

Finding a path to

South Asian American Community Development

Report by Chhaya Community Development Corporation



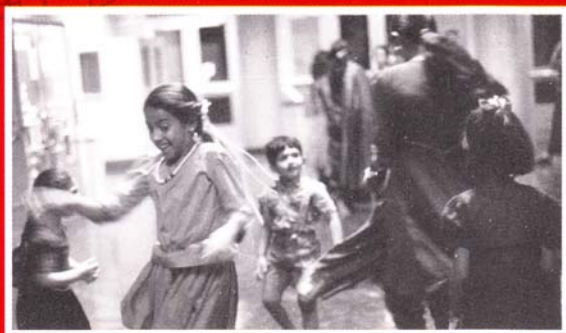
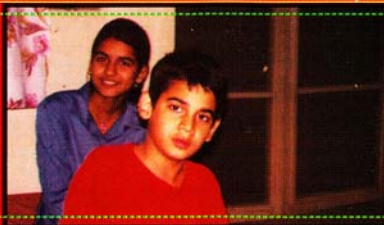
*A report on the Housing &
Community Development*



Needs Assessment of

South Asian Americans

in New York City





Chhaya CDC

Addressing the Community Development Needs of South Asian Americans

On behalf of the Board, staff, interns and volunteers of Chhaya Community Development Corporation (“Chhaya”), we are proud to present “Finding a Path to South Asian American Community Development.”

South Asian Americans — immigrants and their children from the regions and border areas of Bangladesh, India, Pakistan and Sri Lanka, as well as the diaspora from the Caribbean and other areas — make up the second largest Asian immigrant community in the city. This community is also one of the fastest growing new immigrant populations with urgent needs in the areas of housing, immigration and economic development. Chhaya was established in October of 2000 as an affiliate of Asian Americans for Equality (AAFE), a 28-year-old leading community development organization serving Asian American populations in New York.

Chhaya’s mission is to support and advocate for housing and community development needs of the South Asian American communities regardless of class, caste, country of origin or religious affiliation. Further, Chhaya seeks to leverage existing resources by learning and working with existing organizations to establish equal access to systems of support and to promote civic participation. Broadly, Chhaya also seeks to collaborate with other ethnic and minority populations to further better understanding among these communities.

Since September 11th, the already existing housing discrimination, job discrimination and hate crimes have all been exacerbated and have deeply affected the South Asian community both economically and socially. The events following the tragedy of World Trade Center highlights the need for the South Asian community to come together as a strong voice against racism that has led to the unfair victimization and even death of innocent people from the community.

The challenges ahead are great. As a new organization, success is dependent on partnerships, collaborations and innovative strategies geared towards working together as a diverse community. It is in this spirit that we established Chhaya, and we hope to continue to develop in this direction. At this critical juncture in our community’s history in New York City and the U.S., investment in support services for South Asian Americans has never been more vital. We hope that this research will result in direct action and help to define some possible strategies.

Sincerely,

Asad Mahmood
Board President

Vanitha Venugopal
Board Vice President

Seema Agnani
Managing Director

A Report on the Housing and Community Development Needs Assessment of South Asian Americans in New York City

Report By
Chhaya Community Development Corporation

Chhaya CDC Board of Directors
Asad Mahmood | Board President, Director of Deutsche Bank
Christopher Kui | Board Chairperson, Executive Director of Asian Americans for Equality
Vanitha Venugopal | Board Vice President, Associate Program Officer of Surdna Foundation
Lopa Kolluri | Board Treasurer, Senior Finance Service Consultant of the Fannie Mae Foundation

Chhaya CDC Staff
Seema Agnani | Managing Director
Oisika Chakrabarti | Communications, Outreach and Intake Coordinator
Kaveena Singh | ESL Instructor

Study and Conference Supporters
> Asian American Federation of New York
> Citizens Committee for New York
> Fannie Mae Foundation
> MetLife
> MCI WorldCom

Chhaya CDC Supporters 2001
> Asian Americans for Equality
> Deutsche Bank
> Office of the Queens Borough President
Claire Shulman
> United Way of New York City

Data Analysis
Kimberly Gester | New School for Social Research

Content
Jennifer Sun | Columbia University

With special thanks to the following individuals who assisted and advised in our research

- > Asad Abidi
- > Asaghar Choudri
- > Balji Shastri
- > Chaumtoli Huq
- > Mohammad A Quayyum
- > Francis Lam
- > Monami Maulik
- > Peter Lobo
- > Alex Schwartz
- > Premanauth Singh
- > Tanvi Tripathi
- > Mansoor Kahn
- > Parag Khandhar
- > Mala Desai

Cover Design and Page Layout | Julie Chi
Top and Bottom Photographs on Cover | Jaishri Abichandani
Copy and Production Editor | Alice Finer

Table of Contents

- I. Executive Summary
- II. Recommendations
- III. Historical Background of South Asian Americans
- IV. Immigration of South Asian Americans to the U.S.
- V. Data Collection
- VI. Demographics of South Asian Americans
- VII. Housing profile of South Asian Americans in New York City
- VIII. Social Service and Community Development Needs
- IX. Conclusion
- X. Appendix



Chhaya



Research and Survey Team

Seema Agnani
Asma Bajwa Chowdury
Bindhu Mehra
Debanuj DasGupta
Deepa Ratwani
Kuhali Kundi
Navita Kumari
Rawnak Afrose
Riffat Rahman
Roushan Rahman
Satish Chandra
Sunita Thakkar
Vishal Gupta

I. EXECUTIVE SUMMARY

In popular culture and public policy, South Asian Americans¹ tend to be portrayed or perceived as a homogeneous group. In reality, the South Asian American community is extremely diverse with linguistic, regional, social, political and religious differences. Recognizing these differences is critical for successfully enhancing the civic participation and economic integration of South Asians into U.S. society.

The South Asian American community in New York City is the second largest Asian American Group after the Chinese. As a relatively new immigrant community, it faces some of the most urgent housing and social service needs. Yet there are only a few organizations with the capacity and resources to address and advocate for South Asia Americans in a comprehensive way.

A community concentrated primarily in Queens, South Asian Americans have been severely impacted by the city's affordable housing shortage. South Asian American renters face an extremely high risk of homelessness. Many live in poor and overcrowded housing conditions, both despite and as a result of city crackdowns on illegal basement and cellar conversions into unsafe housing. While these crackdowns rightfully eliminate unsafe housing, they shrink the housing stock and provide no alternatives, forcing some of the desperate into even worse conditions.

In October 2000 Asian Americans for Equality (AAFE) launched Chhaya Community Development Corporation (Chhaya) to extend its community and economic development work to include the South Asian American community. Chhaya's name means "shelter," which embodies its mission to address the housing, community and economic development needs of South Asian Americans and other immigrant communities in New York City, regardless of class, caste, country of origin or religious affiliation.

Existing data on the South Asian American community is typically aggregate (often including Afghanis, Bangladeshis, Indo-Caribbeans, Indians and Pakistanis) and therefore incomplete in documenting its diversity — ethnically, linguistically, educationally and economically. As a result, the data for analyzing and interpreting the impact of diversity on housing and economic opportunities, public policy and social services has been inadequate. Furthermore, there is a lack of resources and analysis on housing conditions in the South Asian American community. Chhaya has sought to achieve a deeper understanding of the housing and community

development needs of South Asian Americans in several ways. First, Chhaya launched a Community Development Forum Series to discuss housing issues, such as tenant rights, homeownership and housing discrimination, with South Asian American residents in Queens. Second, Chhaya conducted this Needs Assessment to more precisely define the housing and service needs in New York City. This research is not a comprehensive look at all of the community development needs of this community but rather focuses heavily on issues relating to housing. The results of this survey and research will serve to inform Chhaya's service and advocacy programs. Moreover, it aims to serve as an invaluable and heretofore nonexistent resource for the larger community development and policy-making field.

Methodology

In this report, we summarize information collected from existing data sources, such as the 1990 and 2000 U.S. Census, the 1996 and 1999 Housing and Vacancy Survey (HVS) and the New York City Department of City Planning.

Chhaya CDC also gathered additional quantitative data by using a grass-roots approach. Through outreach to South Asian organizations, random surveying along South Asian American commercial corridors, and community events, it administered a housing and community needs assessment. Reaching an estimated 500 South Asian Americans at 18 venues in the boroughs of Queens, Manhattan, Brooklyn and the Bronx, we gathered 300 completed surveys. Interviews and translations were provided as needed in Bengali, Hindi, Punjabi, Urdu and Gujarati.

However, because numbers alone can not tell the complete story, Chhaya also organized, conducted and collected qualitative data from testimonials at a Town Hall Meeting at Queens Borough Hall and four Focus Group Discussions held in Astoria and Jackson Heights. These forums, some conducted with advocates working in the area of domestic violence, focused primarily on the housing challenges that South Asian Americans are currently facing. (See Appendix)

Demographics

South Asian Americans are the fastest growing and second-largest Asian ethnic group in New York City. From 1990 to 2000, the number of South Asian Americans grew by 111 percent to nearly 220,000. The majority of the South Asian American population in New York City is made up of Indians and Indo-Caribbeans, Pakistanis, Bangladeshis and Sri Lankans (in order of population, from largest to smallest).

