Chhaya staff leading the 6th Annual Homebuyer Fair
Photo Credit: Allen Chen
2014 was a defining year for Chhaya as we embraced significant internal transitions and successfully maintained continuity in our programs and services. Staying true to our long term strategic plan and Theory of Change, Chhaya implemented a strong organizational structure that allowed for the seamless transition of our founding Executive Director, Seema Agnani. As we said goodbye to Seema, our board’s transition committee appointed Tenzing Chadotsang, former board member and current Deputy Director as the Interim Executive Director. Leadership was the driver of our successes in 2014, demonstrated by our board, executive team, and program staff.

In 2014, Chhaya’s programs continued to thrive: we proudly launched New York City’s first Peer Lending Circle Program, which allowed low-income members access to small interest-free loans. The women’s empowerment program, Saathi, grew in size as it helped build confidence and self-esteem among our low-income South Asian women’s group. The Basement Apartments Safe for Everyone (BASE) Campaign received endorsement of eight City Councilmembers, demonstrating the need to preserve affordable housing in our city. We continued to assist people in attaining sustainable homeownership and rentals while preventing homes from foreclosures. Through our civic engagement work we galvanized support and brought awareness among 4,000 South Asian households about the midterm elections and introduced new ethnicity models, Bangladeshi and Nepalese into the national voter registration database. As the lead organization in the Northwest Queens Financial Education Network (NQFEN), we published a groundbreaking report, "Bridging the Gap," on the status of financial knowledge and access to banking within immigrant communities. Finally, we introduced immigration services as a new program for our community members. All these achievements were well captured in our newly designed website.

While new leaders joined the organization and staff took on important and new roles, Chhaya remained focused on its mission to promote self-advocating, economically independent South Asian adults in sustainable and thriving communities.
In 2014, Chhaya’s Housing Preservation Program continued to carry out its goal to ensure that low- and moderate-income (LMI) New Yorkers of South Asian origin live in safe, stable, and affordable housing. We strengthened our existing services by establishing a comprehensive service pipeline for clients to be able to take advantage of multiple services; we diversified our outreach by partnering with local organizations; and deepened our networks within the communities we serve by responding effectively to their needs.

As Queens remains one of the most sought after boroughs for housing, gentrification in our neighborhoods is a constant pressure our communities face. This trend, which is a citywide issue, threatens LMI immigrants with displacement from the very limited pool of affordable housing available in the city. New immigrants and long-term tenants are at the highest risk of such displacement. Not surprisingly, the demand for our housing services is at an all-time high, especially in the area of tenant rights. As we prepare to meet such demands, we have taken a commanding presence in New York City’s housing and organizing landscape, and maintained our existing relationships with citywide partners through which we have helped our clients achieve housing stability.

Being on the steering committee member of Stabilizing NYC — a coalition of base-building organizations in Queens, Brooklyn, the Bronx, and Manhattan that develops the leadership of tenants to preserve affordable housing in New York City – has helped us advance our goals in this area. Chhaya works closely with the coalition partners to identify predatory landlords and implement strategies that help eliminate abusive practices against tenants living in rent-stabilized units. One of the primary strategies we utilize is to organize the tenants in these buildings and make them aware of their rights and legal ways to address their problems in a collective manner. The coalition did extensive research on thousands of buildings in New York City owned by irresponsible or predatory owners and management companies and have knocked on hundreds of doors in each of our neighborhoods to reach out to these tenants and empower them with knowledge and legal assistance.

Our outreach efforts ensured that tenants and potential homebuyers are made aware of subsidized and affordable housing programs. Participants took advantage of our housing counseling program that allowed clients to take guided steps towards sustainable homeownership. Chhaya’s focus on program integration provided a service pipeline for our clients that would meet their housing needs in a holistic manner. For example, many tenant rights clients transitioned into first-time homebuyers, and were made aware of our energy efficiency program. The program integration approach has helped us promote sustainable homeownership. This engagement has also led to clients joining our membership and becoming active leaders in our advocacy efforts.
PRE-PURCHASE

- Assisted over 120 homeowners through our first time homebuyer program, with over 40 clients closing on their loans and moving into their homes.

- Held our Fifth Annual Home Buyer Fair which was attended by nearly 300 prospective homebuyers and 20 lenders, housing groups and community partners.

- Conducted four first-time homebuyer workshop series with 120 attendees and more than 100 participants completing the program and earning certification for down payment assistance.

