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Recent extreme weather is reshaping where and how Asian American, Native Hawaiian, and Pacific Islander families live

San Diego — With recent extreme weather and disasters rising nationwide, Asian American, Native Hawaiian, and Pacific Islanders (AANHPI) face persistent challenges recovering their homes and livelihoods due to underinsurance, non-traditional incomes, and failing emergency alert systems. During the LA wildfires, more than 12,000 AANHPI residents needed emergency alerts in languages other than English — many received alerts too late, or not at all, which impacted their ability to evacuate safely and participate in recovery efforts.

The [2025 State of Asia America](#) recounts this challenge and more surrounding disaster preparedness, home ownership, and recovery efforts for AANHPI families amid recent extreme weather in the U.S.

“Only three homes in Lahaina have been rebuilt after the wildfires in Hawaii in 2023,” said Jamie Tian, National President of AREAA. “Rebuilding after such a disaster is increasingly unaffordable and many people are unsure of how to recover their homes and lives. Just last year, there were 27 extreme weather events nationwide. We want to better understand how climate impacts home ownership for Asian American, Native Hawaiian, and Pacific Islanders and they can restore connections with their homes and communities.”

More than 60% of AANHPI homeowners rely on mortgages. Along with increasing costs to rebuild after disasters, material shortages, and potential shifts to fixed-rate loans through Fannie Mae and Freddie Mac, home ownership is becoming riskier for AANHPI families.

“REMAX has been a proud supporter of AREAA for many years – in part because both organizations are very much aligned in supporting homeownership opportunities for all,” said Abby Lee, Executive Vice President, Marketing, Communications, and Events of RE/MAX. “We’re also proud to sponsor the State of Asia America Report, because it’s the most comprehensive compilation of Asian American and Pacific Islander real estate, demographic and economic data available today. The insights in the report can help real estate agents elevate their knowledge and level of service, leading to an even better experience for their buyers and sellers.”

By the end of this year, average homeowners could face up to a [75% increase in home insurance rates](#) – a staggering increase over the last five years. Additionally, since 2020, there have been significant increases in [energy costs \(57%\)](#) and [water bills \(24%\)](#) for homeowners in the U.S.

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