



2008 Annual Report

Chhaya CDC experienced tremendous growth in 2008, reaching important milestones in the delivery of its homeownership and financial literacy programs and releasing groundbreaking research and administrative policy positions impacting affordable housing and illegal housing conversions. Further, Chhaya received several important new foundation grants and HUD housing counseling certification, which position the organization to increase its capacity to deliver these programs during the coming year.

Some of the organization's major accomplishments in 2008 include:

- Promoting responsible entry into the homeownership marketing through the organization's financial literacy program, *Equality in Equity*, aimed at the city's South Asian community.
- Combating predatory lending and addressing foreclosure through intensive education and outreach, counseling, and referral.
- Building the organization's capacity to engage in community organizing.
- Advocating for the creation of affordable housing by publishing original research and administrative policy recommendations regarding illegal housing conversions.
- Becoming a HUD certified housing counseling agency.

Homeownership and Financial Literacy

Chhaya launched its education initiative, *Equality in Equity*, to combat the foreclosure crisis as it has impacted the South Asian community in Queens. In addition to counseling and referral for clients at-risk of foreclosure, Chhaya conducted seminars and workshops on predatory lending, financial literacy, and mortgages so that homebuyers can be proactive in avoiding potential crises. Grants from the New York State Division of Housing and Community Renewal and the Center for New York City Neighborhoods as well as the National Council of La Raza and the National Coalition for Asian Pacific American Community Development (National CAPACD) will provide Chhaya support for this work.



Further, Chhaya offered two installments of its five-part Homeownership and Financial Literacy workshop series. The organization conducted the series at the Jamaica and Jackson Heights branches of the Queens Public Library. These workshops addressed the basics of homeownership over a three week period including financial literacy and credit; mortgage affordability and analysis; the mortgage process; and avoiding predatory lenders. Chhaya also offered one-day, two hour orientation sessions at the following branches of the public library: Jackson Heights, Queens Village, Elmhurst, Steinway and Flushing branches. These sessions addressed the basics of homeownership including financing, credit and mortgage; predatory lending; and resources for affordable housing.



Finally, in November, Chhaya became a HUD Certified Counseling Agency. This designation will open new avenues of funding, lead to new partnerships, and ultimately result in further program development.

Community Organizing



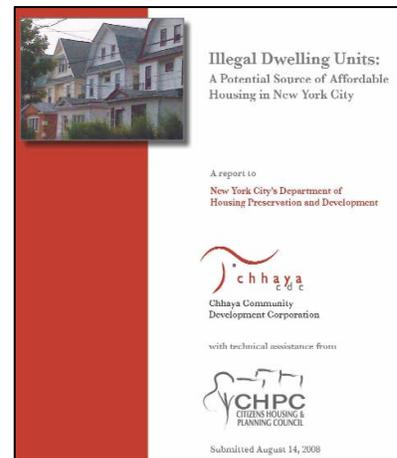
This past summer, the Neighborhood Opportunities Fund awarded Chhaya the two-year Initiative for Neighborhood & City-Wide Organizing, which will have a profound effect on the organization's capacity to organize tenants and homeowners, work together with other housing groups across the city, and also develop a membership base to train community leaders. Already, Chhaya has collaborated with tenant rights advocates around the city to address tenant harassment. In addition, to foster civic participation and awareness among South Asian immigrants, Chhaya participated in the Voice Your Vote NY effort to encourage naturalized citizens to learn the issues and vote on the local, state and federal levels. During the coming year, Chhaya will hire a full-time organizer to lead these and other efforts.

Media-Based Education and Outreach

Chhaya conducted its education work on homeownership, credit reports, and predatory lending on the organization's 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 its media work moving forward, given its strong potential as an outreach tool. The organization promoted its housing workshops through direct outreach in Jackson Heights and Jamaica, at public events, through advertisements in the Bangla 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 the organization's workshops in the weekly *Banglaee*, *Jonmobhumi*, *Desh Bangla*, *Sada-e-Pakistan* and *Pakistan Post*.

Policy Work: Illegal Housing Conversions

Chhaya published two reports during the past year, the culmination of the organization's research and work on the issue of illegal housing conversions. The first of these reports, "Illegal Dwelling Units: A Potential Source of Affordable Housing in New York City," was completed with technical assistance from the Citizens Housing and Planning Council, and submitted to New York City's Department of Housing Preservation & Development; the second report was "New York's Housing Underground: A Refuge and Resource," which was completed with our partner, Pratt Center for Community Development, and provides a set of administrative recommendations that, through the adoption of an accessory dwelling unit code, aim to create safe, affordable housing in New York City. Both reports are available at Chhaya's website, www.chhayacdc.org.



Citywide and National Coalition Activities

Chhaya continued to play an active role in the Immigrant Housing Collaborative, attending monthly trainings, carrying out surveys, and working to finalize and present findings. Toward the end of the year, the Collaborative, in partnership with the Pratt Center for Community Development, released its report, "Confronting the Housing Squeeze: Challenges Facing Immigrant Tenants, and What New York Can Do." The report sets forth a series of policy recommendations focusing on affordable housing and housing conditions. In 2009, the Collaborative will create an advocacy campaign to promote the report and its recommendations.

Chhaya also played an active role in establishing a coalition of 34 South Asian organizations from 12 regions around the country – the National Coalition of South Asian Organizations. The Coalition released a detailed action and policy agenda focused on nine key issue areas affecting local South Asian American communities, including immigration, gender equity, and access to services.

Voter Engagement

Chhaya has partnered with four other Asian American organizations (YKASEC - Empowering the Korean American Community, Organization of Chinese in the Americas, Project By Project, and APIA Vote) to establish the Voice Your Vote NY Initiative. Through this effort, the group has planned a series of coordinated events designed to maximize Asian American participation in the upcoming 2008 national, state, and local election cycles. Planned efforts included registering first-time voters, launching a new media campaign, educating the public, introducing get-out-the-vote (GOTV) mobilization efforts, and protecting voters through hotlines and poll monitoring.



Over the course of the summer, Chhaya registered over a 140 recently naturalized citizens who we hope will become first-time voters next month. In addition to work locally in New York, Chhaya helped establish promotional support and linkages with APIA Vote, a national coalition bringing together the Asian American Pacific Islander community around the national elections. Chhaya was a featured organization at the APIA Vote Presidential Town Hall meeting in 2008.