- Helped participants obtain down payment assistance grants for LMI first-time homebuyers amounting to nearly $104,000.

POST-PURCHASE

- Prevented over 30 foreclosures for homeowners who were at risk of losing their homes and livelihood.

- Counseled and managed 135 foreclosure clients.

- Completed home energy efficient retrofits that took advantage of more than $90,000 in grants to assist homeowners with the retrofitting cost.

<table>
<thead>
<tr>
<th>Pre-Purchase Client Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Size</td>
</tr>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Ethnicity</td>
</tr>
<tr>
<td>AMI</td>
</tr>
<tr>
<td>Average Down Payment Assistance Obtained</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Energy Efficiency Client Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Size</td>
</tr>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Ethnicity</td>
</tr>
<tr>
<td>AMI</td>
</tr>
<tr>
<td>Average Grant Amount Obtained for Retrofit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Foreclosure Prevention Client Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Size</td>
</tr>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Ethnicity</td>
</tr>
<tr>
<td>AMI</td>
</tr>
<tr>
<td>Average Savings After Loan Modification</td>
</tr>
</tbody>
</table>
“There are a lot of scams out there which our community members fall prey to. Through Chhaya I got my loan modification for my home and the entire process was free of cost to me. Due to Chhaya CDC, my home, in which I had invested my entire 18 years of assets into, has been saved. Chhaya works for our community.”

H. Begum - Foreclosure

“I faced so much harassment from my landlord. Chhaya CDC helped me with all my paperwork and guided me through this difficult time in my life I am truly grateful and thank Chhaya and the tenant organizing team very much.”

U. Tshering – Tenant Rights Client

**Tenant Organizing**

- Provided assistance to **55** tenants facing challenges with their tenancy.
- Preserved affordable rental housing by organizing over **600** tenants throughout the city.
- Organized more than **135** tenants through building-wide organizing and in housing court.
- Assisted **33** LMI tenants with eviction prevention and repair advocacy.

**Tenant Rights Client Profile**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Single 16%</th>
<th>2-4 Family 62%</th>
<th>5 &amp; more 22%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>High School 25%</td>
<td>Bachelors 23%</td>
<td>Masters 6%</td>
</tr>
<tr>
<td>Ethnicity</td>
<td>Asian 85%</td>
<td>Hispanic 5%</td>
<td>African American 2%</td>
</tr>
<tr>
<td>AMI</td>
<td>50% and less AMI = 75% of clients</td>
<td>Above 50% AMI = 25% of clients</td>
<td></td>
</tr>
</tbody>
</table>

**Typical Outcomes Achieved**

- **23%** Achieved rent reduction
- **16%** Received assistance with affordable housing lottery
- **32%** Received MCI response

A tenant organizing meeting in a building in Jackson Heights
ENSURING ECONOMIC MOBILITY FOR IMMIGRANTS THROUGH ENGLISH CLASSES, CAREER ADVANCEMENT TRAINING, AND FINANCIAL EDUCATION & EMPOWERMENT

Our Economic Development Program continued to flourish and see an increasing demand from the community in 2014. We continued to focus on program integration as a strategy to deepen the impact of Chhaya’s work, especially for participants previously not exposed to basic financial services. Currently in its third year of operation, the Economic Development program has quickly become the linchpin of our work, allowing Chhaya to deliver a suite of services that aims to build the long-term financial stability of our clients. These services include beginner and intermediate English for Speakers of Other Languages (ESOL); career advancement training; and financial education & empowerment, with a specific focus on low-income women. The program, which initially arose out of our needs assessment report in 2012, has been met with great interest from a diverse range of community members and institutions as we introduced innovative tools to meet the community needs.

In 2014 we observed a growing demand for financial education services that taught best practices. Oftentimes mainstream financial services and practices do not acknowledge the community’s anxiety and confusion around financial management. These concerns were captured in a recent report we published with our partners in the Northwestern Queens Financial Education Network (NQFEN). The report, titled, “Bridging the Gap: Overcoming Barriers to Immigrant Financial Empowerment in Northwestern Queens,” gathered 253 surveys which captured how immigrants save and manage money and the barriers they face with formal financial service providers. The report results demonstrated that immigrants are inclined to save, but were cautious about the elusive financial terms that mainstream financial institutions offer.

