



## Deepening Roots and Creating Space:

Building a Better Future for  
New York's South Asians

March 6, 2012

A report by



**chhaya** CDC

Sustaining Homes  
Strengthening Communities

Research support by



**DataCenter**

RESEARCH FOR JUSTICE





*Aastik Pokhrel (far right) with the survey team.*

*Dedicated to the memory of Aastik Pokhrel—  
for his initiative, his compassion, and his  
commitment to serving the community.*

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## Chhaya CDC

Based in Jackson Heights, Queens, New York, Chhaya Community Development Corporation (Chhaya)—meaning “shelter or shade” is dedicated to creating stable and sustainable communities by increasing civic participation and addressing the housing and community development needs of New Yorkers of South Asian origin and their neighbors. Its work encompasses tenant rights, homeownership, foreclosure prevention, housing rights, civic engagement, and advocating for affordable housing opportunities, as well as research and advocacy around community needs.

Over the past 12 years, Chhaya CDC has assisted more than 5,000 individuals through its organizing, education, and counseling services and hundreds of thousands through partnerships with the media. Growing from a small group of volunteers, today Chhaya has 12 staff members, speaking more than five languages, including Bangla/Bengali, Hindi, Nepali, Tibetan, and Urdu.

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## DataCenter

DataCenter is a national research and training organization for social justice movements and grassroots organizing. Rooted in progressive social movements and grounded in values of justice and self-determination for communities, we use research as a tool to centralize community power and transform society. DataCenter believes in advancing the concept and strategy of Research Justice—a theory and practice for social change that validates all forms of knowledge and puts information in the hands of communities organizing for justice. We know that communities are experts about the problems and solutions affecting their lives. DataCenter helps surface that knowledge in ways that develop leadership, increase community power, and generate momentum for social change. As marginalized communities take the tools and power of research into their own hands, they can articulate the urgent and pressing conditions of their lives on their terms, and encourage others to do the same. With over 30 years of experience in Research Justice, DataCenter provides critical research support for community-based organizations and social justice movements.

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## Executive Summary

South Asians are among New York City's fastest growing ethnic populations, experiencing a growth rate of more than 159 percent in the past two decades. Like many in New York City, the South Asian community was hard hit in the last decade by the economic downturn and collapse of the housing market. With the community's rapid growth during the most difficult economic period our country has faced in decades, South Asians are living in severely overcrowded housing conditions, are at high-risk of displacement, and face great barriers to achieving economic growth. This study aims to profile the South Asian community's housing and economic development needs. Using these insights as a window into the challenges faced by immigrant communities around the City, the ultimate goal is to explore specific public policy approaches to boost these groups that are core to ensuring the City's recovery to a thriving economy.

### About This Study

Chhaya Community Development Corporation (Chhaya) undertook this needs assessment through an on-the-ground survey and targeted focus groups to collect information that is not captured by the U.S. Census or New York City's Housing and Vacancy Survey (HVS). Chhaya conducted 440 surveys and six focus-group sessions with 66 community members in seven different languages. In directly engaging the community, the data gathering sought to make community voices an integral part of identifying pressing issues and finding solutions. DataCenter partnered with Chhaya to compile government data and the findings from the survey and focus groups. Many of the data and findings were compared with results from Chhaya's first needs assessment conducted in 2001 to highlight changes in the community over the past decade.

In this report "South Asian" refers to all New York City residents of South Asian origin, including those with ancestry from Afghanistan, Bangladesh, Bhutan, India, Nepal, Pakistan, Sri Lanka, Tibet, and the Maldives, as well as Diaspora populations from places such as the Caribbean, South America, and Africa.

### Major Needs of the Community

The assessment found that in addition to housing, South Asian residents in New York City are faced with many obstacles, including language barriers, discrimination, and limited access to services and health care. South Asians, like many other immigrant groups, encounter grave challenges to economic mobility. Although many have a college-level education, South Asians continue to struggle to find employment in their fields of expertise. Almost half (47%) of those surveyed hold college degrees, but only 8 percent work in a professional or technical job. Limited English proficiency contributes greatly to the disparity between education level and employment. The survey also found that although there was a marked increase in the percentage of respondents on public assistance from the previous decade, only 15 percent were utilizing subsidies such as food stamps.

