2013 was an important year for Chhaya. The central focus was on strengthening program areas that directly impact Chhaya’s mission of working with New Yorkers of South Asian origin to advocate for and build economically stable, sustainable and thriving communities.

Throughout the year, Chhaya continued to develop new programs in the areas of economic and neighborhood development, while improving and integrating existing services. The organization aimed to expand its base in the community, as well as diversify and deepen outreach across South Asian communities.

2013 also saw the arrival of new leadership on all levels, from core members to the staff and board.

Internally, Chhaya focused on building consensus among leaders, expanding offices and improving infrastructure in areas such as employee benefits.

The leadership spent time developing a clear Theory of Change, refining its mission and articulating our aspirations for our constituents: Self-advocating, economically independent South Asian adults in sustainable and thriving communities.

To achieve this vision, Chhaya will work towards ensuring that South Asians become active civic leaders, achieve economic independence and build up assets, have stable and affordable housing and feel ownership of public and social spaces in the neighborhoods in which they live.
Education, counseling, resources and action for tenants, first-time homebuyers and existing homeowners.

In 2013, Chhaya’s Housing Preservation Program continued to carry out its strategic plan to ensure that low- and moderate-income (LMI) New Yorkers of South Asian origin live in safe, stable and affordable housing. The primary focus of 2013 was to strengthen existing services and diversify and deepen outreach across South Asian communities.

Chhaya’s Housing Preservation Program is one of the highest performing among 22 partners in the National CAPACD (a HUD-intermediary) network of organizations. During a recent HUD approval review process, the auditor had no recommendations for improvement and stated it was “among the cleanest audits ever performed.”

As Queens, particularly Northwestern Queens, faces increased gentrification, LMI immigrant tenants are at high risk of displacement. While demand for tenant services is growing, Chhaya’s capacity remains limited. To address this challenge, Chhaya added a legal assistance component to complement community organizing activities through legal clinics offered in partnership the Legal Aid Society and local elected officials.

Chhaya also increased efforts to ensure that homebuyers are able to make informed decisions and access publicly subsidized affordable housing programs. Chhaya focused specialized counseling on those ready to take proactive step towards purchasing a home and moved longer term clients not yet ready for homeownership to its economic development program consisting of broader financial education, credit counseling and budgeting. Chhaya expanded its strategic partnerships that opened up down payment assistance for many of its clients. As a result, Chhaya increased its rate of moving clients from counseling to purchasing a home by 50 percent in 2013. Since nearly half of Chhaya’s client base purchased homes in coop buildings, greater emphasis was placed on the approval process in coops, which has great potential for housing discrimination and brings challenges in meeting coop requirements even if a client is able to obtain a loan.

In the area of post-purchase, including foreclosure prevention and energy efficiency, Chhaya focused on program integration. Owners that have gone through Chhaya’s foreclosure prevention program were made aware of services available to improve energy efficiency and bring down the cost of utilities. Combined with the allocation of NYS AHC support, Chhaya was able to increase the number of energy audits, putting more people on the path to energy efficiency and ensuring that they are assisted through a more comprehensive approach. Chhaya was among the organizations with the highest rates of successfully moving cases from audit to completed retrofit in the City. Owners in the foreclosure prevention program also benefited from a legal clinic conducted in partnership with the Urban Justice Center to take on cases related to credit reporting disputes, credit card issues, student loans, medical debts, foreclosure, collection lawsuits, identity theft, frozen bank accounts and wage garnishment.

Through a partnership with the City’s Build It Back program, Chhaya teamed up with the Indo-Caribbean Alliance and conducted outreach to over 1,000 individuals and families impacted by Hurricane Sandy in South Ozone Park, Queens, referring them to critical resources.
In 2013, Chhaya accomplished the following through the Housing Preservation Program:

**Pre-Purchase**

- Provided counseling services to 43 new individuals and families with a total of 135 clients receiving support and follow-up.
- Assisted 22 homebuyers in the purchase of their homes.
- Helped 13 homebuyers secure down payment assistance grants through the CitiLIFT program and NYC HPD’s program, totaling $229,200.
- Conducted four full workshop series with 388 attending and more than 100 completing the program and earning a certification from Chhaya.
- Held a successful Fifth Annual Homebuyer Fair attended by over 200 prospective homebuyers and 18 lenders, housing groups and community partners. Translation was offered in Hindi, Bengali, Tibetan and Nepali.

**Post-Purchase**

**Energy Efficiency**

- Directly counseled 30 new homeowners and provided support for more than 155 individuals.
- Conducted 17 energy audits.
- Completed six full retrofits.
- Helped owners obtain $71,894 in grants for improvements.
- Educated more than 480 workshop participants on energy efficiency programs in partnership with NYC HPD, Queens Library and a number of elected officials.

**Foreclosure Prevention**

- Counseled and managed 140 clients including 74 new cases.
- Prevented a total of 29 foreclosures (with the majority of remaining cases still open).
- Educated 35 individuals through workshops on the foreclosure process.
- Reached more than 4,000 individuals in total.

**Sandy Impacted Homeowners**

- Conducted direct outreach to more than 1,000 homeowners impacted by Hurricane Sandy through the Build It Back program.

