images.

COMPASSION IN ACTION: TZU CHI'S ROLE IN LOS ANGELES FIRE RECOVERY

Shouliang Huang lost everything in the Eaton Fire. His home of 50 years, where he had retired a decade ago, was burned to ash in an instant, leaving him with only the clothes on his back. Yet rather than dwell on his loss, Huang chose to help others. Just days after the fire, he joined Tzu Chi Foundation volunteers distributing aid to fellow survivors. Since the fires ignited January 7, the Buddhist Tzu Chi Foundation has provided \$2.5 million in direct aid to 4,200 families through cash cards, food, clothing, eco-friendly blankets, and prescription eyeglasses.

"Our entire home is gone," Huang said. "But being here, helping others—it gives me hope." Huang's story reflects a larger truth: AANHPI homeowners and organizations have long been at the heart of disaster recovery and rebuilding.

Volunteers, many drawn directly from the impacted community, have helped survivors navigate FEMA applications, insurance claims, and emergency housing. Many wildfire victims face language barriers, and Tzu Chi volunteers provide translation and legal guidance.



Tzu Chi volunteer Suchen Huang comforts and hugs Flora Yeh (right), a volunteer who lost her home in the fires. Photo/Shuli Lo. Photo by Mario Tama/Getty Images.

Tzu Chi understands relief is more than financial—it's about comfort. Volunteers sourced soy milk from Taiwan and distributed warm vegetarian meals, such as Chinese cabbage, apricot mushrooms, dried tofu, and rice noodles that offer a taste of home. They also hosted interfaith prayer services, creating space for spiritual healing. With five schools lost in the Eaton Fire area, Tzu Chi is also providing temporary classroom space at its Great Love Preschool and Academy in Walnut.



Monastics from the Hua Shia Buddhist Association present a donation of funds and relief supplies to Tzu Chi USA from their community. Tzu Chi USA CEO Debra Boudreax (second right) accepts the donation on behalf of Tzu Chi. Photo/Jennifer Chien.

The impact of immediate aid was overwhelming. Daniel Coleman, who lost his home in the Palisades Fire, was deeply moved upon receiving financial assistance. "I almost cried when they handed me a card with money on it," he said. "Because immediate help is what we need."

For those lucky to have homes spared, returning was a gamble, but better than the alternative. Ikung Sun, 81, a longtime Tzu Chi volunteer, and her husband, 87, fled in the middle of the night with only their dogs and a few belongings. Their son, volunteering at a police station, urged them to leave. With nowhere else to go, they slept in their car outside another son's store. Days later, they returned home to no power or water, knowing the fire was not yet fully contained—but at their age, it was still better than another night in the car.

"Some people are really suffering, their homes burned to the ground, and nothing is left," Sun said. "I hope we can all go home safely."

For thousands of AANHPI families in Los Angeles, Tzu Chi reinforces and preserves the deep-rooted sense of community that defines these neighborhoods. Whether through disaster response, advocacy, or culturally resonant aid, they—and the AANHPI families who join them—are central to long-term recovery and rebuilding.

REBUILDING AFTER THE GLASS FIRE: HOW AN AREA FOUNDATION MICROGRANT CHANGED ONE FAMILY'S JOURNEY

When the Glass Fire ignited in Napa County in September 2020, then spread to nearby Sonoma County, the evacuation warnings were familiar to Angie Cuento, her husband, and two young children in Santa Rosa. Having evacuated for multiple wildfires in previous years, they assumed it would be another temporary displacement for a night or two. Their go bags were still unpacked after the last evacuation.

"But it happened really quickly," Cuento recalled. "We got the text warning us, and within minutes, evacuation was mandatory. My husband said, 'We can't take anything.'" She grabbed enough for everyone to have clothes and shoes. "But all the memories stuff, I didn't grab," she said. "I honestly thought we'd come home and everything would be fine."

Given the COVID restrictions that forbade gathering indoors in public spaces or restaurants, they fled to a nearby park safely outside the evacuation zone where other families had gathered. "We were just these three families sitting in the park in the heat, trying to figure out what to do," she said. They eventually found a hotel. The next day, a neighbor sent pictures revealing their house—purchased in 2013, marking years of hard work, school choices, countless firsts, and financial sacrifice—was gone.

The heartbreak of losing a home was only the beginning. What followed was the overwhelming reality of rebuilding.

"We were severely uneducated about what it really costs to replace everything," Cuento said. Insurance wasn't top of mind at first, nor was the cost of rebuilding. "I had no idea costs would skyrocket. Everything became even more expensive." Finding a reliable builder was challenging, as many contractors were still rebuilding from the 2017 fires.

Rebuilding relies heavily on insurance disbursements and construction timelines. Contractors first had to remove debris, level the site, and dig beneath the surface. They soon learned that everything underground had melted and needed complete replacement. Insurance also releases funds in phases, requiring specific building milestones before the next payment.

"You can't progress the house without certain items," Cuento said. "Like windows for structure. I was just looking at the house and then it started to rain—I thought, oh my God, all the floors are getting wet. If you don't have the item or these things in the right order, it really stalls." To speed up the rebuild, they bought materials in stock rather than waiting for custom or specialty items.

Even personal property insurance requires careful documentation, and they hadn't itemized every pair of shoes or pants, resulting in a lower payout. The financial strain of replacing these items while underinsured only worsened with job loss due to COVID, as Cuento left work to stay home with their children due to lack of childcare.

"For a while, we were living entirely on credit cards," she said. "We were financially devastated."

The turning point came when they received a \$30,000 grant from AREAFA. "To get that money in our time of need—it just changed my life," she said.

All told, it would take them roughly two and a half years to rebuild. Only a few neighbors rebuilt to stay, while many rebuilt nearby only to sell for much more. For the Cuentos, moving was never an option.

"We felt established here—our schools, our community," she said. "It would have been really hard for us to buy a new home. A comparable house now would cost millions."

Today, nearly five years later, Cuento says she is as settled as she can be. She tries to stay positive, but she still struggles with the emotional weight. "I only feel unsettled when I look back," she says. "The emotions. It's like a highway—I can tap into it so easily, and I wish I could back out of it more easily. You just have to let it out of your body."

Her mind often returns to the things they lost, which she understands is "just stuff," yet also a way to process the grief. "You can't explain the trauma, but you can say, 'I lost my things,'" she says. "But it doesn't explain what your body, brain, and heart are going through."

For her children, the scars of the fire remain. "My kids still struggle with it," she says. "They don't want to see the burned trees that haven't grown back."

For now, she is just grateful to be home.

"I'm happy to be back," she says. "I love this property that we're on. It's beautiful and remote, and although none of the trees are growing back, I try to think positive. Maybe it's less to burn."

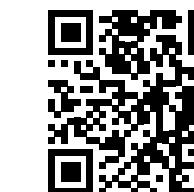
AREA FOUNDATION

In 2011, the AREAFA Foundation was founded when a tsunami hit the northern shores of Japan and devastated the homes of millions of Japanese. Since then, the AREAFA Foundation has been able to mobilize funding to make a difference in the lives of those affected by natural disasters. The victims and communities that the Foundation has helped and will continue to help are the beating heart of its mission. Today, the AREAFA Foundation stands ready to provide emergency financial assistance to communities in need.



AREAFAFOUNDATION

To learn more about the AREAFA Foundation scan the QR code.



