



Recent Accomplishments - July 2008

Chhaya Community Development Corporation is a community-based organization dedicated to encouraging healthy, stable communities through increased participation and greater access to housing and economic development opportunities. Founded in 2000, Chhaya works primarily with the South Asian Americans—immigrants from the regions of Bangladesh, India, Pakistan and Sri Lanka, as well as the diaspora from the Caribbean and other areas. South Asians represent one of New York City's fastest growing ethnic populations and one that is disproportionately affected by substandard and overcrowded housing; and at high risk for predatory lending when entering the home buying market. Chhaya's approach includes community organizing, community development strategies, direct services, education, advocacy, and research.

In the past year, Chhaya has brought on new leadership, conducted a community survey on housing conditions in the community, advocated for tenants residing in neighborhoods of Queens where large scale developers are aggressively pushing residents out and relocated to our new centrally located offices. In addition, we launched the *Equality in Equity Initiative* – offering workshops and counseling for potential buyers and existing owners on homeownership process and predatory lending practices as well as foreclosure prevention. Held in the Queens Public Libraries, the demand for this work is growing and attendance has steadily increased.

Equality in Equity: Homeownership and Foreclosure Prevention Education and Counseling:

Chhaya conducts community education on homeownership and counseling using a curriculum developed for Chhaya by Neighborhood Economic Development and Advocacy Project (NEDAP) in partnership with Freddie Mac, and National Coalition for Asian and Pacific American Community Development (National CAPACD). The program focuses on the basics of homeownership, predatory lending, and informs individuals about their rights as consumers. Tailored to immigrant communities – it also addresses issues such as documentation of income and credit histories.

Chhaya completed three installments of the workshop series over the past year - held the series in the Jackson Heights and Jamaica branches of the Queens Public Library as well as our offices; ***More than ninety people attended these workshops. Participants represented the diversity of Queens ranging from South Asian, Latin American, to African American, Eastern European.*** Chhaya is currently translating materials into Bengali and Hindi/Urdu; and will hold the in-language workshops out of our offices as well as continue our partnership with the public libraries to reach the broader community in Queens in the coming year.

In addition, Chhaya is convening community forums throughout the borough on the foreclosure process to ensure immigrant communities residing in those communities where default rates are increasing are able to access assistance needed and not getting into further trouble.

Affordable Housing: Legalizing Accessory Units

Chhaya is implementing a two pronged strategy to address illegally converted homes in Queens – an important source of affordable housing in the borough of Queens that is often seen as a dangerous burden. Chhaya is developing a program to offer technical assistance to owners on how to legally

renovate and rent basement and first floors of their single and multifamily homes. This way, they will avoid harsh fines, meet safety codes (securing their investment), and enforce rent collection. Tenants can advocate for safe and decent conditions as well as their rights to the unit in court. Currently, Chhaya is assisting a few owners through the process.

To further our position, ***Chhaya developed two brochures: one for buyers on how to ensure all the units a home are legal; and another for owners that have received fines.*** These documents have been reviewed by representatives of the City's Housing Preservation and Development, the Department of Buildings as well as our nonprofit partners. Chhaya is currently translating the brochures into multiple South Asian languages. In addition, Chhaya plans to develop a workshop around the information as well as conducting broad based education work through our existing methods.

In addition to assisting and education owners and buyers, Chhaya conducted groundbreaking research and plans on the issue "***New York's Housing Underground: A Refuge and Resource,***" was developed in partnership with the Pratt Center for Community Development, and can be access on our website (www.chhayacdc.org). This report assesses existing codes and regulations, and makes recommendations to the City about how to address the need for legalization A second report, being developed for New York City's Department of Housing Preservation and Development, in partnership with the Citizens Housing Planning Council (CHPC), is based on an on the ground survey of units in specific geographic regions. ***Chhaya conducted a community based survey of nearly 450 units through out Jackson Heights and Jamaica*** with the capacity to talk to tenants and owners in over ten languages. The findings of this research is currently being analyzed and complied.

