



## 2009 Annual Report

Over the past year, Chhaya has grown by leaps and bounds while deepening its expertise and impact. In 2009, Chhaya brought on three new staff reflecting the diversity and talent in the community; became a certified Housing Counseling Agency by the U.S Department of Housing and Urban Development (HUD), brought on new leadership to its board, and convened its first leadership council representing the communities it serves. We launched a full-scale foreclosure prevention program through strategic alliances on the City, State, and Federal levels and continued to organize tenants throughout the borough to combat the displacement of residents due to gentrification and predatory investments in the borough.



*Chhaya Staff (from left): Back: Shirhad Meah, Shama Mubdi, Shan Rehman, Hawa Wehelie, Front: Mamta Gurung, Seema Agnani, Afreen Alam*

With a staff of seven and volunteers from the community, Chhaya has reached more than **5000** through direct outreach, and thousands more through the local community media in the past year. More than **200 tenants** in Northern Queens have participated in Chhaya's tenant organizing work- including the training of tenant leaders and building-wide efforts to stop harassment, obtain repairs and combat illegal evictions. Our free homeownership and foreclosure prevention workshops continue to be a regular feature across the borough - and so far this year, Chhaya has informed more than **200 potential buyers and owners**

about home buying, the foreclosure process, and predatory lending practices; and has served a remarkably diverse group of *175 Queens residents* with individual counseling services.

### **Equality in Equity: Foreclosure Prevention Education and Counseling**

After years of providing homeownership education services, Chhaya's transition into



*Mr. and Mrs. Amin were able to modify the mortgage on their Jamaica, Queens home.*

foreclosure prevention work was a natural response to the on-going crisis in our communities. Through its own research, Chhaya had long been documenting the problem of predatory lending and irresponsible real estate investment in New York's South Asian communities - finding that as many as 60% of total defaults in some zip codes in Queens are among South Asians. In 2009, Chhaya drastically ramped up its ability to provide foreclosure prevention counseling by having its staff participate in nationally recognized training programs and expanding our 'Equality in Equity' initiative through strategic alliances with the Center for New York City Neighborhoods (CNYCN), the Neighborhood Economic Development and Advocacy Project, New York State's Division of Housing and Community Renewal and the National Foreclosure Response Network (a partnership between National Coalition of Asian Pacific American Community Development, National Urban League, and National Council of LaRaza). Chhaya is now an integral component of the coordinated City-wide efforts to combat foreclosure- individuals dialing 311 for assistance are directly referred to Chhaya, depending on their geographic location or the appropriateness of Chhaya's linguistic and culturally competent services for them. Chhaya provided individual foreclosure prevention counseling to over *100 families* in 2009.

Addressing the dramatic increase in foreclosure rescue scams, misinformation and false advertising in the last year, Chhaya has also been aggressively doing outreach to target communities in the form of advertisements in ethnic media, informational mailings to homeowners in default, outreach at community venues and, most importantly, hosting free educational seminars in different neighborhoods.

## Equality in Equity: Homeownership Education and Counseling



*Mrs Cuccia and her husband bought their first home after completing Chhaya's workshop series*

Chhaya continued to host its biannual workshop series for first time homebuyers. The 2009 series of workshops had a total of **80 participants** with sessions being held at public libraries across Queens, as well as in our offices. Chhaya is now also an HPD HomeFirst counseling agency, which means that qualifying households completing our homeownership program may be eligible for down payment assistance grants for up to 6% of the purchase price of their home.

## Tenant Rights Organizing and Counseling

In January 2009, Chhaya learnt of a rent-regulated building in Woodside, Queens in which the primarily South Asian tenants were being overcharged and denied repairs. After establishing initial contact with a few tenants, Chhaya organizers went door to door informing tenants of their rights and organized an initial building-wide meeting. After a month of organizing, the tenants in the building established a tenants union and with the assistance of Chhaya and the Urban Justice Center, filed an action against the landlord for repairs and lodged a rent-overcharge complaint. Most of the tenants have already received essential repairs while the overcharge complaint is currently pending with New York State's Division of Housing and Community Renewal (DHCR). These tenants now represent a knowledgeable and engaged group of community members who are also taking an active role in the broader tenant rights movement.



*Tenants protest Vacancy Decontrol in Jackson Heights*

Chhaya plans to replicate this success in other affected buildings in Queens, as well as Brooklyn. Chhaya has also been increasingly involved in the fight against what is commonly referred to as 'predatory equity'. In essence, this has involved private equity firms buying the affordable housing stock and then vacating as many units as possible to obtain higher rents. In particular, Chhaya has been involved in supporting the Queens Vantage Tenant Council, a tenant union formed to combat the especially egregious anti-tenant and anti-immigrant practices of the owners of a number of buildings in Queens-

Vantage Realty. The tenant union has so far been successful in meeting with the investors and owners and has favorably negotiated a number of their demands. Chhaya staff conducts trainings for union members, does outreach targeting South Asian residents, and assists with the overall coordination of the union's activities.