REBUILDING OR RELOCATING: WHAT TO KNOW ABOUT THE COST OF REBUILDING A HOME

As families across the country face the difficult choice of whether to rebuild or relocate after disaster, the decision is increasingly shaped by rising costs and shifting regional housing markets.

In many cases, rebuilding may no longer be the most practical or affordable option. Rising prices for materials like lumber and steel can push expenses far beyond expectations. Understanding these costs can help homeowners make more informed financial decisions.

The National Association of Home Builders (NAHB) 2024 "Cost of Constructing a Home" study found the average cost to build a typical single-family home is \$428,215, or about \$162 per square foot.

These costs can also vary by region. In general, building in the West and Northeast is more expensive than in the South or Midwest.

What Affects the Cost to Rebuild?

Square footage: The larger the home, the more expensive it will be to rebuild, as more square footage means more materials and labor.

Location: Building costs can vary significantly depending on the location. Areas with high labor and material costs will result in higher rebuild costs.

Building materials: The type and quality of building materials used can significantly impact the rebuild cost. High-end materials will naturally cost more.

Labor costs: The cost of hiring contractors and laborers to rebuild a home can vary depending on the location and availability of skilled workers. In areas with a labor shortage, costs can be significantly higher.

Understanding these factors can help homeowners better estimate the rebuild cost over the purchase of a new home, especially given the rapid surge of home values in many parts of the country.

Beyond individual decisions, AREAFA's data on regional shifts illustrates how affordability, migration, and evolving priorities continue to drive new patterns in AANHPI housing choices and community growth.

AREAA IN THE WEST

POPULATION



8,790,979

Total Regional AANHPI Population

8,615,641

Asian Alone

78,896,805

Total Regional Population

462,503

NHPI Regional Population

11.5% AANHPI Percentage of Total Regional Population

29.7% Asian Alone



11.7% NHPI Alone

AANHPI Population that is LEP

90.9% High School Graduate or higher

55.5% Bachelor Degree or higher



Educational Attainment (Asian Alone)

The American West is home to more AANHPIs (Asian American, Native Hawaiian, and Pacific Islander) than any other Census region in the country. The AANHPI population in this region is almost 9 million, which represents 45% of all AANHPIs within the country and is mostly concentrated in highly urbanized hubs. The housing in this region can generally be characterized as high cost, with significant housing shortages in areas including Los Angeles and San Diego. Unsurprisingly, this has also resulted in many of the top MSAs for AANHPI within this region also being amongst the lowest in the country in terms of affordability. Three of the top MSAs, Los Angeles-Long Beach-Anaheim, Francisco-Oakland-Berkeley, and San Jose-Sunnyvale-Santa Clara, have 5%, 2%, and 1% AANHPI affordability respectively.

Outside of California, other major metropolitan areas like Seattle and Portland have seen substantial increases in AANHPI homeownership, supported by robust tech sector employment, established cultural communities, and transpacific business connections. This growth extends beyond traditional urban centers into emerging suburban enclaves throughout Nevada, Arizona, Colorado, and Utah, where more affordable housing options and quality-of-life advantages attract younger AANHPI families. In addition to the formation of new AANHPI households in these markets, this trend has also created new business opportunities within these communities and positioned the burgeoning AANHPI community as a key voting bloc within the battleground states of Nevada and Arizona.

REGIONAL HOMEOWNERSHIP



\$88,610

Median Family Income



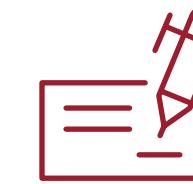
\$567,500

Median Home Value



61.3%

Regional Homeownership Rate



\$1,784

Median Monthly Rent

62.9%

Asian Alone

42.1%

NHPI Alone

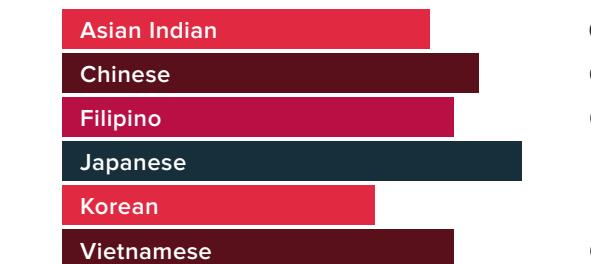
\$2,098

Asian Alone

\$1,841

NHPI Alone

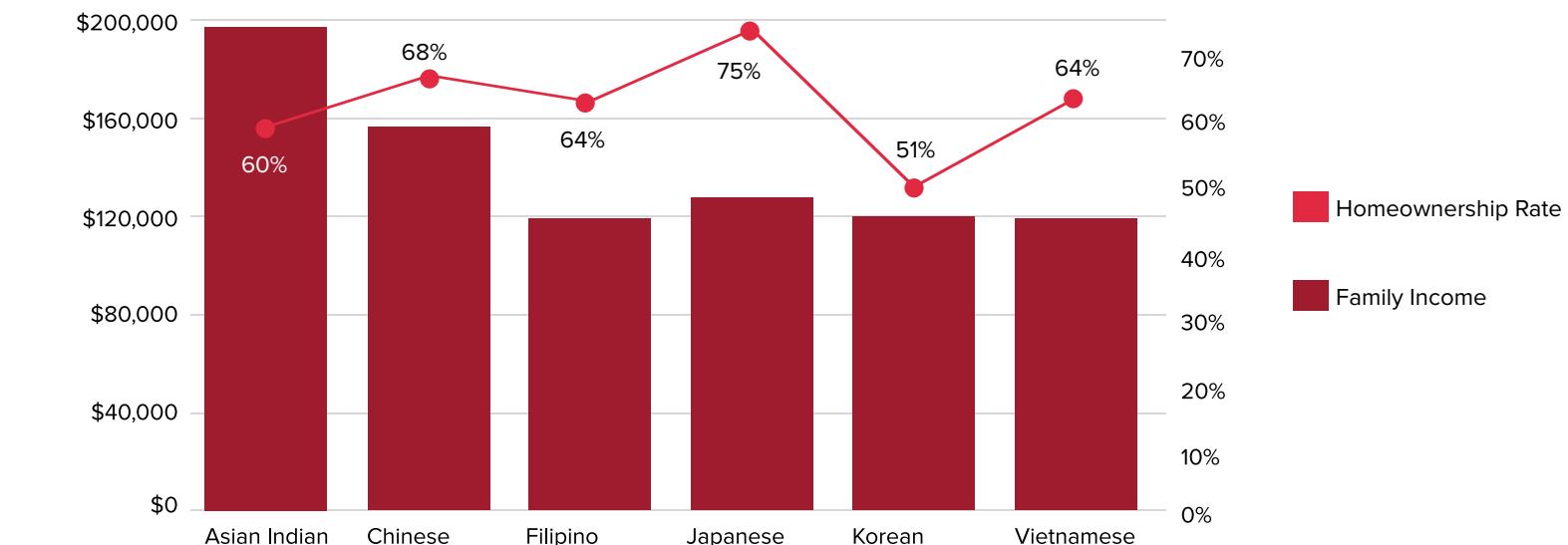
HOMEOWNERSHIP RATE BY SUB-POPULATION



REGIONAL NET MIGRATION

Hawaii	15.6K
Oregon	22.4K
Washington	0.7K
Colorado	1.0K
Nevada	3.9K

FAMILY INCOME AND HOMEOWNERSHIP



DISAGGREGATED POPULATION BY SUBGROUP

Asian Indian	12,73,926	Chamorro	48,925
Chinese	20,99,984	Native Hawaiian	131,329
Filipino	1,932,515	Samoan	92,341
Japanese	498,763	Other Native Hawaiian and Other Pacific Islander	189,908
Korean	656,713		
Vietnamese	897,348		
Other Asian	1,256,392		