Tenant Rights and Referral Services:

Chhaya offered individual assistance at our offices, focusing on tenant rights issues as well as general intake and referrals. ***Chhaya helped over one-hundred and seventy people this year*** with landlord/tenant disputes, Section 8/affordable housing cases (general applications as well as domestic violence cases), and referrals to other social services. We had several successful tenant advocacy cases, including one involving a Bangladeshi reporter who lives in a rent regulated unit in Sunnyside. With a change in management, this building's tenants are now at great risk of displacement, especially as the area continues to rapidly gentrify. Chhaya went to court with our client to ensure he was not being overcharged and succeeded in getting many repairs—some of which had been overdue for more than ten years.

In December, our client testified at a City Council hearing on the issue of tenant harassment, and received resounding applause for his courageous exposure of his landlord's actions. Chhaya is now working with this tenant to organize his building. Chhaya intends to work with Association for Neighborhood and Housing Development and The Legal Aid Society for our organizing effort at the building in 2008. Chhaya continues to broaden its tenant rights work by collaborating with the recently established Predatory Equity campaign – which is organizing in buildings where many South Asian tenants reside.

Women in our community continue to the most vulnerable in a number of areas and we are looking at innovative ways to offer services as well as a safe community space for women to convene.

Community Outreach, Coalition Work and Partnerships

Chhaya promotes its work through direct *outreach around Jackson Heights and Jamaica*, at public events, through advertisements in the Bengali and Urdu press, announcements on ITV. *Through our direct outreach, Chhaya has reached and estimated 500-700 residents of the Jackson Heights and Jamaica communities.* In addition, the *Queen's Public Library* disseminates flyers throughout all of its Queens branches in English, Bengali and Urdu – reaching thousands around the borough.

Chhaya's events are also listed in community calendars of New York 1, Queens Tribune, Queens Chronicle, and Desi Talk. In addition to our own outreach, the Queens Public Library's marketing department sends out regular press released about its programs. Chhaya also appeared as a guest on the Queens Public Television show, "Caribbean Classroom," to discuss issues of predatory lending and foreclosures. The show was repeated a few times on the channel as well as on BCAT in Brooklyn. Chhaya also conducts its education work on homeownership, credit reports and predatory lending on our *monthly cable show on ITV gold.* – reaching an audience of 50,000 around the metropolitan area each show.

Chhaya is one of six organizations participating in the *Immigrant Housing Collaborative*, organized by the New York Immigration Coalition. Through this collaborative, Chhaya is able to share and learn techniques and strategies from our peers, remain up to date on changes in local legislation affecting tenants, and play a lead role in addressing the issues of illegal conversions and predatory lending. As an initial joining project, the members conducted a survey of immigrant housing conditions in New York City, and *Chhaya exceeded its goal of surveys for this effort and submitted 115 completed surveys for the project.* The collaborative will begin offering monthly trainings for staff and tenant leaders in January.

Voter Engagement

Chhaya has partnered with 4 other Asian American organizations to establish the *Voice Your Vote* initiative. Through this effort, the partners have planned a series of joint and coordinated efforts designed to maximize Asian American participation in the upcoming 2008 national, state, and local election cycles. Planned efforts include registering voters, a media campaign, educating voters, get-out-the-vote (GOTV) voter mobilization efforts, and assisting and protecting voters through hotlines and poll monitoring. In addition to work locally in New York, promotional support and linkages have been established with APIA Vote – a national coalition established to bring together Asian American Pacific Islander Community around the national elections. Chhaya was a featured organization at the API Vote Presidential Town Hall meeting this past May in California – raising the issue of predatory lending to the candidates.

Organizational and Staff Development

In addition to the programmatic work, Chhaya has been investing considerable time in energy in building up our organization capacity. We have established new office offices in Jackson Heights, improved our fiscal management capacity, brought on new staff , conducted board development, and are in the midst of a strategic planning. Today, Chhaya has language capacity in Bangla/Bengali, English, Hindi, Nepali, Punjabi, and Urdu among our staff of four.

Recent Press Coverage

Queens Tribune | February 2008 | Nonprofit Helps Boro's South Asians

Queens Chronicle| April 17, 2008| Non-Profit Chhaya CDC Offers Foreclosure Help

Shelterforce Magazine | Winter 2007| Have Community, Will Travel