### Renters

According to the HVS, 66.4 percent of South Asians were renters in 2008. South Asian renters face a number of issues, including severe overcrowding, high rental costs, lack of leases, and a prevalence of

cash transactions that leave no documentation that rent has been paid. To make rent, residents employ a number of strategies, the most common being sharing units with family and friends and borrowing money. According to the HVS, 37 percent of South Asians live in rent-stabilized units and almost none live in public housing. Rent hardship was an issue for 16 percent that had to borrow money to cover rent. Chhaya's survey and focus groups found that half of renters did not have leases for their apartments, a disturbing trend that leaves tenants vulnerable to displacement, particularly in apartments that are not rent-regulated. Many of these residents (41%) paid their rent in cash and, although in 2001 nearly all those who paid in cash received a payment receipt, most renters paying in cash in 2010 (60%) did not. The HVS found that 37.5 percent of apartments had one-two problems and 18.2 percent reported three or more. Specific housing problems were highlighted during Chhaya's focus groups. These included inadequate or no heating, neighborhood safety, lack of leases, and discrimination by landlords.

As Queens neighborhoods like Sunnyside and Jackson Heights confront gentrification, illegal rent increases are commonplace. As a result, many South Asians are forced to either leave their communities for the Bronx or Brooklyn or live in more crowded conditions in order to stay. The survey found that 65 percent of renters live with more than one person per bedroom and most households had three or more people living together, indicating widespread overcrowding.

Additionally, many South Asian families living in overcrowded conditions reside in illegally converted units. These conversions generally involve modifying a one- or two-family home by constructing an additional unit in the basement or attic. A 2008 Chhaya study conducted in the Jackson Heights and Briarwood-Jamaica sections of Queens found that of the 446 homes surveyed, 82 percent had basement units, 35 percent of which could potentially be brought up to code and legalized.<sup>1</sup> Others were living in illegal rooming houses with several added units.

### Homeowners

Homeownership in the United States has been a primary strategy of asset building and financial security for individuals and families, and a goal for many immigrants. Thirty percent of those surveyed owned their homes and the majority of them, 69 percent, indicated that they purchased their homes within the last decade. Over a third (37%) of those new buyers purchased in the last five years, meaning they likely bought homes that were losing value during the housing downturn, which began in 2006. South Asian homeowners are also at extremely high risk of default due to the proliferation of sub-prime products utilized in targeted communities during this period. Following the unscrupulous practice of non-verification of income, more than half of homeowners in the 2010 survey were not asked to show proof of income when obtaining their mortgage. This community was particularly susceptible to such products. Documentation of income is often difficult, as many South Asians are self-employed, seasonal workers and independent contractors whose income fluctuates and is frequently cash-based. This continues to be a challenge for South Asians in securing sustainable loans. Many homeowners surveyed also expressed frustration with the inability to legally rent out units in their homes to supplement income and create affordable housing in the community.

## Recommendations

Based on the findings of this report, Chhaya makes the following recommendations to improve housing and social conditions for New York's South Asian residents:

### Investment in Economic Development Needs

#### A. Create certification programs allowing new immigrants to utilize existing academic training toward U.S. employment

The number one issue that emerged from the research is a need for job-training opportunities that build on skills developed in the country of origin. Guidance and support in seeking employment, such as ESOL classes, résumé development, and career coaching, as well as affordable advanced training opportunities for those with stronger English skills, are needed.

#### B. Invest in the expansion of in-language financial education on building credit

Strong credit is key to accessing rental housing, homeownership opportunities, and employment. Building individual financial capacity in the areas of budget and credit is needed for individuals at all income levels.