AREAA IN THE MIDWEST

POPULATION



2,460,643

Total Regional AANHPI Population

2,415,836

Asian Alone

68,909,284

Total Regional Population

3.5% AANHPI Percentage of Total Regional Population

29.2% Asian Alone



11.7% NHOPPI Alone

AANHPI Population that is LEP



87.3%

High School Graduate or higher

58.6%

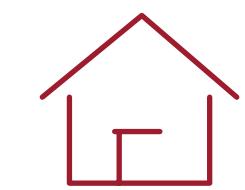
Bachelor Degree or higher

REGIONAL HOMEOWNERSHIP



\$72,763

Median Family Income



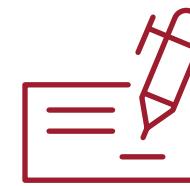
\$246,200

Median Home Value



69.2%

Regional Homeownership Rate



\$1,085

Median Monthly Rent



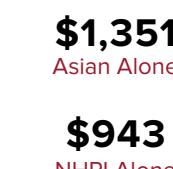
62.5%

Asian Alone



55.6%

NHPI Alone



\$1,351

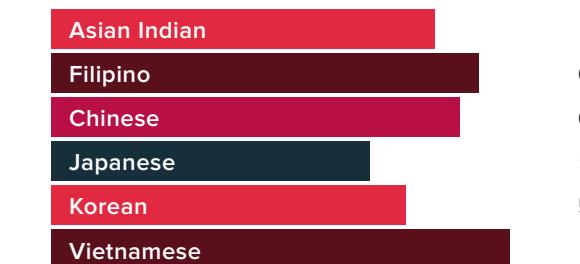
Asian Alone



\$943

NHPI Alone

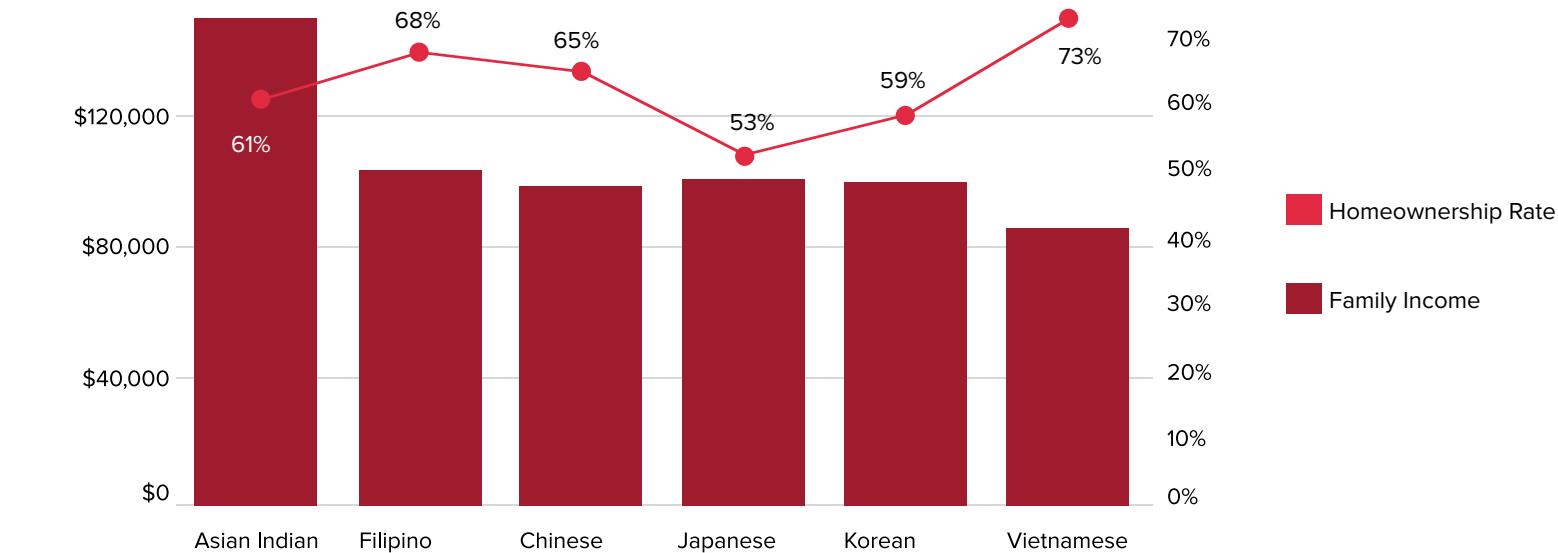
HOMEOWNERSHIP RATE BY SUB-POPULATION



REGIONAL NET MIGRATION

Wisconsin	11.6k
Utah	7.1k
Indiana	5.4k
Minnesota	5.1k
Kansas	1.5k

FAMILY INCOME AND HOMEOWNERSHIP



DISAGGREGATED POPULATION BY SUBGROUP

Asian Indian	697,921	Chamorro	7,588
Chinese	374,526	Native Hawaiian	10,358
Filipino	279,131	Samoan	6,932
Japanese	61,959	Other Native Hawaiian and Other Pacific Islander	19,929
Korean	150,200		
Vietnamese	159,260		
Other Asian	692,839		

AREAA IN THE NORTHEAST

POPULATION



4,050,037

Total Regional AANHPI Population

4,026,017

Asian Alone

56,983,517

Total Regional Population

24,020

NHPI Regional Population

7.1% AANHPI Percentage of Total Regional Population

33.4% Asian Alone

12.3% AANHPI Population that is LEP



85.4% High School Graduate or higher

58.9% Bachelor Degree or higher

Educational Attainment (Asian Alone)

The AANHPI community has an historic footprint on the development of the Northeast. 4 million AANHPIs reside in this region, comprising 7% of the total regional population. At one point in time, the vast majority of AANHPIs were located in major metropolitan areas. The traditional Chinatowns of Boston, New York, and Philadelphia—once defined by necessity and exclusion—have evolved into launching points rather than permanent anchors. Today's AANHPI homebuyers increasingly bypass these historic gateways entirely, creating "satellite" communities that maintain cultural connections while establishing entirely new patterns of settlement.

- Flushing, Queens evolved from a minor outpost to arguably surpassing Manhattan's Chinatown in economic and cultural significance
- The "Koreatown" of Palisades Park, New Jersey emerged without any preceding urban enclave
- Indian American homebuyers have reshaped Edison, New Jersey, with Census data showing over 30% of the population identifies as Indian

These transitions reflect shifting priorities—not merely affordability, but aspirational choices about education, intergenerational proximity, and cultural entrepreneurship. Looking further into education, it is a well-established pattern that access to higher education consistently ranks as a dominant priority for AANHPI populations. In nowhere is this more highly prevalent than the American Northeast, where AANHPI buyers and community formation is frequently clustered around prestigious universities.