The largest population of South Asian Americans in the city can be found in Queens, where at least 40 percent of each South Asian ethnic group resides. Brooklyn has the next largest community. Their concentration in mostly low- to moderate-income communities suggests that decisions about residential location are dictated primarily by housing costs. With increases in rental and housing costs spreading from Manhattan to the other boroughs, compounded by a severe housing shortage, many South Asian Americans have moved to New Jersey and Westchester County over the past decade.

The majority of South Asian Americans are immigrants. As immigration legislation continues to change in response to political and economic forces, such as the rise and fall of demand for cheap labor and the concern for national security, the reasons why South Asian immigrants come to the United States vary considerably, as do their socioeconomic backgrounds. In addition to educational attainment and English-language ability, citizenship status is an influential determinant of employment opportunities and access to housing and social resources.

The extent of the poverty among South Asian Americans is obscured by commonly used statistical averages and by the fact that, because a large proportion of South Asian immigrants do not have legal status, many labor in the informal economy. South Asian Americans occupy high-wage, technical and professional jobs as well as low-wage service jobs. As a result, South Asian Americans tend to be concentrated in both the higher and lower income brackets. Thus, statistics based on averages tend to conceal the many families living in poverty. Higher median income levels may also be a result of South Asian Americans having larger households, which often include more than one wage earner.

Housing

South Asian Americans live in the most overcrowded housing and pay much higher rents than other New Yorkers. One-fourth of South Asian American rental households are overcrowded by federal and municipal standards of no more than one person per room. Only 8.2 percent of New York City's general population falls into that category. In addition to overcrowding, living in illegally converted units is commonplace for South Asian American families. Lower incomes and an extended family structure pose additional challenges to finding safe and affordable housing.

Homeownership for South Asian Americans is also difficult because of the discriminatory and predatory lending practices that target low-income immigrants.

One-fourth of South Asian Americans are homeowners, a low number compared to the approximately 30 percent of New York City residents. In the process of purchasing homes, South Asian Americans commonly experience limited options in financing, incur higher loan fees and pay more for their homes than New York City homeowners in general. Focus group participants indicated that in the process of obtaining financing for the purchase of a home, South Asian Americans are susceptible to predatory brokers and lenders who impose excessive commission fees and debt payments.

Within the South Asian American community, there are populations with specific housing needs. The citywide housing shortage has made it especially difficult for survivors of domestic violence to find safe homes for themselves and their children. Many have experienced harassment and threats of eviction from landlords after leaving shelters for battered women. There is also a need for housing for the disabled and the elderly.

II. RECOMMENDATIONS

The diversity and rapid growth of the South Asian American community are creating significant challenges to policy makers, service providers and community leaders. In order to improve the capacity of South Asian Americans to continue contributing to and benefiting from the economic growth of the city, Chhaya CDC recommends the following to elected officials, public administrations, social service agencies and private funders.

Need for More Partnerships

The diversity of needs within the South Asian American community requires an approach that is tailored to its demographic differences. This role can best be fulfilled by the variety of community-based organizations serving our neighborhoods. The survey results show that housing patterns for South Asian Americans vary considerably both inter- and intra-borough. The number of homeowners in Queens, for example, is much higher than in Brooklyn, the Bronx and Manhattan. Yet, the proportion of renters in Queens who live in unregulated units is much higher than the other boroughs. Cultivating partnerships between the South Asian community and the city's network of community-based organizations will provide the means to address these needs in a more customized manner, given the unique knowledge that these organizations have of the neighborhoods and populations they serve.

Need for Housing Rights Education and Affordable Housing

The higher than average monthly rents paid by South Asian Americans emphasizes the need for more affordable housing, particularly in Queens and Brooklyn. Furthermore, the low proportion of renters who have leases suggests a need for more education and outreach on housing rights so renters can hold their landlords accountable for maintenance and repairs, as well as for harassment or unlawful evictions. Particularly after September 11th, with the heightened level of discrimination against South Asians in the U.S., this area is of particular importance.

Overcrowding is one of the most predominant conditions in this community. As with many other immigrant communities, South Asian Americans often share accommodations to reduce costs as well as to be close to family and community. The longer-term solution to overcrowding of homes and neighborhoods is the development of more affordable housing that can accommodate larger family sizes.

Support and Promote Homeownership Programs

The survey reveals that homeownership in the South Asian American community has been fostered largely by personal, informal networks rather than public programs. A large proportion of the homeowners surveyed, for example, selected their brokers based on referrals from family members and friends. In addition, many felt that they were not given more than one option for financing the purchase of their home.

These issues can be addressed by:

- Developing and promoting homeownership programs for first-time buyers
- Offering subsidy programs that will lower down payments
- Providing public intervention to prevent predatory lending in South Asian and immigrant communities by lenders and mortgage brokers using false income statements that entice owners to take on mortgages that their incomes cannot support
- Technical assistance and resources for homeowners, particularly in the areas of financial management, maintenance responsibilities of owning a home, the process of legally adding units, and how and why it is beneficial to be more involved in neighborhood development

Develop Transitional Housing for Special Needs Populations

Overcrowding and unsafe housing conditions are prevalent in the South Asian American community. As a consequence, it is easy to overlook the needs of special populations, such as domestic violence survivors, domestic workers, the disabled and the elderly. As the survey shows, however, these populations are severely affected by the housing crisis. Providing affordable housing for these special needs populations, therefore, must be a priority.

Continue to Gather Additional Data and Fund Research

More research is needed on the specific challenges facing South Asian communities. Additional areas of research that were not covered in the survey, or that require further study include:

- Fair housing
- Employment
- Public education
- Community spaces

As public funding for housing and social service programs becomes more scarce, the effectiveness of programs would be significantly improved by a more detailed understanding of how ethnic, linguistic and cultural diversity within the South Asian American community impacts their needs and access to economic and community development resources.

III. HISTORICAL BACKGROUND OF SOUTH ASIAN AMERICANS

The definition of South Asian American identity is constantly emerging and evolving because of the heterogeneity among South Asian immigrants, the vast geographic areas of their origin and the relatively short existences of their homelands as independent nation-states.

The South Asian American community in New York City is composed of immigrants and their families from Bangladesh, India, Pakistan and Sri Lanka. Afghanis, Bhutanese, Indo-Africans, Indo-Caribbeans, Nepalese, Tibetans and other diasporas of South Asia are also considered South Asian, but their populations are too small or not clearly identified in Census data to include in this report. Many languages are spoken within the South Asian community. The most common in New York City include Bengali, Gujarati, Punjabi and Urdu. In addition to ethnic and linguistic diversity, South Asian American communities have great religious diversity practicing many religions such as Buddhism, Christianity, Hinduism, Islam, Jainism, Judaism and Sikhism.

While South Asian civilizations have flourished for thousands of years, independent of foreign rule, their contemporary formation as nation-states has largely been shaped by the dismantling of British colonialism. The British stayed in India from 1857 until 1947, when the India Independence Act established India and Pakistan as separate, independent nations. The separation of the nations was largely along religious lines, with the majority of Hindus establishing residency in India and Muslims going to Pakistan. Conflict arose around the separation, and it continues today.

Bangladesh emerged as an independent state in 1971, and Sri Lanka gained independence from Britain in 1948, after it became the first country in Asia to implement universal suffrage in 1930.

Indo-Caribbeans are descendants of Indian indentured laborers who were brought to cut sugarcane in the Caribbean 150 years ago, after the abolition of slavery there. Political repression, discrimination and slumping economies forced many Indo-Caribbeans from Guyana and Trinidad to seek economic opportunities in New York City.²

IV. IMMIGRATION OF SOUTH ASIAN AMERICANS TO THE U.S.

A large majority of immigration from South Asia to the United States occurred during two phases of U.S. history and immigration legislation. The early phase of South Asian immigration took place between 1899 and 1914 as immigrants from various parts of Asia moved to the West Coast. The second phase of South Asian immigration began after 1965, when the new Immigration and Naturalization Act reversed decades of discrimination that favored immigrants from Europe and permitted little or no legal immigration from Asia, the Pacific, Latin America and Africa.³

Since each phase had a specific and distinct historical context from the other, the immigrants involved are quite different. In the first phase, most of the immigrants were male farmers from India's Punjab region. These laborers were lured by Canadian railroad and steamship companies to the Pacific Northwest.

Along with Chinese and Japanese immigrants, South Asian Americans were resented by labor unions and white protectionists who feared competition from immigrant labor. Anti-immigrant sentiment was subsequently formalized by a total stoppage of Alien Immigration in 1914. In 1923, the Supreme Court ruled that South Asians were not eligible for

naturalization. The California Alien Land Law revoked South Asian American land purchases and forbid them from buying or leasing land. Under these discriminatory policies, many South Asians left the U.S.