#### C. Expand acceptance of alternative forms of credit

Because many new immigrants do not have long credit histories, there is a need for acceptance of alternative forms of credit, such as rental and utility payment history, in accessing credit, loans, employment, and rental housing.

#### D. Invest in employment training opportunities and small-business development support for women

Many women in the South Asian community are not working because of limited English proficiency or the inability to earn sufficient income to cover child-care costs. Investing in training opportunities for women and expanding affordable child care options would aid in curtailing displacement and foreclosures in families where women are able to work but do not have access to job opportunities or support in developing their own businesses.

#### E. Expand access to beginning and advanced ESOL classes

The research shows that English literacy is a major barrier in accessing employment opportunities, advocating for individual rights, and being more civically engaged. The provision of English courses for both beginning and more advanced speakers is needed.

#### F. Ensure access to public programs

Many South Asians have limited access to public programs. There is a need to expand eligibility for the Senior Citizen Rent Increase Exemption (SCRIE) to tenants of private housing that is not rent-regulated; remove the mandated five-year requirement of permanent residency to access food stamps, cash assistance programs, and emergency rental assistance; and, though many already access state programs to cover children's health insurance, expand eligibility for parents through public insurance programs that are scaled to income.

## A Continued Need for Affordable Rental Housing

### A. Development and preservation of affordable rental housing, particularly in the borough of Queens

The research clearly shows a pressing need for more affordable rental housing for New York City's South Asians. As the number one destination for New York's South Asians, Queens is where the creation of affordable rentals should be largely focused. To address the issue of gentrification and loss of the limited affordable housing stock, enforcement and strengthening of regulations by New York State Homes and Community Renewal and other agencies is needed.

### B. Expand and re-open Section 8 and New York City Housing Authority housing

Section 8 in New York City has been minimally available for more than a decade, and the New York City Housing Authority's long waiting lists have deemed this program ineffective in assisting newer residents of New York City. There is a need for more subsidized housing in the borough of Queens, as well as citywide. This would also serve to accommodate the very low income population that does not qualify for many other affordable housing opportunities.

### C. Marketing and outreach of affordable housing opportunities in ethnic media

Existing affordable housing opportunities would be more easily accessed if advertised or covered in the many thriving South Asian media outlets.

### D. Creation of an Accessory Dwelling Unit Code, bringing informal housing up to code

One source of affordable rental housing is informal housing arrangements such as converted basement or attic apartments in single- and multi-family homes (i.e., granny flats). We recommend making it possible to bring these units up to code to ensure protections for tenants and owners. By creating an Accessory Dwelling Unit Code, homeowners would benefit from supplemental income and higher property values, and the community would see an increase in affordable rental housing.

### E. Subsidized rental housing that accommodates the needs of families

As well as a need for the creation of affordable housing for individuals, there is a lack of affordable rental opportunities for larger families. Affordable housing units that are developed utilizing public subsidies often accommodate singles or nuclear families, but not those with larger families or joint family living situations.

### F. In-language information and assistance for tenants of rent-regulated properties

Due to the growing numbers of South Asians with limited English proficiency, as well as lack of information on their rights, there is a continued need for in-language assistance and information on tenant rights—particularly in rent-regulated housing. Many of those living without leases in sublet situations or doubled-up are not able to access the same rights as other tenants. Ensuring stability in tenancy is critical not only for South Asians, but also for the preservation of affordable housing in New York City.



### G. Special needs housing

With the continued growth of the elderly population in the South Asian community, there is a dire need for senior housing, as well as a continued need for transitional housing for women who are survivors of domestic violence or abandoned. For seniors, high limited English proficiency rates and the desire to remain in their communities make the situation particularly pressing. Concepts such as the Aging in Place model by the Department of Aging should be considered in planning for this population.

## Encourage Safe and Sustainable Homeownership

### A. Require financial institutions and brokerage firms to inform consumers about in-language homebuyer education opportunities

There is a continued need for in-language education and assistance in financial planning, credit counseling, and budgeting to provide new immigrants with a clearer understanding of the homebuyer process.