REGIONAL HOMEOWNERSHIP



\$85,016

Median Family Income



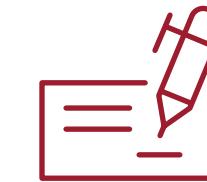
\$383,700

Median Home Value



62.3%

Regional Homeownership Rate



\$1,492

Median Monthly Rent

58.4%
Asian Alone

42.2%
NHPI Alone

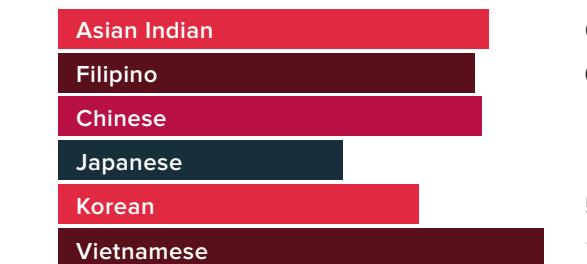
\$110,740

Asian Alone

\$65,074

NHPI Alone

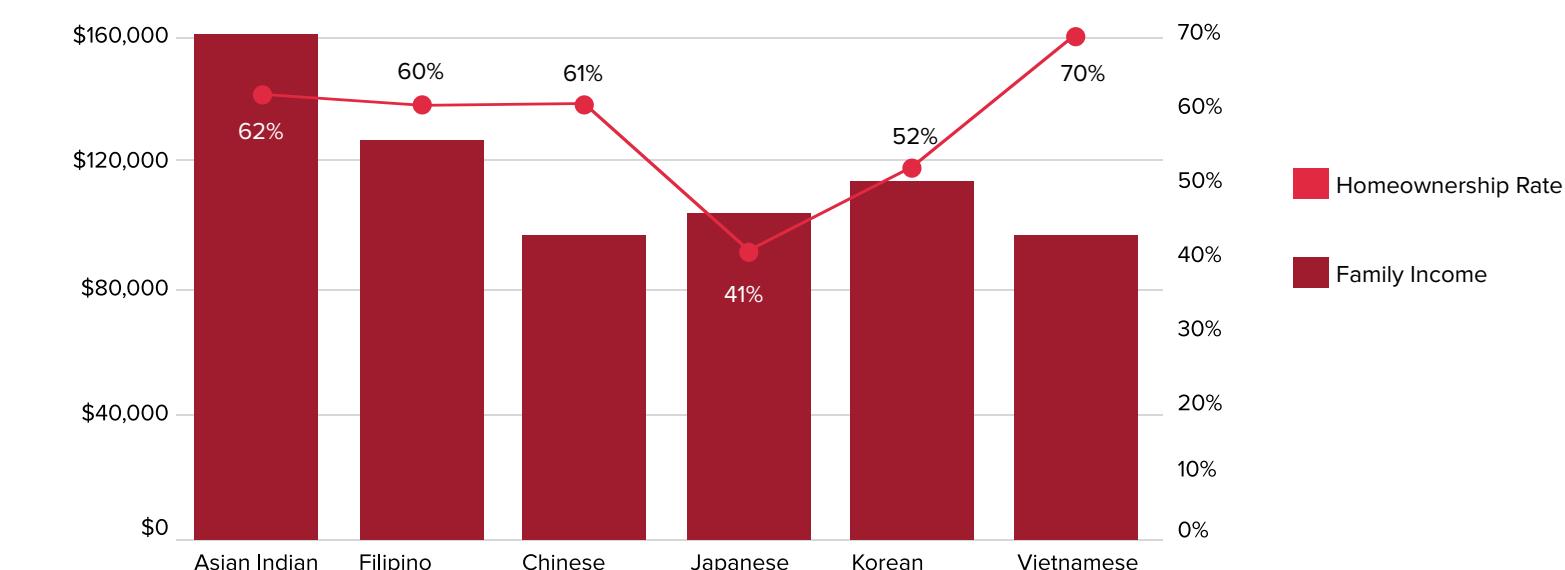
HOMEOWNERSHIP RATE BY SUB-POPULATION



REGIONAL NET MIGRATION

Vermont	1.9K
New Hampshire	1.2K
Delaware	0.0K
Maine	-0.8
Massachusetts	-2.2K

FAMILY INCOME AND HOMEOWNERSHIP



DISAGGREGATED POPULATION BY SUBGROUP

Asian Indian	1,173,884	Chamorro	4,004
Chinese	1,260,155	Native Hawaiian	8,521
Filipino	319,848	Samoan	3,963
Japanese	67,865	Other Native Hawaiian and Other Pacific Islander	7,532
Korean	302,922		
Vietnamese	162,742		
Other Asian	738,601		

AREAA IN THE SOUTH

POPULATION



5,125,916

Total Regional AANHPI Population

4,994,829

Asian Alone

130,125,290

Total Regional Population

3.9% AANHPI Percentage of Total Regional Population

28.3% Asian Alone



11.5% NHOPPI Alone

AANHPI Population that is LEP

89.1% High School Graduate or higher

60.7% Bachelor Degree or higher



Educational

Attainment

(Asian Alone)

REGIONAL HOMEOWNERSHIP



\$72,229

Median Family Income



\$303,600

Median Home Value



66.6%

Regional Homeownership Rate



\$1,351

Median Monthly Rent

\$109,470

Asian Alone

\$465,300

Asian Alone

\$70,567

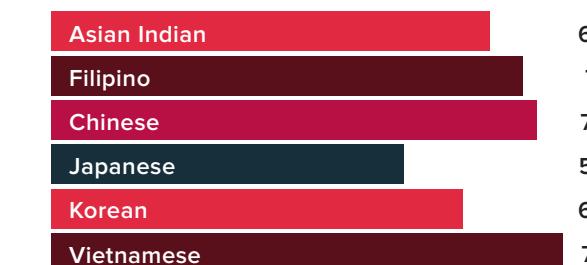
NHOPPI Alone

\$273,200

NHOPPI Alone

The South has witnessed a surprising transformation in AANHPI housing dynamics, characterized by patterns distinctly different from those in other regions. This region is home to 24% of the country's AANHPI population, approximately 4.6 million. For the past three years, Texas has ranked within the top 3 destinations for AANHPI immigration, due to factors such as greater affordability and economic growth. Unlike the gradual growth seen elsewhere, Southern AANHPI communities have emerged through strategic clustering around specific economic sectors, particularly international manufacturing, university medical centers, and military installations. These communities often develop through rapid, concentrated growth rather than gradual expansion, with Vietnamese communities in coastal Louisiana, Filipino enclaves near Norfolk naval facilities, and Korean neighborhoods outside manufacturing hubs in Alabama and Tennessee appearing almost overnight when compared to demographic shifts elsewhere. The architectural landscape reflects this distinctive pattern, with purpose-built commercial plazas serving as anchors for subsequent residential development, reversing the typical housing-first pattern seen in other regions. Financial institutions have responded uniquely in the South, with several regional banks developing specialized mortgage products specifically tailored to AANHPI business owners and professionals relocating from international assignments.