During World War II, public support for South Asian Americans increased as the prospect for Indian independence grew. After the war, the 1946 Asian American Citizenship Act reversed the earlier Supreme Court decision and allowed naturalization and set an annual quota for South Asian immigration at 100 per year.

It was the 1965 Immigration and Naturalization Act, however, that significantly increased the flow of South Asian immigrants to the United States, as it did for other Asian groups. Under the 1965 laws, visas were issued on the basis of family reunification or work skills acquired in the U.S. The first waves of South Asian immigrants came primarily under occupational preferences, and most were urban, highly educated professionals migrating as families. Recent immigrant flows are based primarily on family reunification and generally have lower levels of education and work skills.

Along with changes in immigration legislation, the restructuring of the global economy has significantly contributed to the dramatic increase of South Asian flows to the U.S. Fuelled by the demand for high-tech workers in the U.S., for example, 400,000 Asian Indians were admitted last year under the H1-B visa program, which is the primary method for bringing in professional-level foreign employees.⁴

While the recent increase of Indians (immigrants with temporary visas) to the U.S. can be attributed in large part to the H1-B visa program, the increase of immigration from Pakistan, Sri Lanka and Bangladesh is a result of the diversity visas program. Part of the 1990 Immigration Act, this program sought to promote immigration diversity from countries with low percentages of immigration to the U.S. As part of the program, Pakistanis, Sri Lankans and Bangladeshis could apply, but not Asian Indians, and applicants for the lottery had to have 12 years or a high school level of education and recent work experience. Consequently, Bangladeshi immigration to New York City nearly doubled in the 1995-1996 period, from 1,900 in the early 1990's to 3,700. Almost one-half of Bangladeshis entered under the diversity visa program.⁵

There are estimates of the total number of Indo-Caribbeans in New York City, but it is unclear at this point, because they alternately refer to themselves as Asians, blacks or "other" on census forms.⁶ This also

contributes to their marginalization within the South Asian American community, many members of which do not acknowledge Indo-Caribbeans as part of their community. For thousands of Indo-Caribbean families in New York City, Census 2000 had special significance. Many of them were counted for the first time, because a large number of these families migrated to America from Guyana and Trinidad in the last five years.⁷

V. Data Collection

In this report, we summarize information collected from existing data sources, such as the 1990 and 2000 U.S. Census, the 1996 and 1999 Housing and Vacancy Survey (HVS), and the New York City Department of Planning. Data from the 2000 Census was used for analysis whenever possible, however not all the reports were available when this report was completed. In such instances, the 1990 Census is cited.

In order to supplement available data, Chhaya CDC also gathered additional quantitative data by using a grass-roots approach. Through outreach to South Asian organizations and surveying along South Asian commercial corridors and community events, Chhaya administered a housing and community needs assessment survey to 300 South Asian heads of households (from a pool of an estimated 500 individuals) throughout New York City. Interviews and translations in Bengali, Hindi, Punjabi, Urdu, and Gujarati were provided to assist participants as needed. Staten Island was not included in the survey.

We recognize that the original data presented from the survey was not collected using rigorous research methods and that the survey sample is not a statistically representative sample of the South Asian American community in New York City. However, this data presents important insight on these growing communities in New York City and underlines the critical gap between the need for detailed data concerning the South Asian American community and what is provided by national and other accepted data sources.

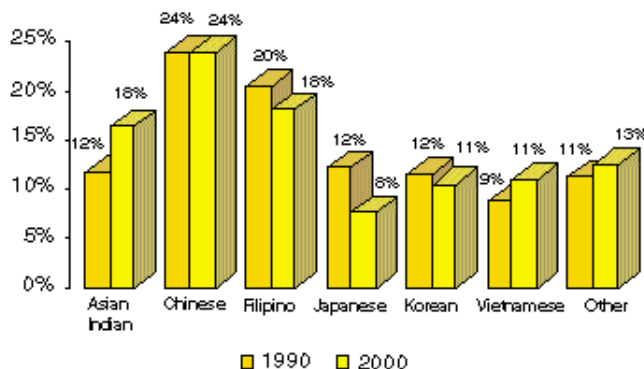
VI. DEMOGRAPHICS OF SOUTH ASIAN AMERICANS

Nationally

The South Asian American population stands at 1,678,765 as of the 2000 Census compared to 815,447 in 1990. This represents a 106 percent increase, the largest of any ethnic group within the Asian American population. The Asian American community is the fastest growing community as a whole in the United States. It grew from 6.9 million (2.8 percent of the total population) to 10.2 million (3.6 percent of the total population), a 48.26 percent increase overall from 1990 to 2000.

The South Asian American population has grown dramatically along with the general Asian American population. It has risen to become the third largest Asian American group in the U.S. after the Chinese and Filipinos, now at 16.4 percent of Asian Americans nationally. Ten years ago, South Asians ranked the fourth among Asian American groups.

Graph 1: Asian American Population in U.S. by Ethnic Group, 1990 – 2000



Source: Indian American Center for Political Awareness
*Six largest groups shown.

Ethnic Distribution in NYC

Asian Americans are one of the fastest-growing segments of New York City's population (second to the "other" category in the U.S. Census). From 1990 to 2000, the number of Asian Americans increased by almost 60 percent, from 489,851 to 783,058. (Table 1).⁸

Table 1: Ethnic Groups in New York City, 1990-2000

Ethnic Group	1990 Totals	1990 (%)	2000 Totals	2000 (%)	1990-2000 Change	1990-2000 Change (%)
White, Nonhispanic	3,163,125	43.2%	2,801,267	35.0%	(361,858)	-11.4%
Black, Nonhispanic	1,847,049	25.2%	1,962,154	24.5%	115,105	6.2%
Asian, Pacific Islander	489,851	6.7%	783,058	9.8%	293,207	59.9%
Hispanic	1,783,511	24.4%	2,160,554	27.0%	377,043	21.1%
Native American	17,871	0.2%	17,321	0.2%	(550)	-3.1%
Other	21,157	0.3%	58,775	0.7%	37,618	177.8%
Two or More	-	-	225,149	2.8%	-	-

Source: 1990 and 2000 U.S. Census

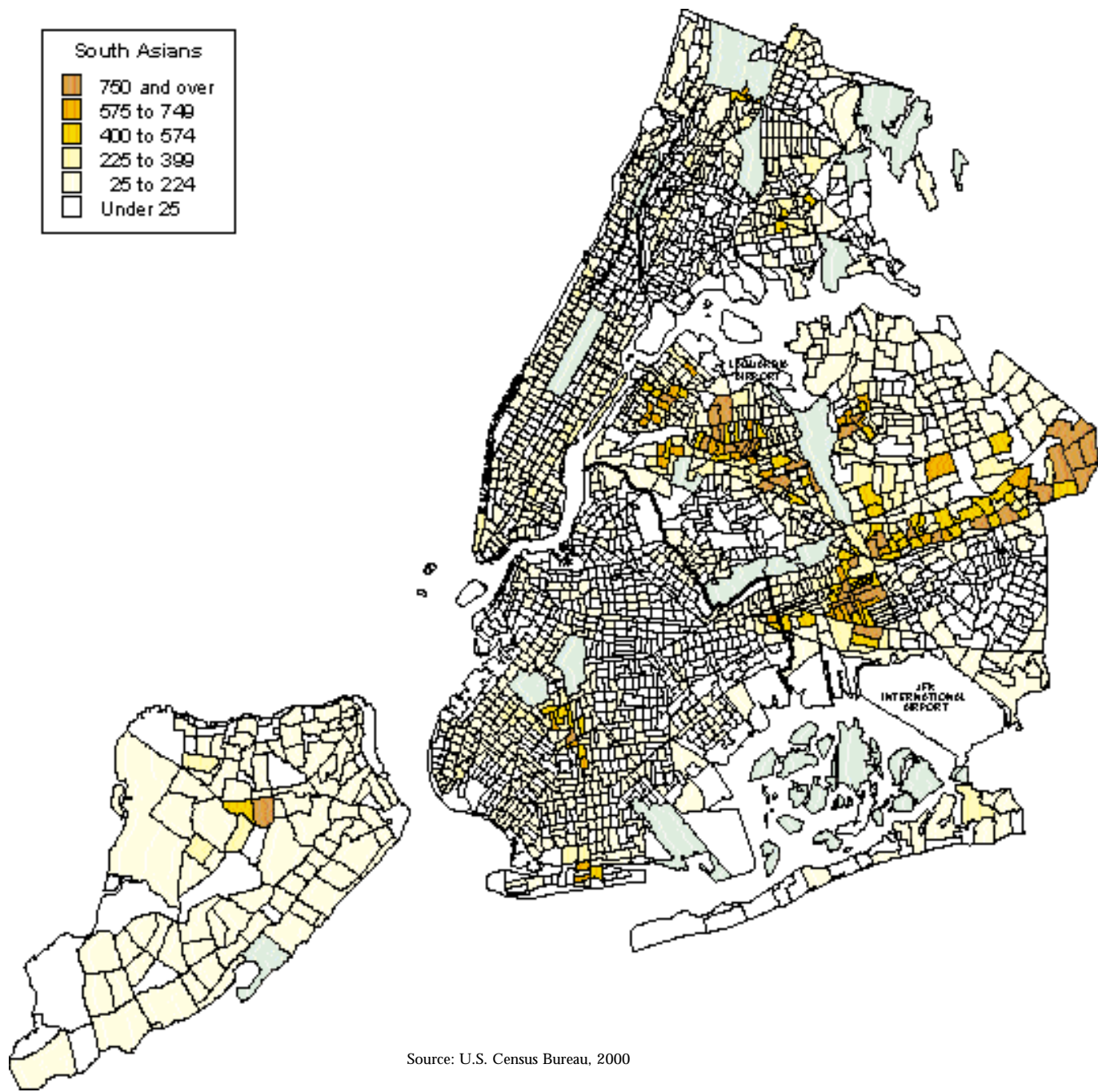
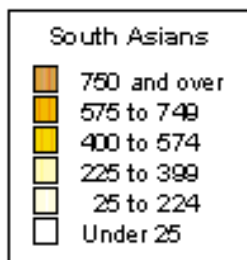
South Asians are 27.5 percent of the city's Asian American population, the second-largest Asian ethnic group after the Chinese (Table 2). Within the South Asian American population, Indians are the largest ethnic group (21.7 percent), followed by Pakistanis (3.1 percent), Bangladeshis (2.4 percent) and Sri Lankans (0.3 percent).