As we gathered this information, it became clear that our communities needed an alternative form of financial services that they can trust. We learned that effective financial counseling works best with a financial incentive that builds goal oriented savings such as in emergency planning, retirement, education, asset building, and homeownership. This led us to launch New York City’s very first Peer Lending Circle financial model. This model introduces access to zero-interest, zero-fee loans along with credit building tools. Our women’s financial empowerment program has encouraged and guided participants to participate in the lending circles, build their own peer support network, and discover innovative money management techniques. Integrating this model with the additional services that Chhaya provides such as tax preparation, legal services, career development, and housing counseling will ultimately help nurture the aspirations and long-term stability of our clients.
FINANCIAL CAPABILITY

- Spearheaded the launch of Peer Lending Circles 75% of whom were women and generating a loan volume of more than $16,000 that was made accessible to low-income households.

- Assisted 70 individuals and families with tax preparation

- Educated more than 500 households on sound financial planning methods.

- Co-authored a groundbreaking report on financial access and habits of immigrant communities: *Bridging the Gap. Overcoming Barriers to Immigrant Financial Empowerment in Northwest Queens*

CAREER ADVANCEMENT

- Counseled 40 individuals with career advancement counseling and resume building

- Held six series of beginner and intermediate English for Speakers of Other Languages (ESOL) classes with more than 50% of the 77 enrolled completing the program.

- Conducted 2nd year of the Career Advancement Program (CAP) Internship to help newer immigrants gain professional work experience. Our intern this year has gotten a full time job.
Chhaya’s advocacy and organizing team achieved considerable milestones in 2014. Whether registering South Asian voters and informing them of the midterm elections, or building leadership in our communities, to facilitating community dialogue over our shared space, Chhaya continued to make significant strides in promoting the South Asian voice in our city and nationally.

In partnership with Rock the Vote, a national movement to bring youth to the polls, Chhaya helped provide translated versions of voter registration forms in South Asian languages. These translated forms helped open up access to voting for new immigrant communities. Improving language access complimented our Get-Out-the-Vote (GOTV) work. With the support of the Asian American and Pacific Islander Civic Engagement Fund (AAPICEF) Chhaya was able to increase its capacity to help foster the civic participation of our communities. One of the significant accomplishments was helping identify and distinguish between AAPI immigrant communities in the national voter database, whereas before, there were no South Asian categories to target get-out-the-vote efforts.

Chhaya also encouraged civic participation through our community education workshops. In conjunction with the New York Civic Engagement Table, Chhaya held information sessions that covered how community boards function and the history and importance of community boards in our city. Chhaya actively cultivated our members to apply and represent our community on these community boards, and our hard work came to fruition as two members were selected to be on community boards in Queens. This work demonstrates our commitment to foster leadership in our communities and provide them pathways to become self-advocating individuals.

As part of our community engagement work, Chhaya was the lead community organizer for a community visioning for Diversity Plaza in Jackson Heights, a pedestrian plaza that could serve many functions. Chhaya led the community efforts in conjunction with Council Member Daniel Dromm, the Friends of Diversity Plaza, and 28
community groups in the Jackson Heights neighborhood to bring over 150 community members together to decide what Diversity Plaza could look like. Chhaya was commended by the Department of Transportation (NYCDOT), the City organization overseeing this site, for its leadership and capacity to bring together so many diverse groups in its effort to advocate for our community. Finally, our activism was demonstrated in our annual Chatpati Mela street fair, which brought together over 2,000 community members to celebrate South Asian arts and activism.

New Initiatives
Chhaya has seen a great deal of change over the past year as we continue to meet the needs of our community. Through our general legal clinics we have gauged a strong need for immigration-related services for the new immigrant communities that make up a large part of our client base. In order to meet this need, Chhaya is expanding work to include immigration services. Chhaya staff has completed the Board of Immigration Appeals (BIA) trainings and we are working towards receiving accreditation. With a strong presence in our immigrant communities, Chhaya looks forward to expanding our work to meet this important community need. We hope that with accreditation we can continue fighting against scams that prey on immigrant communities and work towards providing culturally competent immigration services.