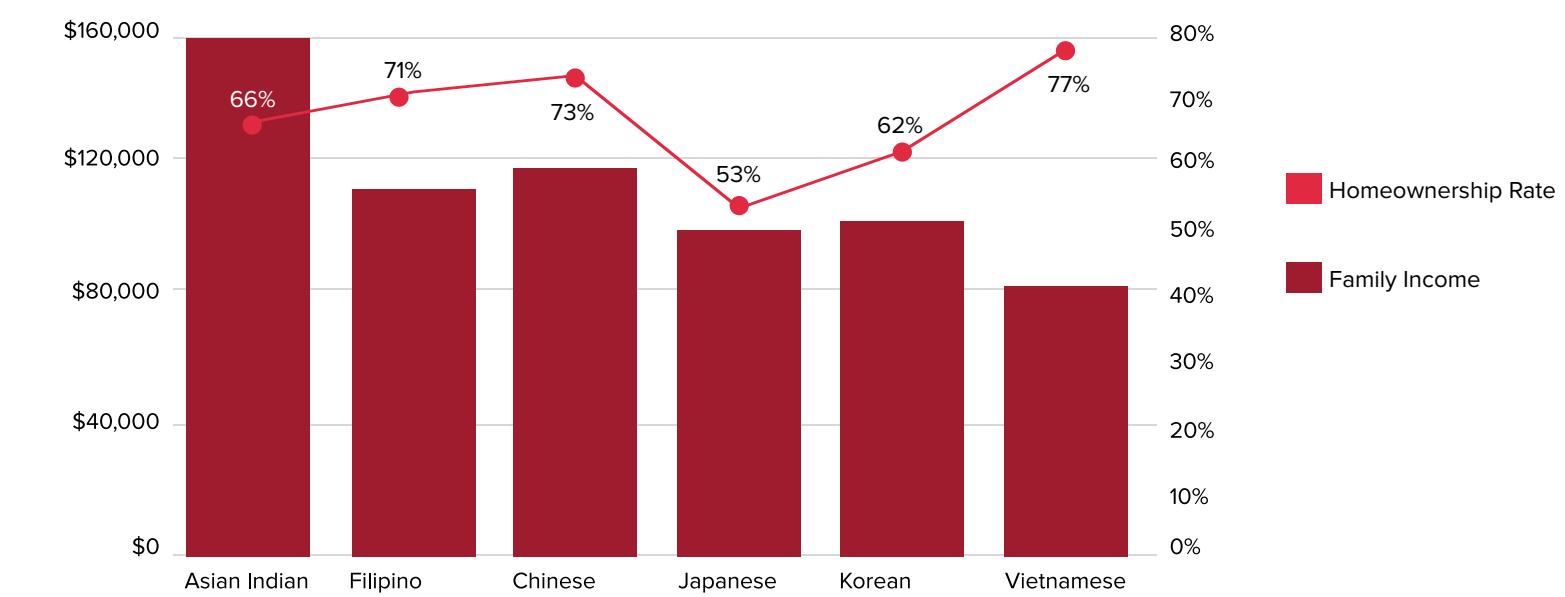
HOMEOWNERSHIP RATE BY SUB-POPULATION



REGIONAL NET MIGRATION

Texas	16.7K
Georgia	14.3K
Virginia	7.4K
Maryland	5.6K
South Carolina	1.6K

FAMILY INCOME AND HOMEOWNERSHIP



DISAGGREGATED POPULATION BY SUBGROUP

Asian Indian	1,567,912
Chamorro	23,523
Chinese	756,045
Native Hawaiian	25,615
Filipino	572,320
Samoan	22,972
Japanese	97,186
Other Native Hawaiian and Other Pacific Islander	58,977
Korean	356,926
Vietnamese	689,326
Other Asian	955,114



SECTION 3/VISION FOR TOMORROW - ADAPTING TO A CHANGING WORLD

VISION FOR TOMORROW: ADAPTING TO A CHANGING WORLD

THE FUTURE OF SUSTAINABLE HOME OWNERSHIP: POLICY ADVOCACY & EQUITY

The Trump administration has pledged to lower housing costs, but several proposed policies raise concerns about their effectiveness. One major issue is planned workforce cuts at the Department of Housing and Urban Development (HUD), which could weaken programs that support affordable housing, disaster relief, and mortgage assistance—programs many AANHPI homebuyers rely on. Reduced staffing could also hamper essential housing data collection, making it harder to address disparities in homeownership rates.

This aligns with AREAA's push for disaggregated data collection, as broad statistics often mask the unique challenges faced by AANHPI subgroups such as Bhutanese, Hmong, and Cambodian Americans. Better data is crucial for crafting policies that expand affordable mortgages, protect disaster recovery funds, and promote equitable homeownership.

AREAA is also closely monitoring the proposed privatization of government-sponsored enterprises (GSEs) like Fannie Mae and Freddie Mac. Privatization could threaten the 30-year fixed-rate mortgage, pushing buyers toward shorter, higher-interest loans—disproportionately impacting first-time and lower-income AANHPI families. It may also shrink mortgage availability, exposing more buyers to predatory lending. With mortgage rates already projected to hover around 7% in 2025, trade policies like tariffs could further drive inflation and market uncertainty.

Home prices are expected to rise by another 4% in 2025, continuing an affordability squeeze driven by limited housing supply. In high-cost regions like the Northeast and California, prices will likely climb further. Trump's tariffs on building materials could keep costs elevated, while deportation policies may worsen labor shortages in construction, where over 25% of workers are foreign-born—delaying housing projects and intensifying the affordability crisis.

Another challenge for AANHPI homeowners is the State and Local Tax (SALT) deduction cap, implemented in 2017. This cap disproportionately affects homeowners in high-cost states like California and New York, where many AANHPI families live. With its expiration approaching, AREAA is advocating for repeal or expansion to provide financial relief and sustain middle-class homeownership. While federal policies shape the housing landscape, local regulations often play a bigger role. Zoning laws, property taxes, and permitting rules heavily impact affordability. Increasing housing supply requires cities to streamline permits and adopt more flexible zoning—but resistance from existing homeowners often stalls progress. AREAA continues to push for local reforms to expand access to affordable homes.

Climate change further complicates homeownership costs. As insurers pull out of high-risk areas, many homeowners are forced onto expensive state-backed plans with limited coverage. Cuts to programs like the Green and Resilient Retrofit Program and Community Development Block Grant Disaster Recovery (CDBG-DR) could make it harder for homeowners to prepare for and recover from disasters—especially in AANHPI communities in vulnerable regions.

AREAA's advocacy emphasizes bipartisan solutions to improve affordability, expand housing options, and protect communities from economic and environmental instability. In an era of rising costs and shifting policies, targeted advocacy and local, state, and federal reforms are essential. By addressing these systemic challenges, AREAA remains committed to ensuring homeownership remains a path to stability, security, and generational wealth for AANHPI families.



Photo by Jodi Jacobson.



A view of vehicles and homes which burned in the Eaton Fire on January 31, 2025 in Altadena, California.
Photo by Mario Tama/Getty Images.



Val Casco looks out onto the backyard of her home, which was destroyed in the Aug. 8 wildfires in Lahaina, HI, on Aug. 24, 2023. Photo by Tamir Kalifa for The Washington Post via Getty Images.

THE ROLE OF CLIMATE CHANGE IN SHAPING HOME OWNERSHIP



Flooding in Florida caused by tropical storm from hurricane Debby.

One of the most troubling aspects of climate change for homeowners is the growing unpredictability of disasters. Traditional hazard maps no longer provide reliable guidance for AANHPI families making long-term housing decisions. Flood maps from the Federal Emergency Management Agency (FEMA) often rely on outdated data and flawed models, misrepresenting flood risks. As a result, many homeowners mistakenly believe their properties are safe and forgo critical flood insurance and preparedness measures.