Table 2: Asian Subgroups in New York City, 1990-2000

Ethnic Group	1990 Number	1990 (%)	2000 Number	2000 (%)	1990-2000 Change	1990-2000 Change (%)
Asian Indian	94,590	18.5%	170,899	21.7%	76,309	80.7%
Pakistani	13,501	2.6%	24,099	3.1%	10,598	78.5%
Bangladeshi	4,955	1.0%	19,148	2.4%	14,193	286.4%
Sri Lankan	811	0.2%	2,033	0.3%	1,222	150.7%
Chinese	238,919	46.9%	361,531	45.9%	122,612	51.3%
Korean	69,718	13.7%	86,473	11.0%	16,755	24.0%
Cambodian	2,565	0.5%	1,771	0.2%	(794)	-31.0%
Filipino	43,229	8.5%	54,993	7.0%	11,764	27.2%
Indonesian	1,443	0.3%	2,263	0.3%	820	56.8%
Japanese	16,828	3.3%	22,636	2.9%	5,808	34.5%
Malaysian	845	0.2%	1,368	0.2%	523	61.9%
Thai	3,944	0.8%	4,169	0.5%	225	5.7%
Vietnamese	8,400	1.6%	11,334	1.4%	2,934	34.9%
Other, 2 or more	10,207	2.0%	24,330	3.1%	-	-
Total Asians	509,955	100.0%	787,047	100.0%	277,092	54.3%

Source: 1990 and 2000 U.S. Census

Residential Settlement of South Asians in New York City, 2000



Source: U.S. Census Bureau, 2000

Settlement Patterns

The newer pattern of South Asian American migration and settlement is unlike the earlier phase in many ways. Settlement has shifted away from the rural base in California to more urban areas, and new immigrants come from all over South Asia rather than from a few regions of India. Because they immigrated after 1965 and so many are employed in industrial and service sectors of the economy as scientists, engineers and health professionals, South Asian Americans are more concentrated in urban areas than the general U.S. population. About 70 percent are concentrated in the eight major industrial-urban states: New York, California, New Jersey, Texas, Pennsylvania, Michigan, Illinois and Ohio.⁹

The top ten neighborhoods of settlement were all located in Queens: Flushing, Elmhurst, Forest Hills/Kew Gardens, Astoria, Jackson Heights, Woodside, Richmond Hill, Northern Queens Village, Corona and Jamaica-Hillcrest, according to the New York City Department of Planning.

Brooklyn has the second-largest population of South Asian Americans, almost 15 percent, followed by Bronx, Manhattan and Staten Island (Table 3).

Table 3: Comparison of South Asian Subgroups by Borough, 2000

Borough	Asian Indian	2000 (%)	Bangladeshi	2000 (%)	Pakistani	2000 (%)	Sri Lanken	2000 (%)
Manhattan	14,630	8.6%	819	4.3%	952	4.0%	276	13.6%
Queens	109,114	63.8%	12,786	66.8%	11,210	46.5%	811	39.9%
Bronx	15,258	8.9%	1,691	8.8%	1,042	4.3%	122	6.0%
Brooklyn	25,404	14.9%	3,795	19.8%	9,903	41.1%	141	6.9%
Staten Island	6,493	3.8%	57	0.3%	992	4.1%	683	33.6%
Total	170,899	100%	19,148	100%	24,099	100%	2,033	100%

Source: 1990 and 2000 U.S. Census

The most popular destination in New York City for South Asian American settlement is Queens. In 2000, almost 64 percent of Asian Indians, 67 percent of Bangladeshis, 47 percent of Pakistanis and 40 percent of Sri Lankans lived in Queens. Richmond Hill and Ozone Park in southern Queens, have a very large Indo-Caribbean population, primarily from Guyana.¹⁰

Household Composition

The majority of South Asian American households (65.4 percent) are married couples, compared to 40 percent of New York City households in general. The proportion of single-male households for South Asian Americans, however, is slightly higher (15.6 percent) than that of all New Yorkers (15 percent). In sharp contrast, only 3 percent of South Asian American households are headed by single-females, compared to 23 percent for all households in New York City (Table 4).

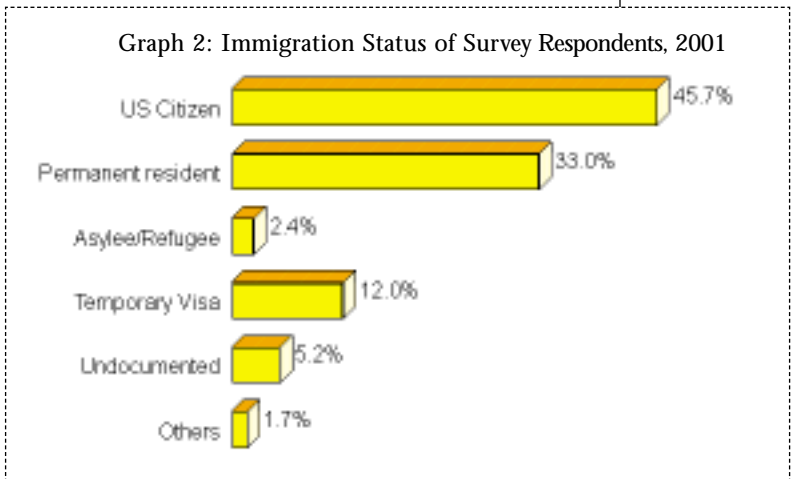
Table 4: Household Composition of South Asians in New York City, 1990

	Total in NYC	Total in NYC (%)	South Asians in NYC	South Asians in NYC (%)
Married Couple	1,111,889	39.6%	19,908	65.4%
Single Parent Family	629,954	22.4%	4,843	15.9%
Single-Male Household	421,244	15.0%	4,760	15.6%
Single-Female Household	644,882	23.0%	927	3.0%

Source: 1990 U.S. Census

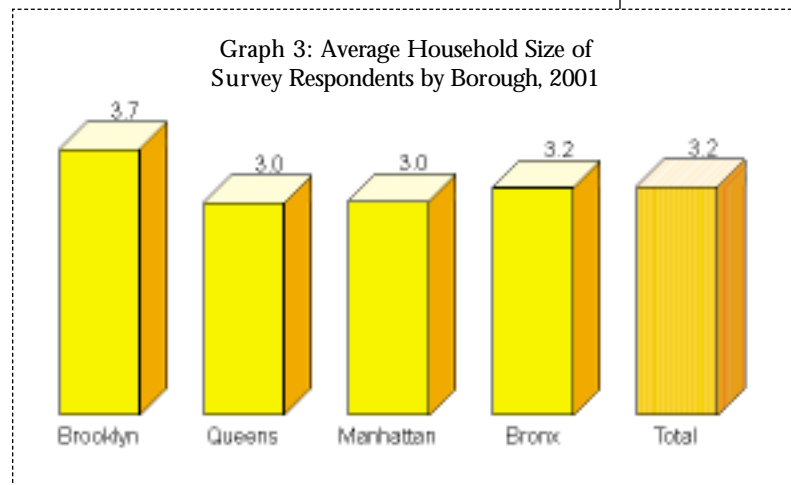
Immigrant Status

Graph 2 shows that more than half of the survey respondents (54.3 percent) were immigrants. One third of the respondents were either permanent residents or green card holders; 12 percent of the respondents were on temporary visas and 5.2 percent were undocumented aliens.



