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## Nonprofit Helps Boro's South Asians

By Noah C. Zuss

To help educate the community and welcome new members, The Chhaya Community Development Corporation recently held an open house to dedicate its new office space in Jackson Heights.

The event drew several elected officials including representatives from Mayor Bloomberg's Office, Councilman John Liu (D-Flushing) and New York State Senator John D. Sabini (D-Jackson Heights). Also in attendance were immigrant rights advocates from the City-wide Task Force on Housing and members of the Legal Aid Society. The organization also was joined by representatives of the City's Department of Housing Preservation and Development.

Chhaya CDC is a community based nonprofit organization founded in 2000. The organization's mission is to advocate for the housing needs of the South Asian American community. This population is one of the fastest growing in all of New York City and, according to Chhaya, one that is disproportionately affected by inadequate and overcrowded housing.

The group operates primarily as an advocacy group and focuses its work in two main areas-homeownership and financial literacy education, and tenant's rights advocacy. More broadly, Chhaya seeks to influence policy on many levels by working on community based, grass-roots initiatives that advance the cause of immigrant rights throughout the City.

Seema Agnani, Chhaya's executive director, was happy to welcome visitors to the group's new office space, and said that about 60 people from several different areas of New York and beyond came to the event.

"We were very happy. It was a great turnout in the terrible weather and we are extremely pleased," she said.

According to Agnani, participants of Chhaya's workshop series leave more informed and are more likely to become responsible consumers. As one stunned participant said after attending a workshop on homeownership education, "I never knew mortgage brokers could lie to you like this. There is also so much that they just don't tell you."

Agnani explained that "Chhaya's efforts are aimed at educating the local community on their rights and building awareness about potential scams and predatory lending schemes. We hope to ensure that local residents will make strategic and informed choices about their finances, and build wealth for their families for generations to come."

She also mentioned that immigrant communities are uniquely susceptible to predatory lending schemes and spoke of the benefits of community education to combat these trends.

"There is a growing awareness that immigrants and minorities are not building equity in their homes at the same rate as others because they are paying higher interest and getting mortgages they simply cannot afford.

Chhaya wants to address this issue through our homeownership education program, and combat this injustice."

In addition to providing housing education and tenant's rights advocacy, Chhaya also offers free tax assistance to individuals that meet certain criteria.

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To qualify, a person must be a first-time tax filer, not filed the last year and make less that \$40,000 a year with dependants. Some that attended the event also provided donations that will be used to fund the group's ongoing projects, Agnani said.

For more information on Chhaya and its projects, visit [www.chhayacdc.org](http://www.chhayacdc.org) or call (718) 478-3848 .

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