This is especially true in Appalachia, where Hurricane Helene traveled hundreds of miles inland, triggering catastrophic flooding in Western North Carolina and East Tennessee—regions rarely associated with hurricane impacts. Only 2.6% of North Carolina's 4.3 million properties were covered by flood insurance. Similarly, unprecedented rainfall in East Texas recently inundated areas that had never faced severe flooding before.

Wildfire risks are also shifting dramatically. Before the Eaton Fire, only 21% of affected properties in Los Angeles were classified as "very high" risk by CalFire, yet 94% were ultimately at severe or extreme risk. Hurricane-force winds combined with embers fueled devastating urban wildfires in areas previously considered relatively safe, prompting long-overdue updates to fire risk maps. These events highlight the urgent need for climate risk assessments that reflect today's realities, leaving homebuyers questioning whether any region remains truly safe.

AREAA is tackling these challenges through targeted advocacy. We support updated, dynamic risk assessments to help homeowners make informed decisions, particularly as families increasingly move to disaster-prone regions like Phoenix, East Texas metro areas, Florida, and California's Sierra Nevada foothills. Expanding access to affordable insurance in newly designated high-risk areas is another key priority.

We also advocate for disaster-resistant building practices, promoting resilient designs and materials in both new construction and renovations. Closing the gap between outdated risk assumptions and today's climate realities is critical to ensuring AANHPI families can better protect their homes, investments, and future—choosing locations that are not only affordable and safe but built to withstand the challenges ahead.



A drone captures structures damaged by the Palisades Fire in Pacific Palisades, neighborhood of Los Angeles, on January 31, 2025.

OPPORTUNITIES IN UNCERTAINTY: HOW FEDERAL POLICY SHIFTS COULD OPEN DOORS FOR HOME OWNERSHIP



making mortgage payments more manageable and supporting long-term homeownership sustainability. AREAA supports bipartisan efforts to address this burden for middle-class homeowners in high-tax states.

Mortgage interest rates remain another wildcard. Many homeowners are locked into ultra-low rates, restricting housing inventory. If rates stabilize or decline, more homes could enter the market, improving buying opportunities for first-time AANHPI buyers. But if inflationary pressures or policy changes keep rates high, affordability will remain a challenge.

Homeownership policy remains in flux, with the potential for both relief and new hurdles. AREAA is committed to nimble, bipartisan advocacy—supporting efforts to lower costs and expand inventory while pushing back against changes that drive up financing costs or limit lending access. In an unpredictable landscape, AREAA will continue fighting for solutions that ensure AANHPI families have a clear, sustainable path to homeownership.



While policy shifts under the Trump administration create uncertainty, some changes could benefit AANHPI homebuyers—if they lower costs rather than add new barriers. AREAA is tracking these developments to ensure that efforts to expand homeownership don't inadvertently make it more difficult to achieve.

One key focus is reducing regulatory burdens that drive up construction costs. Streamlining permits and lowering financing costs for builders could accelerate new housing inventory, benefiting AANHPI buyers—especially those seeking multigenerational housing. Many AANHPI families live in extended households, yet the market has long favored single-family homes that aren't designed for shared living. Incentives for multifamily housing, duplexes, townhomes, and accessory dwelling units (ADUs) could better meet cultural needs and create more affordable paths to homeownership. However, if deregulation fails to spur development in high-demand areas, or if tariffs and labor shortages offset potential savings, the benefits may be limited.

The potential privatization of Fannie Mae and Freddie Mac is another major policy shift with uncertain consequences. In theory, it could introduce more diverse mortgage options that help AANHPI buyers who don't fit traditional lending profiles. But there are concerns it could raise borrowing costs, limit access to 30-year fixed-rate mortgages, and increase predatory lending risks. A privatized system prioritizing investor returns over homeownership access could make financing harder for first-time and lower-income buyers. AREAA continues to advocate for policies that maintain market liquidity and protect mortgage accessibility.

The potential expiration of the SALT deduction cap is another critical issue. The cap has disproportionately affected homeowners in high-cost states like California, New York, and New Jersey, where many AANHPI families live. Repealing or raising it could ease financial strain,



THE NEED FOR DISAGGREGATED DATA

As fluctuations in homeownership rates have disproportionately impacted AANHPIs across the US, AREAA has sought to identify to which subgroups are most affected by homeownership barriers in the greater Los Angeles area. The top 3 identified subgroups that have been most affected by push factors against homeownership are Koreans, Pakistanis, and Cambodian Americans.

During September 2024, AREAA initiated this qualitative study by first reaching out to these subgroups' organizations in the Los Angeles and Orange County areas. The subgroup organizations that were able to meet and address possible barriers to their homeownership included Korean Town Youth and Community Center (KYCC), Faith and Community Empowerment (FACE), United Cambodian Community (UCC), and Neeyah. With the help of Bank of Montreal (BMO), AREAA then conducted a focus group, allowing these organizations to convene, share their lived experience, and make recommendations based on the needs of their respective communities.

One of the most commonly cited barriers for these subgroups was financial literacy, particularly around income reporting and access to financing options. For example, UCC shared that some Cambodians may underreport their income or only disclose one of multiple income sources, which can complicate the mortgage process. A similar pattern was noted by one Korean organization, which explained that immigrants in the 1970s often relied on self-employment and informal income, making full documentation challenging.

Several organizations also noted that confusion around down payment strategies can be another sign of financial illiteracy, as some community members expressed a preference for paying entirely in cash rather than using traditional mortgage products. In addition, many rely on nontraditional financing methods such as lending circles. In these systems, members pool money each month, relying on trust to put their money together rather than using banks. Those in the circle contribute to the lump sum each month, and one person receives the lump sum on a rotating basis throughout the year. These informal lending groups are deeply rooted in cultural practice, with different names across AANHPI subgroups: Koreans refer to them as *kye*, Cambodians as *tontine*, and Pakistanis as *game'ya*.

Language access is another primary barrier to AANHPI homeownership in the LA and OC areas. One Korean organization highlighted how around 70% of Koreans in LA have limited English proficiency. Because of these inefficiencies, subgroups may rely on younger and unqualified relatives to translate critical documents. They may also rely on word-of-mouth information to navigate finances and homeownership, which can perpetuate these inefficiencies into the next generation by limiting the ability to pass on financial knowledge to their children. Further

exacerbating the language barrier is that many financial institutions may not have the bandwidth to translate each subgroup's language. UCC expanded on how this plays out in their community, noting that while banks may have Cambodian translators, the same is not true for lenders due to the lack of Cambodians in the real estate industry.

There are prevailing religious barriers to homeownership for these subgroups. This especially applies to Pakistanis Muslims, who are only able to utilize loan and financing options that are identified as halal within Sharia law. Because of this restriction, it is against Islamic religion to borrow interest or open a credit card account. Islam may also restrict overall financial mobility by gender because women may not have access to banks or money. This is why Neeyah is an important financial company for Pakistanis, as the entity allows them to follow their religion while supporting them financially.

As research continues throughout 2025 by one-on-one meetings with these organizations, AREAA hopes to find multiple solutions to improve disproportionate homeownership for Koreans, Cambodians, Pakistanis and other subgroups across the nation by tackling the barriers they addressed.