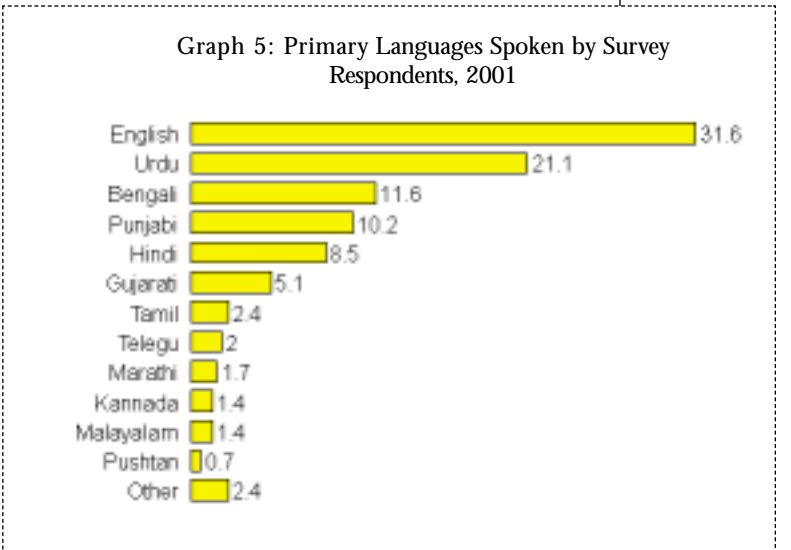
Household Size

According to our survey, the average household size was 3.2 people (Graph 3). In contrast, the average household size reported in the city was 2.6 people in 1996.¹¹ In addition, more than half of survey respondents (58.7 percent) lived with three or more people in their households. One quarter of respondents (26.3 percent) live alone.

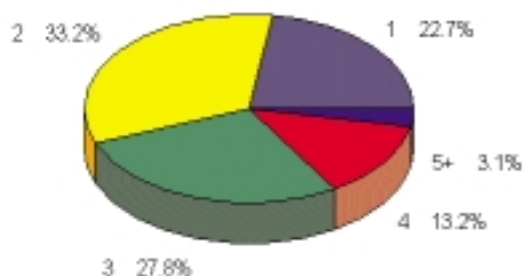


Languages Spoken

Reflecting the linguistic diversity of the South Asian American community, more than 12 languages were represented among survey respondents. Nearly a third of respondents spoke some English. About 77 percent of individuals surveyed lived in households where at least two languages were spoken. Languages most commonly spoken in the homes of survey respondents included Urdu, Bengali, Hindi and Punjabi.



Graph 4: Number of Languages Spoken by Survey Respondents, 2001



Age

According to the New York City Department of Planning, the South Asian American population in

New York City is a relatively young one. Over one-fourth of Asian Indians, Bangladeshis and Pakistanis are under the age of 18 (Table 5). A relatively large proportion of the South Asian population is middle-aged; almost 42 percent of Asian Indians, 36 percent of Bangladeshis and 37 percent of Pakistanis are between the ages of 25 and 44. (The

average age of Chhaya’s survey respondents was 40.5 years.)

In contrast, less than 5 percent of South Asian Americans are 65 years or older. This age distribution can be attributed to the relatively high number of students and working families that emigrate from South Asia to New York City. Traditionally, since the search for employment has fuelled immigration, many immigrants groups tend to be younger than the general population.

Household Income Distribution and Median Household Income

The median household income for South Asian Americans in the 1990 Census was \$35,000,

considerably higher than the median household income of New York City in general (\$29,058). In addition, the proportion of South Asian Americans earning between \$15,000 and \$75,000 is higher than for New Yorkers overall. However, this is often because there are more income-earning members living in the same household in the South Asian American community than in most New York City households.

It is important to note that these numbers do not reflect the income of many immigrants that are unaccounted for in the Census. Many immigrants are not legal or are doubling up and are therefore not included in the Census. The range of incomes of survey respondents ranges from as little as \$20 per day to as much as \$120,000 annually, averaging \$35,529 a year working 41 hours per week.

Table 5: Age distribution of South Asian Immigrants in New York City, 1990-1994

Country	Total	Under 18	18-24	25-44	45-64	65 & Over	Median
India	14,486	25.4%	13.2%	41.6%	15.6%	4.2%	28
Bangladesh	9,556	28.6%	26.0%	36.4%	7.1%	1.9%	23
Pakistan	7,465	34.1%	16.7%	36.5%	10.7%	2.0%	24

Source: New York Department of City Planning, 1996

Graph 6: Average Number of Years in the U.S. for Survey Respondents, 2001

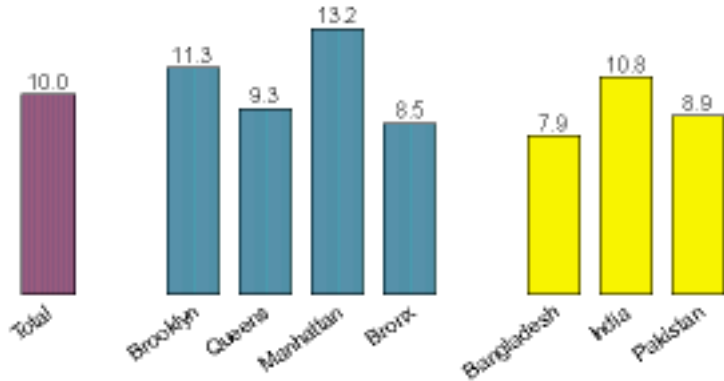


Table 6: Household Income Distribution in New York City, 1990

	Total NYC	Total NYC (%)	South Asians in NYC	South Asians in NYC (%)
None or Loss	73,037	2.6%	809	2.7%
Less than \$5,000	179,747	6.4%	1,135	3.7%
\$5,000-\$9,999	322,642	11.5%	1,328	4.4%
\$10,000-\$14,999	211,627	7.5%	1,901	6.3%
\$15,000-\$24,999	438,157	15.6%	5,164	17.0%
\$25,000-\$34,999	390,292	13.9%	4,858	16.0%
\$35,000-\$49,999	443,946	15.8%	5,483	18.0%
\$50,000-\$74,999	411,148	14.6%	6,016	19.8%
\$75,000-\$99,999	167,957	6.0%	2,207	7.3%
\$100,000-\$149,999	105,301	3.8%	889	2.9%
\$150,000 and over	64,115	2.3%	648	2.1%
Median Income	\$29,058		\$35,000	

Source: 1990 U.S. Census

Educational Attainment

Reflecting class polarization within the South Asian American community, the levels of educational attainment for South Asian Americans show two extremes, one at the high end and another at the lower end. While 28 percent of South Asian Americans in New York City are college graduates, compared to 17.3 percent of all New Yorkers, almost 40 percent have less than a high school education (Table 7).

The survey provides additional information on the educational attainment of South Asian Americans in New York City by distinguishing between educational attainment in and outside the U.S. The majority of survey respondents (80.7 percent) were educated outside of the U.S., and hence often unable to obtain employment and access resources appropriate to in their levels of educational attainment.

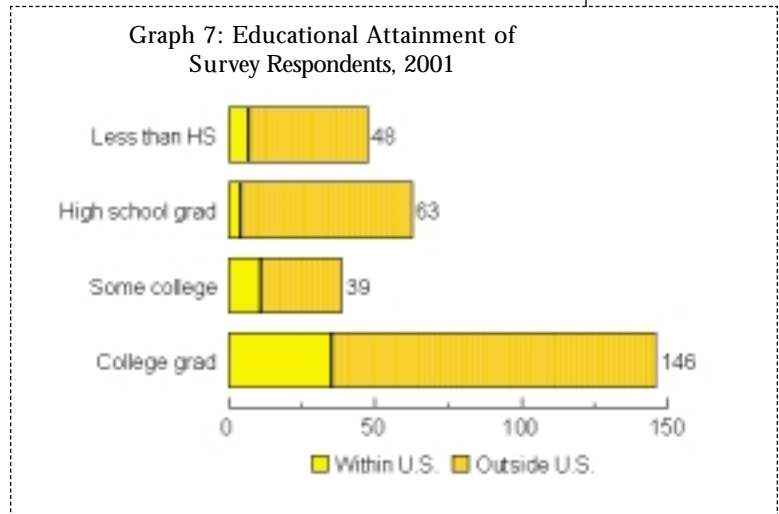


Table 7: Educational Attainment of South Asians in New York City, 1990

	Total NYC	Total NYC (%)	South Asians in NYC	South Asians in NYC (%)
Less than HS	3,089,340	44.3%	39,587	39.9%
HS Grad Only	1,507,080	21.6%	17,032	17.2%
Some College	1,169,381	16.8%	14,884	15.0%
College Graduate	1,208,341	17.3%	27,777	28.0%

Source: 1990 U.S. Census. Data represents age 18 and older.

Workforce Composition

South Asian Americans occupy both high-wage technical jobs and low-wage service and manufacturing jobs. Over one-third of South Asian Americans in New York City work in professional and technical jobs (Table 8). Another third work in sales or provide administrative support. One-third of South Asian Americans work in service and manufacturing. Fifteen percent of South Asian Americans work as operators, fabricators or laborers in the city, a higher proportion than for New York City residents in general.

