



## *Chhaya CDC in 2007*

Chhaya CDC is pleased to present some of our major accomplishments from the past year. In 2007, we made significant strides in our carrying our mission to achieve housing and economic justice for South Asian and other immigrants in New York City through community development, direct services, education, advocacy, community organizing, and research.

Chhaya's key achievements in 2007 included:

- Increasing knowledge about homeownership, financial literacy, and predatory lending among South Asians in New York City.
- Increasing awareness of and education about illegal housing conversions and the steps involved to legalize these units.
- Contributing our expertise about the South Asian community to the broader, citywide immigrant and mainstream housing advocacy effort, and raised illegal housing conversions as an issue among housing advocates.
- Building public awareness of Chhaya through public workshops and media outreach.

### Homeownership and Financial Literacy

Chhaya worked with National CAPACD, Neighborhood Economic Development Advocacy Project (NEDAP) and Freddie Mac to launch a new homeownership education program tailored to immigrant, first-time homebuyers. With input from Chhaya's staff, board, and clients, NEDAP developed a five-part workshop series.

The curriculum focuses on the basics of homeownership, predatory lending, and informs individuals about their rights as consumers. It also addresses relevant issues such as documentation of income and credit histories. Chhaya completed two installments of the workshop series.

We held the first series in the Jackson Heights and Jamaica branches of the Queens Public Library as well as our offices; we held the second series in the Jackson Heights branch library. About sixty people attended these workshops. Participants represented the diversity of Queens ranging from South Asian, Latin American, to African American, Eastern European. Chhaya will translate the curriculum materials into Bangla and Urdu this year.



### Housing Counseling and Tenant Advocacy

Chhaya offered individual assistance at our offices, focusing on tenant rights issues as well as general intake and referrals. Chhaya helped over one-hundred and seventy people this year with landlord/tenant disputes, Section 8/affordable housing cases (general applications as well as domestic violence cases), and referrals to other social services. We had several successful tenant advocacy cases, including one involving a Bangladeshi reporter who lives in a rent



regulated unit in Sunnyside. With a change in management, this building's tenants are now at great risk of displacement, especially as the area continues to rapidly gentrify. Chhaya went to court with our client to ensure he was not being overcharged and succeeded in getting many repairs—*some of which had been overdue for more than ten years*. In December, our client testified at a City Council hearing on the issue of tenant harassment, and received resounding applause for his courageous exposure of his landlord's actions. Chhaya is now working with this tenant to organize his building. Chhaya intends to work with Association for Neighborhood and Housing Development and The Legal Aid Society for our organizing effort at this building in 2008.

### **Media-Based Education and Outreach**

Chhaya conducted our education work on homeownership, credit reports, and predatory lending on our monthly cable show on ITV—reaching an audience of 50,000 around the metropolitan area with each show. Chhaya has also explored new ways to expand our media work moving forward, given its strong potential as an outreach tool. Chhaya promoted our housing workshops through direct outreach in Jackson Heights and Jamaica, at public events, through advertisements in the Bengali and Urdu press, and announcements on ITV. Additionally, the Queens Public Library disseminated flyers throughout all of its branches in English, Bengali and Urdu—reaching thousands of residents across the borough. Finally, Chhaya's events were also listed in community calendars of New York 1, *Queens Tribune*, *Queens Chronicle*, and *Desi Talk*. Chhaya also placed advertisements for our workshops in the weekly *Banglae*, *Jonmobhumi*, *Desh Bangla*, *Sada-e-Pakistan* and *Pakistan Post*.



### **Policy Work: Illegal Housing Conversions**

Chhaya continued to push our two pronged strategy to address illegally converted housing units, which have become an important source of affordable housing in Queens. Chhaya has looked at the issues by developing a program to offer technical assistance to owners on how to legally renovate and rent basement and first floors of their single and multifamily homes. In this way, they will avoid harsh fines, meet safety codes, and enforce rent collection. Tenants, in turn, will be able to advocate for safe and decent conditions as well as their rights to the unit in court. To further our position, Chhaya completed two brochures: one for prospective homebuyers on how to ensure all the units a home are legal; and another for current homeowners who have received fines. These documents were reviewed by representatives of the New York City Housing Preservation and Development and by our nonprofit partners. Chhaya will translated and print the brochures in several South Asian languages.



### Coalition Activities

Chhaya is one of six organizations participating in the Immigrant Housing Collaborative, a collective organized by the New York Immigration Coalition. Through the Collaborative, Chhaya has shared our experiences as well as learned techniques and strategies from our colleagues, remained up to date on changes in local legislation affecting tenants, and played a lead role in addressing the issues of illegal conversions and predatory lending. As an initial project, the members conducted a survey of immigrant housing conditions in the city. Chhaya exceeded our goals by conducting 115 surveys.



Chhaya participated in several coalitions as a means to promote our work and strengthen our citywide partnerships, including: Queens Credit Union Project (organized by Queens Community House); Community Reinvestment Group (organized by the Association for Neighborhood Housing Development); Asian American Community Development Conference (organized by Asian Americans for Equality); Queens Borough President's community forum on

Predatory Lending and Foreclosure Prevention; Immigrant Financial Justice Network (organized by NEDAP); and the Queens Borough Presidents' Immigration Task Force. Chhaya also remained an active member of National Coalition of Asian Pacific American Community Development (National CAPACD), and participated in a meeting organized by Insight, "Closing the Racial Wealth Gap," an initiative supported by the Ford Foundation.

### Global Links

In response to the devastation that occurred in Bangladesh in November, 2007 as a result of Cyclone Sidr, Chhaya CDC is collected a total of nearly \$3,000 in donations to support went towards direct relief work conducted by the NGO community in Bangladesh.