AVERAGE HOMEOWNERSHIP RATE OF AANHPI IN LOS ANGELES-LONG BEACH-ANAHEIM

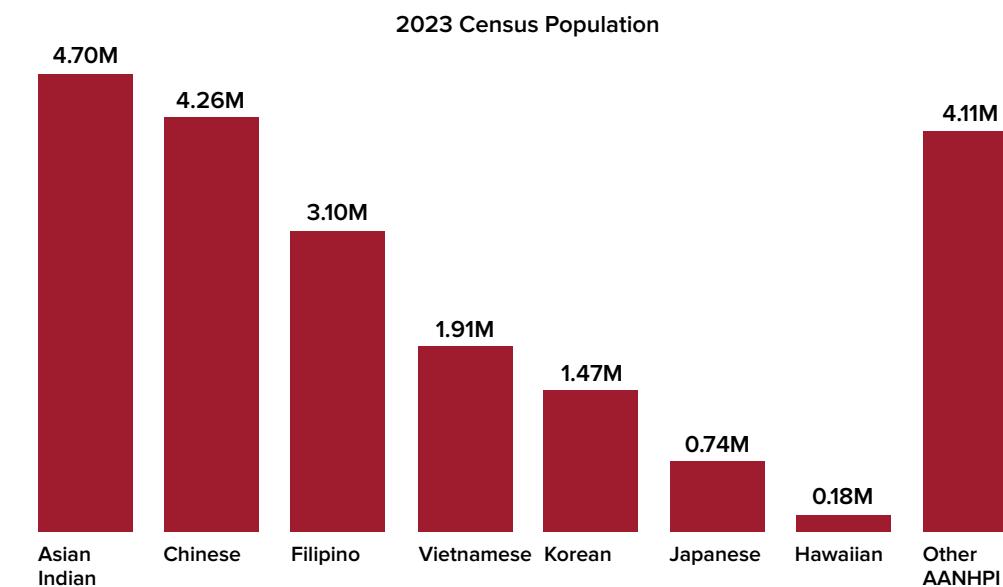
Average Homeownership Rate 58%

AANHPI SUBGROUPS WITH THE LOWEST RATE OF HOMEOWNERSHIP IN LOS ANGELES-LONG BEACH-ANAHEIM

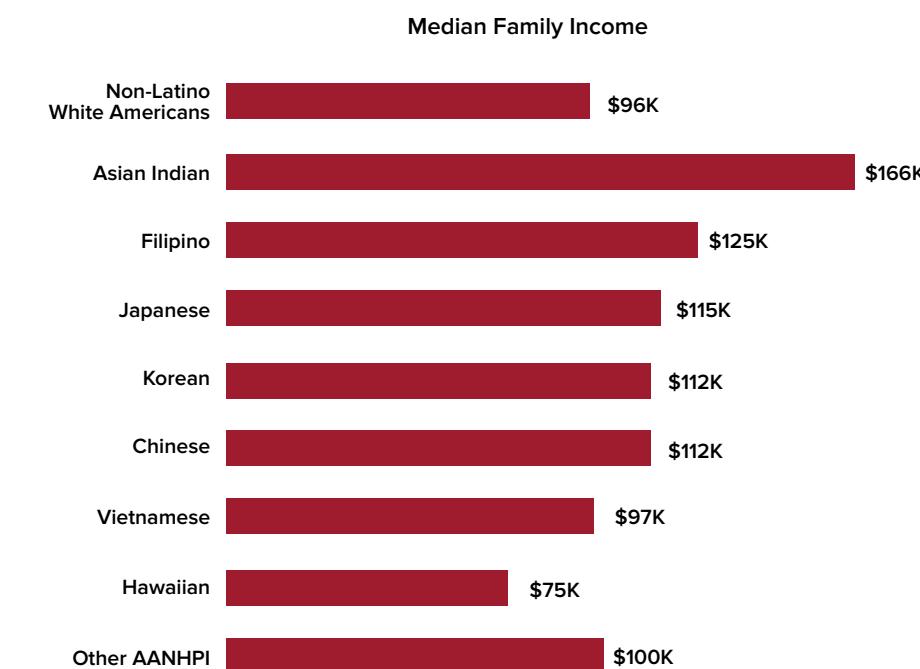
Korean	44%
Cambodian	48%
Pakistani	54%

Homeownership rates of Koreans, Cambodians, and Pakistanis including the average rate among these three subgroups. These rates reflect those who live in the Los Angeles - Long Beach - Anaheim per Core Based Statistical Area.

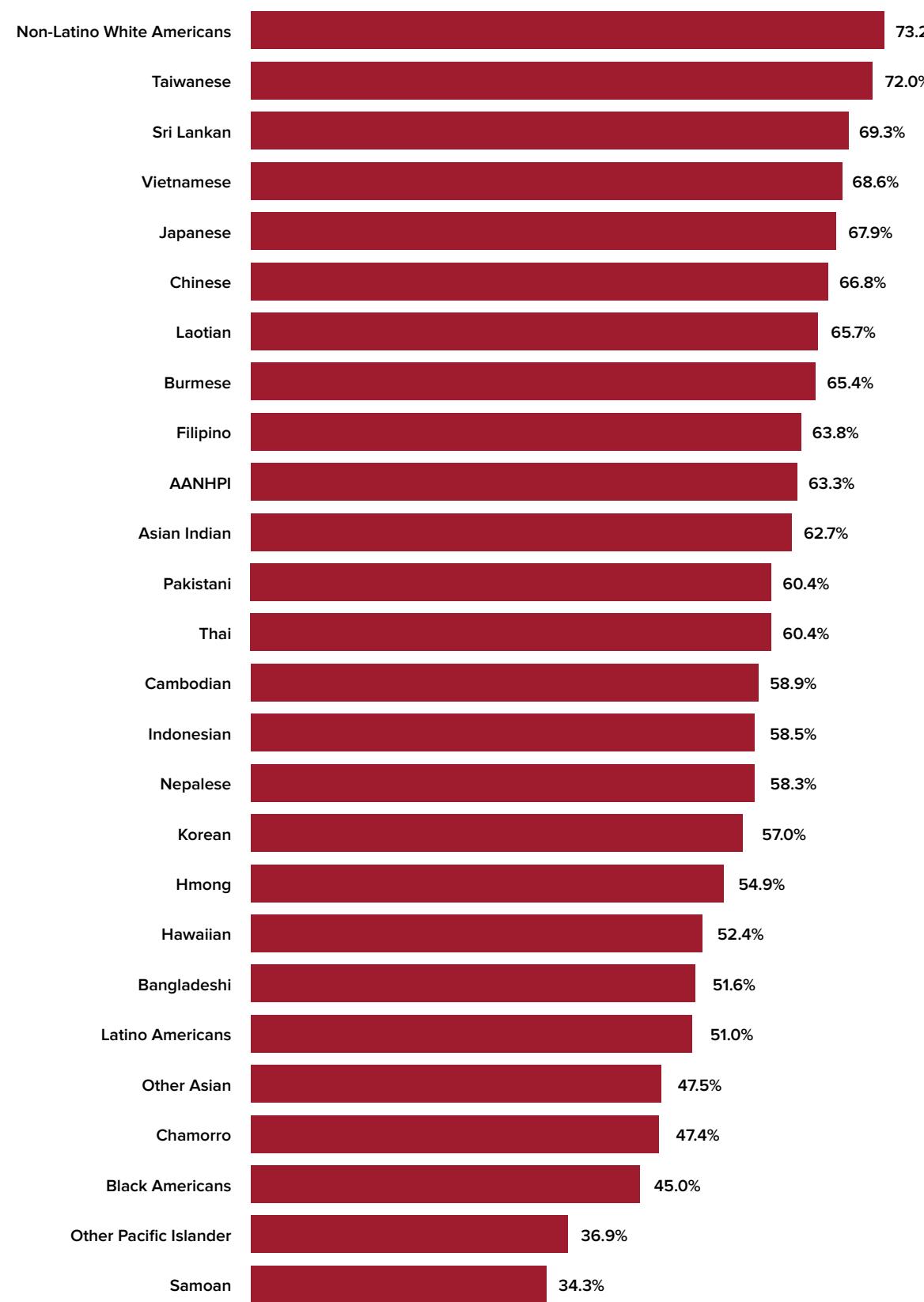
ASIAN INDIAN REMAINS THE LARGEST ASIAN ORIGIN GROUP IN THE U.S.