### B. In-language education and support for homeowners and homebuyers

Due to the high number of new owners and high rates of foreclosures in South Asian and new immigrant communities, there is a clear need for education on sustainable homeownership in South Asian languages. Government agencies and housing counseling agencies should to expand their capacity to provide assistance in South Asian languages. Key concepts such as amortizations, implications refinancing, maintenance, repairs, fair housing, and landlord responsibilities are key to effective education.

### C. Develop new models of homeownership in single- and multi-family homes

Because South Asians and other immigrants often live in extended-family homes, there is a need to promote shared ownership models, potentially in the form of small-scale cooperatives. This would require new and creative approaches to financing and legal structures beyond traditional models for single and multiple family dwellings.

### D. Revise down payment requirements

In New York City's expensive rental market, many low- to moderate-income tenants have stable incomes and pay significant percentages towards rent, often in amounts comparable to mortgage payments. Even with a proven record of making monthly payments, saving for a down payment may be impossible. A low down payment requirement along with other robust underwriting guidelines would open up homeownership opportunities for a large segment of the community.

## Creation and Expansion of Culturally Appropriate and Safe Spaces

Because of issues of isolation and a lack of support for specific populations, there is a need for culturally appropriate, safe spaces particularly for South Asian women, senior citizens, and youth.

## Continued Need for Disaggregated Data by Country of Origin and Ethnicity

Finally, there is a continued need for data on this growing community in New York City. The severe lack of understanding of one the City's largest ethnic groups creates great challenges in creating accountability and encouraging public and private investment in these communities. This is particularly challenging for groups such as the Indo-Caribbean community, which is not disaggregated or identifiable in the U.S. Census. A better approach would be to emphasize country of origin combined with ethnicity, rather than just race, in research conducted locally and nationally. This could be furthered by increased investment in community-based research initiatives through public and community-based partnerships and a more effective approach to Census outreach and education.

## Introduction

South Asians—immigrants from Bangladesh, India, Pakistan, and the countries that border those nations, including Afghanistan, Bhutan, Nepal, Sri Lanka, Tibet, and the Maldives, as well as Diaspora populations from places such as the Caribbean, South America, and Africa—is one of the New York City's fastest growing ethnic populations. The City's South Asians increased in number from 113,857 in 1990 to an estimated 294,925 in 2010, according to the U.S. Census, a growth rate of more than 159 percent. (Note: This estimate does not include the significant Indo-Caribbean community, which is not adequately counted by the U.S. Census).

Some ethnic sub-groups within this population have experienced particularly significant growth over the past decade. For example, the Bangladeshi population in New York City nearly tripled in size and Pakistanis increased by nearly 75 percent. Asian Indians grew by 13 percent and the Nepali community increased enough to be counted in the most recent Census.

The rapid growth of the South Asian community in the past decade has occurred during one of the country's worst economic crises. Combined with a severe housing shortage in New York City, the economic downturn has left South Asian immigrants living in severely overcrowded housing conditions, lacking financial stability, and at high risk of displacement. The South Asian working class struggles with issues rooted in this segment's employment profile, heavily weighted in service industries, such as the restaurant and taxi/livery industries. The two main concerns identified in a report published by the Asian American Federation in 2008 mirrored the information gathered by Chhaya: severe underemployment and the inability to meet a living wage.<sup>2</sup>

While most industries have seen a decrease in jobs over the last decade, the service and leisure industries—both dependent on tips and seasonal work and heavily populated by immigrant workers—have seen an increase. These two industries employ a high concentration of poor or near poor South Asian and Asian Americans in New York City, the majority of whom work 35 hours per week or more. However, regardless of hours worked, many families are struggling to meet a living wage.