Table 8: Occupational Distribution of South Asian Americans in New York City, 1990

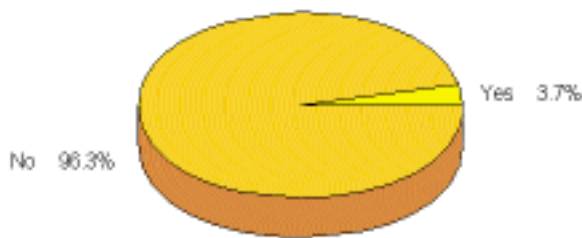
Occupation	Total NYC	Total NYC (%)	South Asians in NYC	South Asians in NYC (%)
Professional and Technical	1,283,257	30.3%	19,348	30.2%
Sales, Admin. Support	1,351,992	32.0%	21,536	33.6%
Service	697,184	16.5%	8,563	13.4%
Farming, Fishing & Forestry	13,858	0.3%	225	0.4%
Precision Production	319,202	7.5%	4,497	7.0%
Operators, Fabricators, Laborers	534,917	12.6%	9,684	15.1%
Unemployed and Other	29,907	0.7%	216	0.3%

Source: 1990 U.S. Census

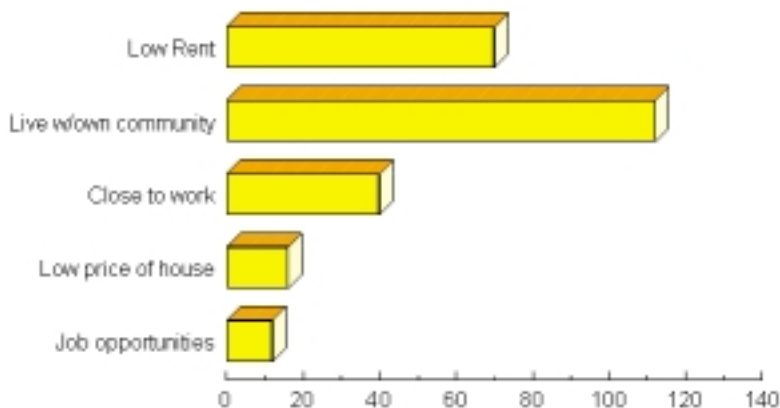
Public Assistance

Less than 10 percent of South Asian Americans received public assistance in 1996 (7.6 percent) compared to 16.1 percent of New York City residents, according to the Housing and Vacancy Survey. Among survey respondents only 3.7 percent indicated receiving public assistance. These low numbers reflect several factors, including language barriers, fear of the impact on family members' immigrant status, and the stigma attached to being on welfare, which deters immigrants from applying for or reporting that they receive public assistance.

Graph 8: Percentage of Survey Respondents Receiving Public Assistance, 2001



Graph 9: Reasons for Choosing Neighborhood by Survey Respondents, 2001



VII. HOUSING PROFILE OF SOUTH ASIAN AMERICANS IN NEW YORK CITY

Overall Housing Trends in New York City (1996-1999)

According to the 1999 Housing and Vacancy Survey (HVS), the 1999 vacancy rate was significantly lower than 5 percent, which amounts to the legal definition of a housing emergency in the city. The 1999 HVS reports a citywide decrease of 17,000 vacant-for-rent units, lowering the vacancy rate for units available for rent in the city from 4 percent in 1996 to 3.2 percent in 1999. In this period, the rental vacancy rate declined in all boroughs except Staten Island.

Furthermore, the number of low-rent units declined and the number of high-rent units increased substantially between 1996 and 1999. In April 1999, the number of units with monthly gross rents of less than \$400 declined by 6.5 percent. On the other hand, the number of units with monthly gross rents of \$1,000 or more increased by 16.5 percent.

The crowding situation became more serious in 1999 compared to 1996. The proportion of renter households that were crowded (more than one person per room) in 1999 was 11 percent, an increase over 1996 when the crowding rate was 10.3 percent.

Relationship to the Neighborhood

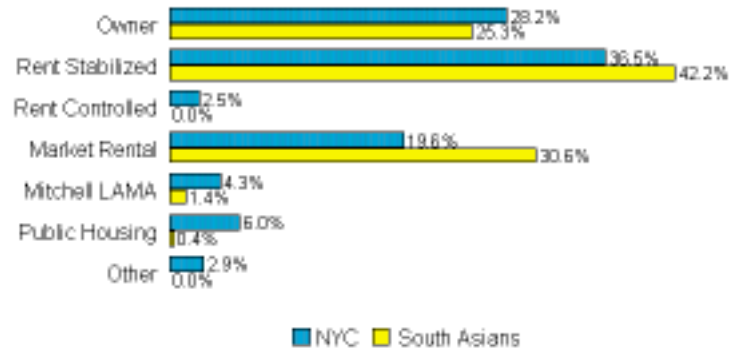
Almost half of the survey respondents lived in ethnically diverse neighborhoods (49.2 percent), while almost a third described their neighborhoods as either South Asian (20.7 percent) or Asian (11.3 percent). Almost three-quarters of respondents indicated that they had a good relationship with their neighborhood. One-quarter were members of a community organization.

Among the reasons for choosing a particular neighborhood, the top choice (37.3 percent of survey respondents) was to live with their own community; 23.3 percent chose the neighborhood for low rent and 13.3 percent for its proximity to work. More than 50 percent of respondents travel to work by train or subway, 29.8 percent drive to work, 10.6 percent walk and 6.4 percent take the bus. These patterns do not vary much by borough.

Housing Types

Looking at HVS data, 25 percent of South Asian Americans in New York City are homeowners, slightly less than the 28 percent of the city's general population who own homes. Just over 30 percent of South Asians, however, live in market-rate rentals, compared to only 20 percent of New Yorkers. Furthermore, South Asian Americans are underrepresented in public housing, as well as other types of government-subsidized housing, such as Mitchell Lama Rentals, Co-ops and HUD-regulated units. Although 1999 Housing Type data is available from the Housing and Vacancy Survey, it is not being shown here, because the proportions of South Asians in each category are not yet available for comparison.

Graph 10: Comparison of Housing Types Occupied by New Yorkers and South Asians, 1996

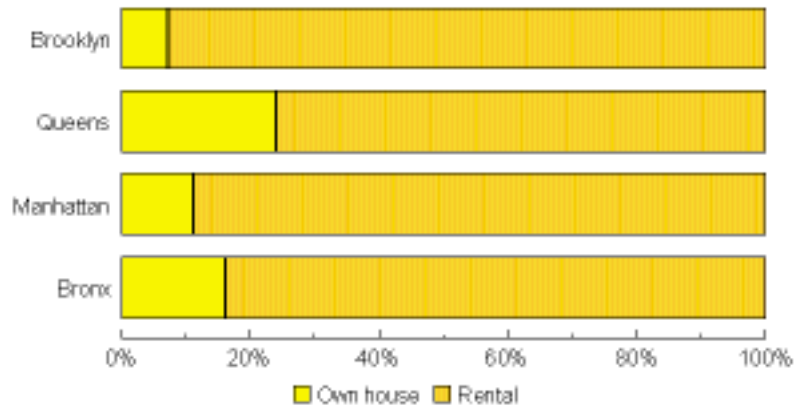


Source: 1996 Housing Vacancy Survey

Tenure

In 1996 the Housing and Vacancy Survey showed that almost three out of four South Asian Americans were renters (74.4 percent) compared to 70 percent of New York City residents. Of the 300 survey respondents, 80.6 percent rent or sublet the places in which they live. Housing tenure varies by borough. The proportion of respondents who are renters is higher in Brooklyn (91.4 percent), Manhattan (88.9 percent) and the Bronx (83.9 percent) than in Queens. Almost one-quarter of Queens residents own their homes.

Graph 11: Housing Type by Borough for Survey Respondents, 2001

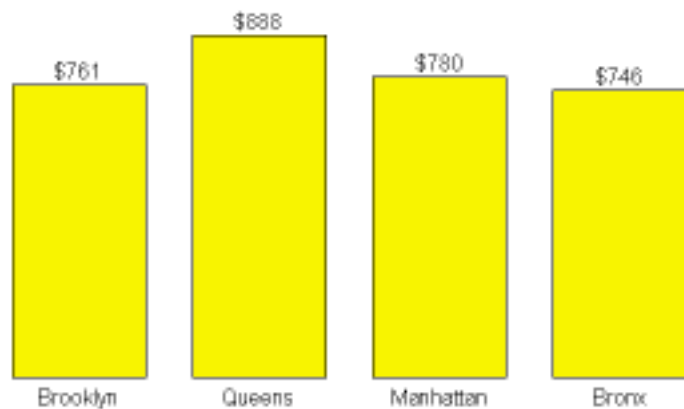


Renters

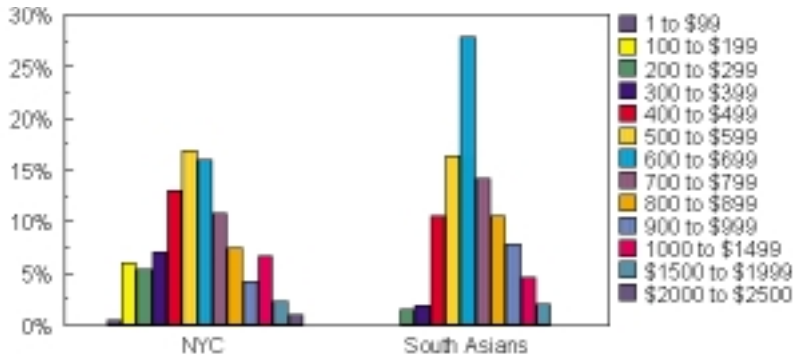
Although rental types for South Asian Americans vary by borough, the survey results show Queens renters paying the highest monthly rent. All of the survey respondents pay higher rents than New Yorkers in general, almost a quarter live in unregulated units and almost half do not have a lease.