MANY AANHPI SUBGROUPS HAVE A HIGHER MEDIAN FAMILY INCOME THAN NON-LATINO WHITE AMERICANS



HOMEOWNERSHIP RATES VARY WIDELY AMONG AANHPI SUBGROUPS, WITH SOME GROUPS FACING GREATER CHALLENGES THAN OTHERS



NEW HORIZONS – AANHPI MIGRATION & COMMUNITY GROWTH (SPOTLIGHT ON NASHVILLE)

Affordable housing, job opportunities, and safety are drawing AANHPI families to fast-growing states like Texas, Nevada, Georgia, Tennessee, and Wisconsin. Among them, Nashville stands out with its mix of affordability, community growth, and cultural vibrancy.

Nashville's median home price reached \$500,000 by late 2024—still well below coastal cities like San Diego, where homes average \$949,000. While prices have climbed in sought-after neighborhoods like Forest Hills and East Nashville, the absence of a state income tax, lower property taxes, and a relatively affordable cost of living keep homeownership within reach.

Many families are looking beyond the urban core to areas like Madison, where homes average \$375,000, offering a more accessible path to ownership while staying close to the city's opportunities. Inventory remains tight, but a 15% increase in active listings since December 2023 has given buyers more options heading into 2025.

Families prioritizing education are drawn to Nashville's strong public and private K-12 schools, including Hume-Fogg Magnet, MLK Jr. Magnet, and Lockeland Elementary, as well as top-ranked private institutions like University School of Nashville. Vanderbilt and Belmont universities provide not only top-tier higher education but also major employment opportunities, further fueling the city's economic growth.

Nashville's job market is thriving across healthcare, tech, and finance, helping drive a projected 28% metro population surge by 2040. At the same time, Tennessee's statewide AANHPI population is expected to grow from 307,000 in 2022 to 470,000, part of a broader diversification trend.

Beyond its famed eclectic music scene, Nashville is set to welcome its first-ever Chinatown in Antioch, a fast-growing suburb. Expected to open by 2027, the \$27.5 million project will bring a Pan-Asia supermarket, restaurants, retail, and office space, creating up to 500 permanent jobs.

"We all come from China and miss the food and services there," said real estate agent Sheri Ma, who has long hoped for such a development. "We just can't wait. We're super excited to have this opportunity in Nashville to benefit all communities."

Chinatown's arrival coincides with Nashville's Asian food renaissance. Once criticized for its lack of authentic options, the city's culinary scene has transformed, with a wave of standout restaurants—Choy's Chinese-Southern fusion, Bad Idea's Laos-inspired flavors, Kissler's nationally acclaimed udon noodles, and the upcoming Khmer-infused Little Miss Mao by James Beard nominee Sophia Uong—expanding its cultural landscape.

That momentum carries into sports, too. The Nashville Predators recently celebrated Asian & Pacific Islander Music Heritage Night with live performances inspired by the pipa and the Year of the Snake, featuring jerseys designed by local artist Melissa Francis, who drew from her Chinese heritage.

Like any fast-growing city, Nashville faces challenges—among them unprecedent climate change. Severe storms, winter freezes, and rising heat risks have become more frequent. In response, the city launched a Climate Adaptation and Resilience Plan to expand green spaces, strengthen infrastructure, and mitigate climate risks. These efforts align with AREAA's push for stronger risk assessments, affordable insurance, and resilient housing solutions to help AANHPI families put down roots.

As Nashville's AANHPI community continues to grow, so does the city's potential as an economic and cultural hub. With expanding opportunities, a rich culinary and arts scene, and long-term investments in resilience, it's quickly becoming a top destination for families seeking stability, prosperity, and a thriving sense of place.



Nashville, Tennessee
Chinatown project

ABOUT AREAА

Founded in 2003, the Asian American Real Estate Association of America (AREAА) is a national organization dedicated to improving the lives of the Asian American, Native Hawaiian and Pacific Islander (AANHPI) community through homeownership. AREAА is a powerful national voice not only for its members—housing and real estate professionals—but the communities they serve.

AREAА represents over 19,000 members across 42 chapters in the United States. Our members and partners help us advocate for greater homeownership access, not just for the AANHPI community, but for all. AREAА advocates on behalf of AANHPIs to key decision makers in the U.S. Senate, House of Representatives, Government-Sponsored Enterprises as well as important policymakers in the Federal Housing Finance Agency (FHFA), Consumer Financial Protection Bureau (CFPB), the U.S. Department of Housing and Urban Development (HUD) and other relevant governmental departments and agencies.

AREAА'S ADVOCACY ACHIEVEMENTS:



#NoOther Campaign

AREAА worked with the US Census Bureau to disaggregate Asian housing data from the “Other” category and include it as a standalone category for the first time in its quarterly reports on homeownership by race and ethnicity.

Translations Clearinghouse

AREAА continues to collaborate with the Federal Housing and Finance Agency (FHFA), to create translated resources in Spanish, Chinese, Korean, Vietnamese, and Tagalog on the mortgage glossary web site.

Preferred Language Field

In 2017, AREAА supported the inclusion of a Preferred Language Field on the redesigned Form 1003 or Uniform Residential Loan Application (URLA) in order to better capture data on limited English proficient (LEP) borrowers. While it was initially considered for inclusion in the redesigned form, in 2023 FHFA ultimately determined that the Preferred Language Data Field be included in the Supplemental Consumer Information Form to collect data on a borrower’s preferred language. AREAА continues to work to ensure that data collection and support for LEP borrowers are enhanced throughout the industry.

Eliminating the 1% Rule

AREAА worked to change underwriting standards to more fairly account for student loans that were in deferment when calculating a borrower’s debt-to-income ratio.

Alternative Credit

For over a decade, AREAА has championed the use of alternative credit scoring models beyond the classic FICO. In 2022, the FHFA adopted a ruling to include both VantageScore 4.0 and FICO 10 as approved credit scoring models for mortgage underwriting.

Renters’ Credit

Millions of immigrants have thin credit files that can make it difficult to obtain credit and qualify for a mortgage. In 2022, the FHFA updated its manual underwriting guidelines to allow rental payment history to be considered when evaluating a borrower’s creditworthiness. This change is especially impactful for AANHPI borrowers who may lack traditional credit history but have a strong track record of on-time rent payments.

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