**Tenant Services**

- Counseled nearly 60 South Asian tenants on eviction prevention and repair issues.
- Conducted a total of five know-your-rights workshops reaching more than 20 tenants.
- Launched a monthly legal clinic in partnership with the Legal Aid Society.
ECONOMIC DEVELOPMENT

Education, counseling, resources and action for job-seekers, English language learners and low- and moderate-income individuals and families aiming to invest in their futures.

Less than two years after launching this critical initiative, Chhaya’s Economic Development Program strengthened and grew as we worked towards ensuring that New Yorkers of South Asian origin are economically independent and able to build assets. In 2013, Chhaya took a more integrated approach to the three core services — ESOL classes, career advancement and financial capability — and Saathi, a women’s financial empowerment program.

Chhaya launched the Economic Development Program after its 2011 study of 600 South Asian residents of New York City revealed that nearly half of those surveyed identified employment as their primary concern. The study also found that English proficiency was a barrier to employment outside the ethnic community, as well as a lack of networks to employment opportunities in their fields of expertise when there was formal education from a home country. Many surveyed were poor and paid in cash as domestic workers, taxi drivers and restaurant workers and often isolated from mainstream banking resources due to language barriers, inability to cover minimum balance requirements or a lack of adequate documentation to establish accounts. These individuals and families often fall prey to predatory lending schemes and other fringe services, leading to credit challenges and lack of savings.

Chhaya launched its Career Advancement program in 2012, and soon after, launched its women’s financial empowerment program, Saathi. Both programs were met with great interest, often by the same person, revealing a clear need for a more comprehensive program allowing individuals to work with counselors in different areas of expertise, from credit counseling to career coaching, in order to address long-term goals. As a result, in 2013, Chhaya focused on developing a streamlined integrated program model.

The Career Advancement program offers basic and advanced ESOL classes to meet the needs of the two primary program participants, those entering the workforce for the first time and those seeking to work in their fields of expertise or move into a new career path. Participants also gain from soft skill training, mock interviews and career coaching. In addition, Chhaya launched a 12-week Career Advancement Program (CAP) Internship to help newer immigrants gain professional work experience outside of our offices while also supporting Chhaya’s mission. Rooted in the communities Chhaya aims to reach, these interns are among the organization’s strongest spokespeople in building membership and recruitment to programs.

The first cohort of the Saathi program enrolled 32 women who participated in financial education workshop, one-on-one budget counseling and peer group sessions focused on a savings goal to be matched upon successful achievement. Chhaya forged a partnership with the Lower East Side People’s Federal Credit Union to help many open their first savings accounts. In addition, in partnership with National CAPACD and with support from the Mission Asset Fund, Chhaya launched a pilot peer lending circle program, creating safe ways to utilize a familiar form of community lending and saving.

Chhaya also continued to play a lead role in coordinating the Northwestern Queens Financial Education Network (NQFEN), a collective of three community-based service providers: Chhaya CDC (lead organization), New Immigrant Community Empowerment (NICE), and Queens Community House (QCH), as well as one legal services provider, Urban Justice Center (UJC) whose goal is to promote sound financial education among recent immigrants residing in northwestern Queens. In 2013, NQFEN served a diverse group of low-income immigrants from Asia and Latin America to address immediate educational and service needs of local residents while also working to address the long-term aspirations and needs of local residents.

Together, the partners offered workshops, direct services and legal clinics to reach more than 600 individual and families in more than four languages. In addition, the partners shared best practices and coordinated advocacy efforts to address common issues, determine priorities and develop strategic partnerships.
to improve immigrants’ access to reputable financial services and to map trends, highlight the prevalent issues and determine potential policy issues such as fraudulent employment agencies and immigration services in the area.

Chhaya also supported advocacy efforts led by the NYC Coalition to Stop Credit Checks in Employment to reduce unfair barriers to employment by prohibiting the harmful use of credit history in employment-related decisions. It supported the New York Women’s Equality Agenda to reduce discrimination in the workplace and housing, improve women’s safety and well being and ensure equal treatment under the law. Finally, Chhaya also participated in a coalition led by NICE and Latino Justice to end the predatory practices of employment agencies.

In 2013, Chhaya accomplished the following through the Economic Development Program:

**Career Advancement**

- Provided 113 individuals with an average of 30 hours each of counseling and educational services on résumé building, interview skills and career planning.
- Held six series of beginner and intermediate English for Speakers of Other Languages (ESOL) classes with more than 50 percent of the 185 enrolled completing the program.
- Placed 14 job seekers in jobs with livable wages and greater than 90-day retention rates.
- Launched a 12-week Career Advancement Program (CAP) Internship to help newer immigrants gain professional work experience.
- Successfully hosted a job fair in collaboration with KCS and CMP with over 300 people in attendance.