Among the responses to the question of housing type, survey results were consistent with that of the HVS data (discussed in previous section), however many were not able to respond. Of the more than three quarters of the survey respondents who rent, more than one-third reported not knowing what type of apartment they live in.

Graph 12: Average Monthly Rent for Survey Respondents, 2001



Graph 13: Monthly Contract Rent Distribution, 1996



Source: 1996 Housing Vacancy Survey

In Queens, residents largely lived in either unregulated apartments (27.9 percent) or rent-regulated apartments (24.6 percent). More respondents in Manhattan and Brooklyn lived in rent regulated units (38.9 percent and 29.3 percent, respectively) than in Queens or the Bronx. Only five respondents indicated they live in New York City Housing Authority or Section 8 apartments.

Among focus group participants, common tactics used by landlords to evict undesired tenants were verbal threats of eviction, deprivation of necessary services and sometimes even physical abuse. Furthermore, South Asian Americans are often victims of illegal lockouts, where landlords lock tenants out of their apartments and remove their belongings without using the proper channels.

Three quarters of the renters lived in either one- or two-bedroom apartments. Almost 28 percent of renters in Manhattan, however, lived in three- or four-bedroom apartments, whereas only 11.7 percent of renters in Queens lived in larger apartments.

Only 51.9 percent of renters had a lease. The smallest proportion of renters had leases in Manhattan (33 percent) compared to the 74 percent of renters who had leases in the Bronx. Almost two-thirds of renters in the survey (62.8 percent) paid their monthly rent by check. For those who paid their rent in cash, all of them received a rent payment receipt from the landlord.

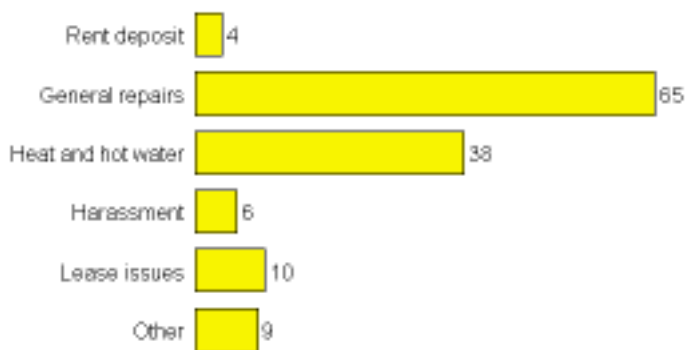
Of the renters surveyed 16.7 percent indicated that they paid an additional amount of money to the superintendent, manager or landlord in order to rent. This figure did not vary considerably by borough. For those who did pay “key money,” the average amount was \$1,154. Respondents in Brooklyn paid \$1,889 on average, while renters in Manhattan paid \$800.

Graph 12 shows that the average monthly rent paid by survey respondents was highest in Queens (\$888) and lowest in the Bronx (\$746). The average monthly rent paid for all renters was \$824.

This figure is significantly higher than the 1999 Housing and Vacancy Survey estimate, which shows that New York City residents paid an average monthly rent of \$782.

A comparison of monthly rental values between New Yorkers and South Asian Americans in the city shows that a greater proportion of South

Graph 14: Problems Renters Reported with Current Living Situations, 2001



Asian Americans pay monthly rents in the \$600 to \$1,000 range than other New Yorkers. Looking at Graph 13, almost 33 percent of South Asian Americans pay monthly rents of \$600 to \$700 compared to 16 percent of New York renters in general. Moreover, while approximately 23 percent of New Yorkers pay monthly rents in the range of \$700 to \$1,000, over 33 percent of South Asian Americans fall within the same range.

Homeowners

According to the 1996 Housing and Vacancy Survey, rates of homeownership within the South Asian American population in the city was around 22 percent, which is low compared to 42 percent of Whites, 35 percent Asian Americans and 29 percent of Blacks (only 14 percent of Latinos owned homes). Furthermore, survey results indicated that South Asian Americans were paying more for the purchase of a home than New York City residents in general. Also, survey respondents expressed being offered limited options for financing.

Almost one-fifth of survey respondents were homeowners (17.4 percent). More than three-quarters of those owned either a single-family home (50 percent) or a two-family home (29.2 percent). The majority of homeowners (76.9 percent) lived in Queens; none lived in Manhattan.

The average price paid for a home by survey respondents was \$223,698. The 1996 Housing and Vacancy Survey estimated that the median purchase price for a home in the city was \$175,000. Consistent with market trends, the average price paid for a home in Manhattan was the highest at \$234,000, while \$162,000 was the lowest average price paid for a home in Brooklyn. The average price paid for a house in Queens was \$211,194.

While two-fifths of the homeowners surveyed did not put a down payment on their home, the average payment was 14.4 percent of the purchase price. The average down payment for all survey respondents was \$37,930. In Queens, the average down payment was \$28,221.

Nearly three-quarters of homeowners used a bank rather than a broker to secure a mortgage. If a broker was selected, most of those surveyed based their selection on a referral from a friend or family member (41.2 percent). Homeowners in Queens paid an average broker's fee of \$2,525, compared to those in Brooklyn who paid an average of \$3,700.

The interest rate for a mortgage ranged from 4 percent to 14 percent; the average rate of interest

was 7.66 percent. Most of the homeowners surveyed took out either a 15-year mortgage (41.2 percent) or a 30-year mortgage (41.2 percent). Almost 60 percent of the homeowners felt that they were not given more than one mortgage option at the time of purchase.

Twenty-two percent of homeowners reported renting or subletting a unit or room of their house. The average monthly rental income earned from these units was \$1,593.

Overcrowding

Because of the extreme housing shortage in New York City since the early 1990's, many South Asian American families live in overcrowded housing and illegally converted units. Overcrowding is also a result of immigrant homeowners trying to make mortgage payments by renting rooms in their houses and through illegal conversions.¹² Illegal conversions typically involve the modification of an existing one- or two-family home by adding an apartment in the basement or attic. Sometimes several dwelling units are added to a home to create an illegal rooming house. As a result of their immigration status and lack of awareness about tenant rights, South Asian Americans have been particularly affected by municipal crackdowns on illegal conversions and speculative landlords.

Graph 15: Comparison of Room Occupancy for New Yorkers and South Asians, 1996



Source: 1996 Housing Vacancy Survey

A higher proportion of South Asian Americans than New York City residents in general live in crowded rental units as defined by HVS (more than one person per room). As Graph 15 indicates, whereas only 8.2 percent of New York City renters had more than one person per room, one-fourth of South Asian American renters (25.4 percent) lived in crowded apartments.

The City of New York has cracked down on illegal conversions, stating a concern for health and safety.¹³ In the city's effort to preserve the "quality of life" in neighborhoods, however, it is often the immigrant residents who suffer the penalties — not the landlords. Because the overall housing stock has not increased, the problems persist, and South Asian Americans continue to live in poor and overcrowded housing. The illegal conversion of single-family homes into multiple units has also contributed to racial conflicts in neighborhoods undergoing demographic change. It has been a source of tension, for example, between Indo-Caribbeans and white residents in Richmond Hill. While local civic leaders say their concern is with illegal and potentially dangerous dwellings regardless of the ethnicity of the people inside, Indo-Caribbeans say they have unfairly been made targets of the housing crackdown.¹⁴

Discriminatory, Predatory Lending and Brokering Practices

In addition to overcrowding, racial discrimination and predatory lending make it difficult for South Asian Americans, particularly new immigrants, to find decent and affordable housing. Focus group participants described many personal experiences of racial discrimination by brokers, who limited their housing options to only a few more remote areas such as Far Rockaway, Queens. Participants also described differences in service delivery by their condominium boards, noting that white residents received better services while they had to wait for longer periods of time before the management responded to their maintenance needs.

Predatory lending has always been prevalent in immigrant communities, and it continues to plague newly emerging communities like the South Asian American community in New York City. Predatory lending is a fast-growing practice in which lenders use a wide range of unscrupulous lending practices to strip the equity from the homes of targeted groups — often the elderly, people of color and immigrants in low-income communities.¹⁵ The practices range from excessive loan fees to balloon payments and negative amortization (the borrower's loan balance increases while losing, rather than, building equity).

