Executive Summary

2010 was an historic year for Chhaya Community Development Corporation as it celebrated a decade of service in New York City. In its 10th anniversary year, it expanded staff and programs, renovated its office space, and increased capacity in the housing and community development field.

In 2010, Chhaya’s achievements have included:

• Assisting over 150 at-risk homeowners with free foreclosure prevention counseling, helping over 50 receive permanent, affordable modifications of their mortgage loans;

• Spearheading a South Asian Census Coalition with our partners Adhikaar, South Asian Youth Action (SAYA!), SEVA Immigrant Advocacy Project and South Asian Council for Social Services (SACSS), reaching over 100,000 individuals with information about the 2010 Census;

• Co-organizing “The Rise Up and Stay Put” home rescue fair in collaboration with the Center for New York City Neighborhoods (CNYCN), National CAPACD and the Alliance for Stabilizing Our Communities, connecting over 1,000 at-risk homeowners with housing counseling resources and direct access to their lenders;

• Educating over 250 prospective homebuyers about the home buying process, credit, budgeting and the dangers of predatory lending;

• Organizing over 100 low-income tenants in Queens and Brooklyn to fight for essential repairs and to maintain the affordability of their apartments;

• Conducting a housing needs-assessment survey of over 500 South Asian New York City residents;

• Launching a new green initiative in collaboration with the Pratt Center for Community Development, expanding access to energy efficiency programs for Queens homeowners.
Equality in Equity:
Preserving Homeownership; Building Wealth

2010 saw the foreclosure crisis in Queens continue with severity. With the economy still struggling, homeowners in the borough are facing high levels of underemployment, making it harder to keep up with mortgage payments. As of December 2010, there were still nearly 10,000 properties in mortgage default in the borough, with the impact of the crisis most apparent in the eastern Queens neighborhoods of South Ozone Park, St. Albans, Jamaica and Richmond Hill. On the ground, the situation has become more complex as we have documented the rapid proliferation of “foreclosure rescue scams” targeting at-risk homeowners in these areas.

As one of the few HUD-certified housing counseling agencies in Queens, Chhaya has provided immense value to these neighborhoods by organizing free foreclosure prevention workshops and providing one-on-one, culturally sensitive counseling. In 2010, Chhaya educated over 200 homeowners about the foreclosure process, and counseled 143 families in its office. Chhaya has experienced an increasing rate of success in its efforts, as over 50 families secured affordable loan modifications—reducing their mortgage payments and preventing displacement.

A Snapshot of Chhaya’s Foreclosure Client’s

- Average Interest Rate at Intake: 6.6%
- 35% had Adjustable Rate Mortgages
- 65% bought their homes between 2005 & 2007
- Average annual savings after loan modification: $9,500

In August 2010, in collaboration with the CNYCN, National CAPACD and the Alliance for Stabilizing Our Communities, Chhaya hosted “The Rise Up and Stay Put” foreclosure rescue fair. The event was attended by nearly 1,500 Queens residents with 760 households receiving assistance, making it one of the largest such events ever held in the country. The event was especially significant as Queens is said to be the epicenter of foreclosure rescue scams nationally. Homeowners facing foreclosure spoke directly with servicer representatives and housing counselors, while legal advocates were on hand to provide support. Translators assisted clients in over 10 major languages. There was tremendous demand for housing counseling services at the fair, reflecting the homeowners’ desire to work towards long-term, sustainable solutions to their financial hardship. The event was covered nationally on CNN’s On Your Money television show.
Chhaya has also expanded its services for prospective homebuyers, offering free seminars at Queens Library locations across the borough and providing free one-on-one pre-purchase and credit counseling. Deepening its leverage, Chhaya launched a partnership with the New York City Department of Housing Preservation and Development’s Home First Program to offer forgivable loans to first-time homebuyers and became a member of the New York Mortgage Coalition.