PROGRAM PROFILE

- Organized 3rd Annual Chatpati Mela which was attended by almost 2,000 community members.
- Engaged over 4,000 South Asian voters in this year’s midterm election through our civic engagement work.
- Assisted in expanding language access of voter registration materials for the national voter registry database. We successfully helped identify Bangladeshi and Nepalese communities.
- Held a community visioning session involving 150 community members to discuss the future of a pedestrian plaza in the neighborhood of Jackson Heights. Our leadership in leveraging community participation was hailed by the NYC Department of Transportation as one of the most successful sessions they have sponsored.
As with all of Chhaya's work, organizing and advocacy on critical issues is a core part of our approach. Chhaya continued to make great strides on its Basement Apartments Safe for Everyone (BASE) campaign. In 2014 Chhaya worked towards the creation of an accessory dwelling unit (ADU) code in New York City. The creation of an ADU code would enable owners to legally collect rents for the basement rental units and ensure the safety of tenants. We were excited to see Mayor de Blasio address the issue of regulating basement apartments in his housing plan earlier in 2014. Since then, eight city council members have signed on to the campaign to implement the pilot program in their districts. Since its inception, the BASE campaign has won the endorsement of 30 citywide organizations and we continue to win their support along with community members who increasingly see the value of legalizing basement apartments as a way to preserve housing affordability and stability.

Tenzing Chadotsang, our Deputy Director speaking at City Hall on affordable housing challenges in our city.
THANK YOU TO ALL THE INDIVIDUAL DONORS AND INSTITUTIONAL SUPPORTERS OF CHHAYA IN 2014

21st Century ILGWU Heritage Fund
AAPI Civic Engagement Fund
Astoria Federal Savings
Capitol One Foundation
Center for NYC Neighborhoods
Citibank
Con Edison
Enterprise Community Partners
Fundraising Day New York
HSBC
JP Morgan Chase
Mertz Gilmore Foundation
M&T Bank
National Coalition for Asian Pacific American Community Development (National CAPACD)
National Foreclosure Mitigation Counseling
New Americans Collaborative – Advancing Justice
New York Community Bank
The New York Community Trust
New York Immigration Coalition
New York Women’s Foundation
NYC Council, Honorable CM Daniel Dromm, 25th District
NYC Council, Honorable CM Julissa Ferreras, 21st District
NYC Council, Honorable CM Brad Lander, 39th District, Brooklyn
NYC Council, Honorable CM Van Bramer, 26th District, Queens
New York State Assembly Member Francisco P. Moya, 39th District
New York State Attorney General’s Office
New York State Energy Research and Development Authority
Ridgewood Savings Bank
Scherman Foundation
Scherman Foundation – Rosin Fund
South Asian Americans Leading Together
TD Charitable Foundation
US Department of Housing and Urban Development
Wells Fargo

2014 BOARD OF DIRECTORS

Sarswati Rina Biswas, Chair
Mohammad Ali, P.E., Esq., Co-Chair
Deepa Patel, Treasurer
Amol Pachnanda, Secretary
Shona Chakravarty
Mafruza Khan
Suman Raghunathan
Annetta Seecharran

2014 CHHAYA STAFF

Seema Agnani, Executive Director
Tenzing Chadotsang, Deputy Director
Mamta Gurung, Director of Programs
Sultana Parvin, Operations, Finance & HR Manager
Aniqa Nawabi, Manager of Resource Development
Muneeba Talukder, Communications & Executive Associate
Tsering Gurung, Intake and Data Specialist

HOUSING PRESERVATION TEAM

Jessica Bartolini, Housing Preservation Manager
Yangchen Chadotsang, Senior Housing Specialist
Shama Mubdi, Senior Housing Counselor

ECONOMIC DEVELOPMENT TEAM

Imtiaz Hossain, Economic Development Manager
Zarin Ahmed, Financial Capability Coordinator
Katherine Reihlman, ESOL Instructor
Marietta Gat, ESOL Instructor

ADVOCACY AND COMMUNITY ORGANIZING TEAM

Rasel Kabir Rahman, Senior Community Organizer
Nahida Uddin, Community Organizer
Sam Varghese, Community Organizing Apprentice
Maliha Sultan, Summer Intern
Sonam Ghale, Summer Intern
Kelly Lhungay, Summer Intern
Grace Walia, CUNY Service Corps.
Bhanmattie Pooran, CUNY Service Corps.
Jemal Rahyab, CUNY Service Corps.
Dara Sy, CUNY Service Corps.

NEIGHBORHOOD PLANNING AND DEVELOPMENT TEAM

Drew Goldsman, Project Manager

CONSULTANTS

Anthony Scotto, Grant Writer
Alice Finer, Finer Editorial and Design
N. Cheng & Co., Financial Consulting & Bookkeeping
Roundtable Technology, IT
TakeTwo., Event planning