Against this backdrop, Chhaya launched a second housing and needs assessment<sup>3</sup> in order to understand the issues and needs of the South Asian community. A key aim was to use direct surveying and targeted focus groups to gather information that is not captured by the U.S. Census and New York City's Housing and Vacancy Survey. The project gathered community perspective in three key areas: 1) housing concerns such as the high percentage of renters without a lease, illegal conversions, and problems making mortgage payments; 2) employment experiences of South Asian immigrants, such as underemployment and the disjuncture between education and profession; and, 3) the diversity of sub-ethnic groups within the broader South Asian community which the U.S. Census does not capture in full. Further, in directly engaging the community, the data gathering sought to position community voices as an integral part in identifying pressing issues and finding solutions. Using data gathered through community surveys and focus groups, this report highlights the findings from the research and puts forth recommendations to address issues of unemployment and underemployment, housing insecurity, and residential overcrowding.

## Methodology

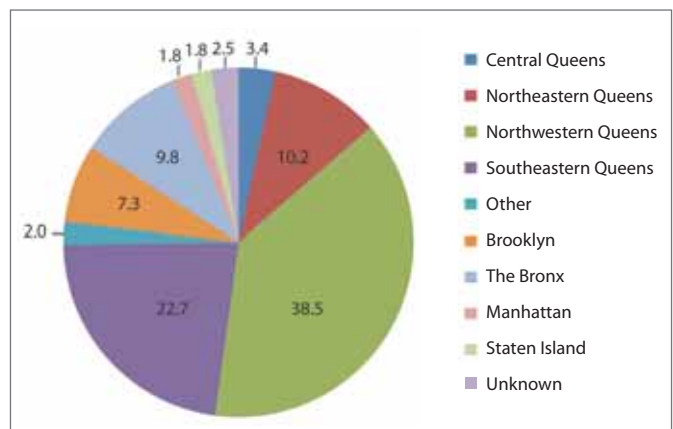
Chhaya initiated this study to document current housing and community needs of the South Asian community in New York City, particularly focusing on working class immigrants in Queens. The study also utilized data from the 2010 U.S. Census, the five-year sample from the American Community Survey (2005–2009), and the 2008 New York Housing and Vacancy Survey. The data collected was compared with data from the previous Chhaya needs assessment to document changes in the community over the past two decades.

Chhaya administered a housing and community needs assessment survey to South Asian heads of households throughout New York City. In order to accommodate the linguistic diversity of the South Asian population in New York City, interviews and surveys were conducted in Bangla/Bengali, Hindi, Nepali, Punjabi, Tibetan, Urdu, and Gujarati.

Using purposive sampling, which targeted respondents in South Asian commercial corridors and neighborhoods with high concentrations of South Asian residents, Chhaya conducted 440 surveys over a large cross section of the South Asian community in New York City. The survey included 38 questions regarding rental costs, the existence of leases, housing problems, and living arrangements for renters and home purchase costs, down payment and mortgage terms, income verification, and home improvements for homeowners. Additionally, the survey asked respondents about non-housing-related issues, including access to benefits, work and education, residential patterns, neighborhood/community involvement, and language proficiency. The survey also posed the open-ended question: "What's the most pressing issue in your community?" Surveys were conducted from June to September 2010 in public spaces such as commercial corridors, community events, faith-based institutions, and at partner community organizations, and were carried out in-language.

Although this was a citywide survey, the focus was on neighborhoods with large existing South Asian communities such as Jackson Heights and Jamaica/Briarwood in Queens and newly emerging South Asian communities in Kensington, Brooklyn and Parkchester, the Bronx.

Figure 1: Area of Residence of Survey Respondents (%)



Source: Chhaya Community Survey 2010



Chhaya then began to implement the focus-group component of the research. The focus groups were utilized to fill gaps that we saw in the survey respondent pools and to hear more nuanced concerns dependent on variables such as age, nationality, housing status, and gender. For example, we found that when surveying a family, the male head of the household tended to complete the survey without the consultation of other household members. Therefore, our Women’s Focus Group and Youth Focus Group were used to gather particular concerns to women and young people that may have been left out in the survey situation.