Homeownership workshop at the Queens Library

Mr Nomani Chowdhury, an immigrant from Bangladesh, bought an apartment in Sunnyside, Queens in 2005 and contacted Chhaya in May 2009 as he was having trouble paying his mortgage.

“I was working full time with steady income until 2007 when I had a major spinal surgery and have since been disabled and unable to work. I had used up my emergency savings fund to meet my housing expenses.

“After much back and forth with the bank, my counselors at Chhaya helped me get a loan modification in December 2010. The banks have no incentive to help people like me, but Chhaya stood by me as I advocated for myself.”

Census 2010:
Increasing Community Strength In Numbers

South Asians have been historically undercounted in the U.S. Census. Language barriers, fear and lack of information have been some reasons why there has been a low response rate in this community. As one of the fastest growing communities in New York City, it was critical for South Asians to take a more proactive approach to the 2010 Census.

Beginning in January 2010, Chhaya launched a massive outreach, education and engagement effort around the Census. This outreach specifically targeted “hard-to-count” South Asians living in informal housing, like basement apartments, and the city’s rapidly growing Bangladeshi community. With support
Tenant Organizing:
Fighting for Justice, Repairs and Affordability

In 2010, Chhaya expanded its tenant organizing in key target neighborhoods in Northwestern and Southeastern Queens. In addition, word about the organization’s language capacity and work with tenants spread, and the organization began increasingly receiving requests for tenant rights assistance from Brooklyn and the Bronx. Highlights of Chhaya’s tenant organizing work this year have included:

• Organizing a rent-regulated building in Kensington, Brooklyn and filing a lawsuit on the tenants’ behalf with support from the Urban Justice Center. The lawsuit cites lack of accordance with the Housing Maintenance Code, immediate repair issues in individual apartments and violations in the public areas of the building. Considering the seriously dilapidated condition of these apartments, and the fact that the majority of tenants were Limited English Proficient with little to no knowledge of their rights, the creation of a tenants association and filing of a lawsuit were major organizing successes;

• Organizing a rent-regulated building in Jamaica, Queens and creating a diverse, multi-ethnic tenants’ association. A lawsuit citing a lack of repairs will be filed in early 2011;

• Fighting continuing “predatory equity” practices by large-scale developers in partnership with the Immigrant Housing Collaborative and Association for Neighborhood and Housing Development.

This combined effort was extremely successful, indicated by the early Census data releases showing significant increases in the Asian-identified populations in many parts of Queens. Activities undertaken around the Census, including community outreach, door knocking, ads in the ethnic press and PSAs on ethnic television have also had an immense positive impact on the organization’s visibility in the community.
Research and Advocacy: Advancing Community Development

In the summer of 2010, Chhaya conducted an ambitious housing needs-assessment survey of New York City’s South Asians. Engaging over 500 South Asian residents of the five boroughs, the survey gathered information about settlement patterns, overcrowding, access to repairs, public housing, income information and rent burdens. As the most comprehensive housing-focused research project on New York’s South Asian community, Chhaya expects the analysis of this research to be integral to future organizing and advocacy efforts. Coupled with the results of the 2010 Census, Chhaya will identify where this community lives, what its housing-related needs are and opportunities for neighborhood-based organizing. The survey process was also part of a broader strategy to reengage with its constituents, as respondents learned about Chhaya’s work, basic housing rights and opportunities to get involved.

Chhaya has partnered with University Neighborhood Housing Project’s Building Indicator Project, giving the organization access to data profiling buildings in target areas, ranking them on issues ranging from housing code violations and liens to property records. Chhaya uses this data to identify buildings to visit with tenant rights information. Chhaya also continued its long-standing advocacy effort around the issue of illegal apartments in New York City, pushing for the creation of an Accessory Dwelling Unit Code to help homeowners legalize safe basement apartments, thereby increasing the stock of affordable housing. Chhaya continued to present its proposal to community members, city agencies and elected officials throughout the year.
Energy Efficiency:
Greening Homes and Creating Jobs

In November 2010, Chhaya joined forces with the Pratt Center for Community Development to implement “Retrofit NYC Block by Block”—a program funded by New York City Council. As part of the program, Chhaya will organize outreach campaigns working with block associations, places of worship and other community groups to increase energy awareness and promote access to and use of the Weatherization Assistance Program, New York State Energy Research Development Authority and other energy assessment and retrofit programs. These programs help homeowners save money on energy bills and promote sustainable energy consumption. Chhaya hopes to leverage its expansion into the energy efficiency industry to create job training and placement opportunities for local residents.