Discussions with South Asian American homeowners reveal predatory lending to be a common problem in the South Asian community, not one of isolated incidents. One South Asian

American homeowner in Jackson Heights, for example, described how a lender gave him a mortgage with negative amortization, causing his principal payments to increase and applications for refinancing to be rejected. Now, he is stuck paying back a mortgage at an interest rate higher than what the market currently offers.

Another predatory lending practice occurs when a lender offers a loan greater than what the borrower's property is worth with the specific intent of maximizing debt payments and trapping customers for extended periods. A homeowner in Jackson Heights, for example, described the stressful situation of trying to collect enough rent to cover the inflated mortgage payments after accepting solicitations for a home loan. "Getting all the rent is hell," said the homeowner. "Now I want to sell the house." The homeowner suggested that lenders are not the only ones to benefit from predatory lending; real estate agents often negotiate deals with landlords to sell houses at \$50,000 to \$100,000 more than their value in order to earn a higher commission.

Special Needs Housing

The need for more affordable and safe housing is an acute one in the South Asian American community. Other housing needs, specifically housing for the disabled and the elderly, are also of concern. One of the participants in the Jackson Heights focus group, for example, described the paradoxical situation of not being able to afford the house that her disabled child requires, because high rents prevent her from accumulating enough savings to purchase one. Similarly, another participant in the same focus group expressed the wish for senior housing, but did not know how to apply for or afford the purchase of a home.

For South Asian American women trying to escape domestic violence, the lack of affordable housing in the city makes it particularly difficult for them to live on their own. Restricted by their social, economic and immigration status, South Asian American women often do not have the resources to afford rent for their own housing, or they must face constant harassment and threats of eviction from landlords after they have left shelters for battered women. One worker at a local shelter described the challenges that South Asian American women are confronted with while seeking safety for themselves and their children: "After leaving the shelter, they are in danger — in an insecure situation. I think we need to think about where they can go and where they can live with very little expense. They have to go back to their husbands only for economic causes. It is also very tough to get a job without any papers, so after leaving the shelter, it is very hard to survive."

VIII. SOCIAL SERVICE AND COMMUNITY DEVELOPMENT NEEDS

Health Insurance Coverage

The income and occupational disparities within the South Asian American community is reflected in differences of health insurance coverage and health care needs. While many professionals, such as teachers and doctors, have employers who provide health insurance coverage and benefits, others who work in low-wage jobs have no health insurance at all. More than half of the individuals surveyed did not have health insurance (56.3 percent).

Like more than half of New York City residents (50.3 percent), the primary form of health insurance coverage for South Asian Americans is Medicaid (46.9 percent) according to New York City Birth Records. The proportion of residents who have other third-party coverage is also comparable for South Asian Americans (28.3 percent) and New Yorkers (28 percent). The proportion of South Asian Americans who are self-insured, however, is higher (10.4 percent) than the 6.8 percent of New Yorkers who are self-insured. Also, more South Asian Americans have HMO (9.7 percent) than New Yorkers in general (8.3 percent). There is no data available that compares the overall proportion of city residents who have health insurance coverage with those who don't.

Graph 16: Health Insurance Coverage for Survey Respondents, 2001

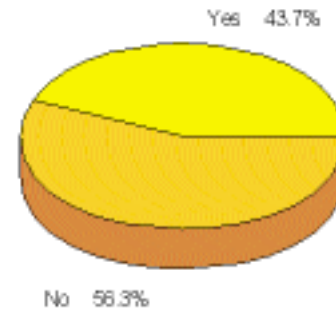


Table 9: Health Insurance Coverage, 1990-1997

Type of Health Insurance Coverage	Total NYC	Total NYC (%)	South Asians in NYC	South Asians in NYC (%)
Medicaid	519,117	50.5%	13,321	46.9%
HMO	85,360	8.3%	2,754	9.7%
Other 3rd Party	287,320	28.0%	8,046	28.3%
Self Insured	69,810	6.8%	2,966	10.4%
Unknown	66,131	6.4%	1,325	4.7%
Total	1,027,783	100.0%	28,412	100.0%

Source: Total Births New York City 1990-1997

IX. CONCLUSION

Throughout New York City's history, immigration has been essential in distinguishing it as an urban center of economic growth and cultural vitality. The commitment of elected officials, policy makers and private funders to provide immigrants with the economic opportunities and social resources for success has also been fundamental to supporting and sustaining the well-being of the entire city.

The South Asian American community is the fastest-growing ethnic group in the Asian American community, currently making up more than one-fourth of the Asian American population in the city. South Asian Americans are largely newly arrived immigrants from different classes and socioeconomic backgrounds. This diversity and factors such as immigration status result in varying levels of access to economic and social resources. While some work in technical fields as professionals or own small businesses, others labor as taxi drivers, domestic workers and other kinds of service workers in the informal economy.

These distinctions must be considered as elected officials, policy makers, agency administrators and private funders determine the most effective way of making scarce resources available for community development throughout the city.

This initial research also indicates the need for: (1) further research and data on South Asian Americans; (2) building partnerships for improved housing conditions; (3) investing more resources to build affordable housing and provide homeownership opportunities; (4) supporting outreach and education on homeownership opportunities, tenant rights and predatory lending; and (5) promoting civic participation from within the South Asian American community.

The city's future is inextricably linked to the continuing support of affordable housing and social services that will enable South Asian Americans to contribute to a diverse economic base and cultural community. Investing in the comprehensive development of the South Asian American community is an investment in the city's future.

Endnotes

1. Defined herein as immigrants and their children from the regions and border areas of Bangladesh, India, Pakistan and Sri Lanka, as well as the diaspora from the Caribbean and other areas.
2. Seenarine, Moses. "Boundaries and Community: Indo-Caribbean Identities in the US." <http://saxakali.com/Saxakali-Publications/moses3.htm>.
3. Leonard, Karen Isaken. 1997. *The South Asian Americans*. Westport, Connecticut. Greenwood Press.
4. Chhabra, Aseem. May 16, 2001. "Asian Indian Population Doubles in a Decade," Rediff.com
5. New York City Department of City Planning. 1999. *The Newest New Yorkers: 1995-1996*. p. 23.
6. Ahmad, Edul. June 22, 2001. "Community of Interests Must Be Maintained," Caribbean Daylight.
7. Paul, John. March 6, 2000. "The Importance of Being Counted — Correctly." Rediff on the Net. <http://www.rediff.com/us/2000/mar/06us1.htm>.
8. New York City Department of Planning. 1996. *The Newest New Yorkers: 1990-1994*. p. 133.
9. Leonard, Karen Isaken. 1997.
10. Chhabra, Aseem. March 12, 2000. "Census Shows Asian Wave in New Jersey." www.rediff.com
11. 1996 Housing and Vacancy Survey
12. Bazzi, Mohamad. *Immigrant Housing/Voices of Dissent/Guyanese Community Mobilizes Against Housing Crackdown*. Newsday. November 30, 1999.
13. Office of the Queens Borough President. <http://www.queens.nyc.ny.us/depts/housing/housing.htm#illegal>.
14. Seenarine, Moses. "South Asians and Indo-Caribbeans Confronting Racism in the U.S." Saxakali Publications.
15. ACORN (Association of Community Organizations for Reform Now). www.acorn.org

X. APPENDIX

Chhaya CDC's Community Outreach Events

Table 1: Town Hall Meeting and Focus Group Discussions

Event	Location	Date
Town Hall Meeting	Queens Borough Hall	March 16, 2001
Homeowners' Focus Group Discussion	Jackson Heights	June 24, 2001
Renters' Focus Group Discussion	Jackson Heights	July 21, 2001
Domestic Violence Discussion	Manhattan	July 24, 2001
Renters' Focus Group Discussion	Astoria	August 1, 2001

Table 2: Sample of Community Outreach Events, June – August 2001

Event	Location	Date
Sakhi for South Asian Women	Manhattan, NY	June 2, 2001
Family Health Expo 2001	Flushing, Queens	June 7, 2001
Sakhi March Against Violence — 74th Street	Jackson Heights, Queens	June 9, 2001
Hindu Temple	Flushing, NY	
Makki Masjid	Midwood, Brooklyn	June 15, 2001
Makki Masjid	Midwood Brooklyn	June 22, 2001
74th Street & 34th Ave	Jackson Heights, Queens	June 23, 2001
Nav Nirmaan Foundation	Elmhurst, Queens	July 7, 2001
Aasa Fa Masjid	Manhattan, NY	July 13, 2001
205th Street & Perry Ave	Moshulu, Bronx	July 14, 2001
Arya Samaj	Jamaica, Queens	July 15, 2001
Masjid - 205th Street & Perry Ave	Moshulu, Bronx	July 20, 2001
74th Street & 34th Ave	Jackson Heights, Queens	July 21, 2001
Coney Island Health Fair	Coney Island, Queens	July 22, 2001
Sterling Ave, Parkchester, Bronx	Parkchester, Bronx	July 27, 2001
31st Ave	Astoria, NY	August 1, 2001
Liberty Avenue	Richmond Hills, Queens	August 3, 2001
Sterling Ave, Parkchester, Bronx	Parkchester, Bronx	August 4, 2001