Chhaya played an important role in building up the capacity of the leadership of the Queens Vantage Tenant Council. It organized a series of leadership development trainings with the assistance of experts from around the City including representatives of ANHD, United Neighborhood Houses, and the New York Immigration Coalition. Chhaya has trained **30 community leaders** on the basics of rent stabilization, leadership development, strategic planning, and community organizing.

### **Accessory Dwelling Units: Research and Advocacy**

In early 2009, Chhaya published a groundbreaking research study looking at informal housing- particularly the issue of illegally converted basement apartments in Queens. Chhaya conducted a survey designed to estimate the amount of illegal units present in two census tracts in Queens, as well as to determine the physical conditions present in these units and the demographics of the owners and tenants involved. After surveying a total of nearly 450 homes, Chhaya estimated that at least 35 percent of the homes surveyed had a unit that could potentially be legalized safely. Based on observations during the survey process, accepted research, and models across the country, Chhaya believes that establishing an accessory dwelling unit code is a reasonable and achievable means to create affordable and safe housing in New York City. Along with its partners in the Immigrant Housing Collaborative, Chhaya hopes to inform the development of an accessory dwelling unit code in New York City. Chhaya has begun a series of community forums to gauge how broad-based the support is for this advocacy. Two such forums were held in 2009.

## **Accessory Dwelling Units in New York City: Moving to Solutions**



IHC Accessory Dwelling Unit Task Force Members:  
Asian Americans for Equality  
Chhaya CDC  
New York Immigration Coalition  
Make the Road New York  
Queens Congregations United for Action  
Pratt Center for Community Development  
Urban Justice Center  
Woodside on the Move

### **Civic Engagement, Community Outreach and Coalition Work**

To encourage the local community to participate in the local elections in New York in November 2009, Chhaya spearheaded an effort among South Asian organizations to convene a South Asian focused candidate forum for the candidates for City Council from the 25th District in Queens, which includes Jackson Heights. This historic event, co-hosted by a coalition of South Asian-serving organizations, brought together more than 170 community residents. Along with the other host organizations, Chhaya staff and

youth interns knocked on doors of registered South Asian voters, made phone calls, and distributed fliers in the district to encourage the community to participate in the electoral process and raised awareness about the role of City Council and other elected positions. On primary day, Chhaya partnered with the Asian American Legal Defense and Education Fund (AALDEF) to monitor the polls and conduct an exit poll survey.



*Chhaya outreach table on 74<sup>th</sup> street in Jackson Heights*

As in previous years, Chhaya has focused its outreach efforts on the Jackson Heights, Jamaica, Richmond Hill and Ozone Park neighborhoods of Queens. Outreach involves flyering, advertisements, and appearances at community events and street fairs. Nearly 5000 materials were distributed in English and Bengali.

## **Chhaya in the Press, Awards and Accomplishments**

Chhaya's work in the borough of Queens has been recognized by the mainstream media, elected officials and other non-profit organizations. In July 2009, Chhaya was featured in a New York Times article on the challenges facing foreclosure prevention work in the city. In addition, our work has been featured in the Huffington Post, Gotham Gazette,



*Chhaya staff and other honorees at QBP's Annual Iftar Program*

housing foreclosure crisis in Queens. Also this year, the non-profit organization Adhikaar awarded Chhaya its annual 'Community Leadership Award' for its work with Nepali immigrants.

New York Post, Queens Chronicle, Times Ledger, Desi Talk, India Post and Weekly Bangalee newspapers.

September 9th, 2009 was declared 'Chhaya CDC Day' in the Borough of Queens by Queens Borough President Helen M. Marshall on the occasion of the borough's official Annual Iftar Program celebrating the Muslim holy month of Ramadan. Selected by a number of Muslim organizations across the city, the honor recognizes Chhaya's leading role in fighting the subprime lending and

## **How Can You Get Involved?**

Chhaya is always looking for volunteers, interns and community members who are interested in getting involved with, or learning more about our work!

**Join our mailing list by sending an email to [Chhaya-cdc@googlegroups.com](mailto:Chhaya-cdc@googlegroups.com)!**

**Visit us on the Web: <http://www.chhayacdc.org>**

**Look for us on Facebook !**

**Chhaya CDC Needs Your Support! [Volunteer or Donate](#)**