**Financial Capability**

- Counseled more than 75 individuals on budgeting and credit and debt management issues.
- Hosted free tax clinics in collaboration with Upward Upbound (formerly known as ERDA).
- Launched Saathi, a financial empowerment program for South Asian immigrant women, with 32 women participating and eight successfully enrolling in matching IDA accounts.
- Held four Consumer Debt Legal Clinics with Urban Justice Center, which helped more than 40 local residents with common issues such as credit reporting disputes, student loans, medical debts, foreclosure and wage garnishment.
- Conducted 15 workshops focused on topics ranging from banking, budgeting and savings to credit and asset building, reaching nearly 100 participants, one third of whom were women, who were specifically targeted to enroll in the program.

**ADVOCACY AND ORGANIZING**

Base-building through tenant rights organizing, civic engagement, research and advocacy.

It was an exciting year for Chhaya’s advocacy and organizing work. In 2013, Chhaya broadened its attention from voter engagement to overall strengthening of South Asian civic participation and leadership. Chhaya coordinated a historic South Asian and Indo-Caribbean Queens Borough President Candidates Forum with nine other South Asian and Indo-Caribbean organizations. Attended by all of the candidates and nearly 200 community members, this event also spurred the development of a platform of issues critical to these communities developed by the diverse set of endorsing organizations that supported advocacy work throughout the 2013 elections. Chhaya also co-planned and participated in the Asian Pacific American Mayoral Forum. Building on our voter engagement work from last year, Chhaya was able to reach over 6,000 South Asian voters through our GOTV work.

Chhaya also worked with its core tenant organizations, though with more limited resources than in previous years. Chhaya’s organizing team was active in three Queens buildings, worked with tenants on illegal rent increases and eviction issues and coordinated with partners in the Stabilizing NYC coalition.

Chhaya strengthened its base through ongoing monthly meetings. These “Chai with Chhaya” gatherings are held on Sundays at the Chhaya office. The standing meetings serve as a base for Chhaya’s member leaders to coordinate advocacy work and events such as the Chatpati Mela, a street fair celebrating food, activism and the arts of the South Asian community in the heart of Jackson Heights. Coordinated by member leaders, this event drew more than 1,000 people in 2013.

As with all of Chhaya’s work, organizing and advocacy on critical issues is a core part of its approach. Chhaya continued to make major progress on its BASE Campaign, pushing for the creation of an accessory dwelling unit (ADU) code in New York City.
York City. The creation of an ADU code would enable owners to legally collect rents for basement rental units and ensure the safety of tenants. During 2013, Chhaya acquired endorsements from 30 organizations including key coalitions representing more than 100 other members including ANHD, NYMC and Housing First. Chhaya held a successful policy forum bringing legal experts, housing experts, architects, engineers and policy makers to the table to further a real solution for New York City.

Finally, Chhaya played a key role in ensuring adequate implementation of the Voting Rights Act. In partnership with the Asian American Legal Defense and Education Fund (AALDEF) and ASAAL, Chhaya negotiated with the Board of Elections to implement the translation of ballots into Bengali and the provision of language assistance in Bengali, Punjabi and Hindi for voters with limited English proficiency. In addition, Chhaya participated in AALDEF’s annual monitoring efforts at select Queens poll sites.

In 2013, Chhaya accomplished the following through the Advocacy and Organizing efforts:

- Mobilized over 150 members to participate at community events, candidate forums and rallies and testify at press conferences and public hearings.

- Registered 170 new voters and reached 6,000 voters through our GOTV phone calls and door-knocking efforts.

- Led the first of its kind South Asian and Indo-Caribbean Forum for Queens Borough President Candidates. Entitled United We Speak, the event was held in Jackson Heights, Queens and attended by over 200 community members.

- Organized three rent-stabilized buildings and worked with more than 160 tenants to help hundreds of residents maintain affordable housing.

- Gained 30 organizational endorsements from housing advocates, government agencies and community groups for our BASE Campaign, pushing for the adoption of an accessory dwelling unit code in order to create and preserve thousands of affordable housing units in New York City.

- Brought together over 1,000 community members, supporters and allies in our annual South Asian arts and activism street fair, Chatpati Mela, held in Jackson Heights.
In 2013, Chhaya moved forward on the planning of a South Asian community center in the South Asian commercial corridor of Jackson Heights. South Asian Community Home, or “Sach”, meaning “true” in several South Asian languages, will serve as a truly safe and welcoming multi-generational space where South Asians and their neighbors can receive comprehensive services to support their personal, social and economic growth.

In partnership with a core group of organizations ranging from those focusing on workers rights to senior services and the Hester Street Collaborative, Chhaya lead a visioning process with more than 200 Queens residents on the potential for a center. In 2013, Chhaya continued in the pre-development phase of the Center and is working toward securing resources and support to make it a reality.

This project addresses numerous issues in the community, including:

- Lack of shared community gathering spaces devoted to civic engagement and arts and culture that celebrate the diversity of South Asians.
- Shortage of city-administered programs that address the needs of the South Asian population, especially in regards to the diverse languages, religions and cultures present in the community.
- Isolation faced by stay-at-home women and the elderly who have limited English skills.
- Disconnection from their own culture that many South Asian youth experience.

91 percent of Chhaya’s clients are residents of Queens.

60 percent are New Yorkers of South Asian origin.

70 percent are ages 25 to 54.
Thank you to all the individual donors and institutional Chhaya supporters of 2013:

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