Our Clients:
Celebrating Queens’ Diversity

In 2010, Chhaya’s client pool reflected the diversity of Queens, indicating its increasing importance to all of the borough’s residents—not just its South Asians.
Building Capacity to Serve Queens Neighborhoods

In 2010, Chhaya welcomed three new full-time staff to the organization. Yangchen Chadotsang, an Indian immigrant of Tibetan origin, came on board as a Housing Counselor focusing on pre-purchase counseling. Yangchen brings seven years of counseling and customer service experience and speaks five languages. Rasel Kaber, a Queens-based community activist and newspaper reporter originally from Bangladesh, also joined as the Community Liaison and Outreach Coordinator. Rasel has worked to deepen the linkages between Chhaya and the diverse civic groups active in the community. Finally, Anjali Chaudhry, a graduate of Oberlin College, joined as the Lead Community Organizer in September 2010. Anjali brings years of experience organizing South Asian communities in Georgia, Ohio and Maryland. Chhaya also welcomed Mafruza Khan, an experienced immigrant advocate and researcher, and Rina Biswas of Deutsche Bank to its Board of Directors.

Chhaya has also been strengthened this year by participating in New York City Public Allies and New York City Civic Corps programs. Maniruzzaman Mithu, Chhaya’s Public Ally, has worked to organize tenants while participating in community organizing trainings through the Center for Neighborhood Leadership. Margaret Lebron and Natalie Carmeli, the New York City Civic Corps team, have created a sustainable volunteer management program to help Chhaya leverage the volunteer spirit present in its community.

In order to keep up with the demand for our services Chhaya also recently expanded its office space to more than twice the original size. This office expansion provides more private counseling rooms, which has reduced wait times between appointments, allowing Chhaya to help more clients and provide more workshops and community events.

Installing a new sign and the first workshop at the expanded office in Jackson Heights!

Chhaya staff and board at the 2010 Generations of Change reception
Chhaya CDC: Celebrating a Decade of Progress

Chhaya kicked off its 10th Anniversary celebrations by hosting The South Asian Arts and Activism Street Fair in Jackson Heights on July 25th. The event brought together partner organizations, civic groups, city agencies and community leaders in the heart of Jackson Heights. There was great food and dazzling performances by Reena Shah, the Bangladesh Institute of Performing Arts and others, as well as informational tables of organizations serving the South Asian community.

On September 24th, Chhaya celebrated a decade of progress with the Celebrating Generations of Change reception, held at the Symphony Space on Manhattan’s Upper West Side. Chhaya honored Deepa Iyer, Executive Director of South Asian Americans Leading Together, and Kazi Miah, City Councilman from Hamtramck Michigan and one of the first Bangladeshi-Americans to be elected to public office.

The audience of over 150 friends, donors and elected officials was treated to an evening of music by tabla artist Suphala and clarinetist Kinan Azmeh and his City Band. The evening also hosted the premier of Chhaya’s very own film, produced by Mediasutra, chronicling our decade of work with the South Asian community in Queens. The evening succeeded in raising over $42,000 to support the fight for safe and sustainable housing.
Chhaya in the News

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Thank You

Chhaya would like to thank the following for supporting its work in 2010

Asian American Federation
Astoria Federal Savings Bank
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  Bank of New York Mellon
  Capital One
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  Citibank
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Chhaya CDC 2010 Staff

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Administrative and Finance Associate
Natalie Carmeli
NYC Civic Corps Volunteer
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