**In total, six focus groups were organized reaching a total of 66 individuals:**

- **Bangladeshi Focus Group** (19 attendees): Primarily young Bangladeshi men ages 20 to 30; focused on tenant rights and economic development issues; conducted in Bangla.
- **Nepali Women’s Focus Group** (12 attendees): Held in conjunction with Adhikaar, a Nepali-serving organization in the community; conducted in Nepali.
- **Tenant Focus Group** (10 attendees): Tenants from around the City.
- **Youth Focus Group** (5 attendees): Group made up of Indian and Pakistani youth from around the City.
- **Women’s Focus Group** (12 attendees): Made up of women from around Queens, primarily Bangladeshi immigrants.
- **Owner Focus Group** (8 attendees): South Asian homeowners in southeastern Queens.

The survey and government data was analyzed by DataCenter, and focus groups were analyzed by Chhaya. The results were shared with a research advisory committee. DataCenter compiled the results and wrote the final report with the support of Chhaya staff.

## Who Was Surveyed

Most of those surveyed (84%) lived in Queens. Eight percent of respondents lived in the Bronx, 6 percent in Brooklyn, 2 percent in Staten Island, and less than 1 percent in Manhattan. Because of the focus of the study, respondents were predominantly low- and moderate-income individuals. Based on the residential patterns of the four largest South Asian communities in New York City—Indians, Bangladeshis, Pakistanis, and Sri Lankans—as reported by the U.S. Census, the survey slightly oversampled residents of Queens and undersampled Manhattan, Brooklyn, and Bronx residents (see Table 9 on page 19). In addition, the substantial Indo-Caribbean community was surveyed, a population not adequately represented in the U.S. Census.

Of our survey respondents, 70 percent were renters and 30 percent owned their home, closely reflecting the breakdown of the percentage of South Asians who own homes according the latest data available from the Housing and Vacancy Survey in 2008. Most of the residents in the survey pool were U.S. Citizens or permanent residents. Fifty-one percent of respondents arrived in the U.S. in the past decade, with more than half of these arriving in the past five years.

Two-thirds of respondents were male and the remaining one-third female. Forty percent of respondents came from Bangladesh, 21 percent from India, and 12 percent from Nepal. Also surveyed were resi-

**Table 1: Profile of Survey Respondents**

Borough	%
Queens	84
Bronx	8
Brooklyn	6
Staten Island	2
Manhattan	0.2
Rent or Own	%
Rent	70
Own	30
Immigration Status	%
U.S. Citizen	42
Permanent Resident	38
Temporary Visa	10
Undocumented	9
Other	1
Years in the U.S.	%
0-5 years	33
6-10 years	18
11-15 years	19
16-20 years	13
20 or more years	17
Gender	%
Male	67
Female	33
Country of Origin	%
Bangladesh	40
India	21
Nepal	12
Guyana, Trinidad, Suriname	9
Pakistan	7
Sri Lanka	5
U.S.A.	2
Tibet	1
Other	3

Source: Chhaya Community Survey 2010

dents from Pakistan, Guyana, Trinidad or Suriname, and Sri Lanka, as well as Tibet, the United States, and other countries. Bangladeshis were overrepresented in our survey population. However, this population has seen the largest growth in the last decade based on the U.S. Census (see Table 10 on page 19). Additionally, our survey sought to capture the needs of South Asian populations not accounted for and often overlooked such as Indo-Caribbeans, Tibetans, and others who are at present too few to be counted by official Census figures.

The remaining sections of this report cover findings: An Overview of the Community, Community Concerns, Renters, and Homeownership. Chhaya’s 2010 survey and focus groups sessions, U.S. Census data, and Housing and Vacancy Surveys are used as sources to frame these issues.

## Findings

### An Overview of the Community

This section uses U.S. Census data to give an overview of the South Asian community in New York City. The tables include data from Chhaya's first report (Census data from either 1990 or 2000) juxtaposed with current Census data. The full tables can be found in the Appendix (see pages 19–20).

**Figure 2: Rate of Population Growth of South Asians in New York City, 1990–2010**

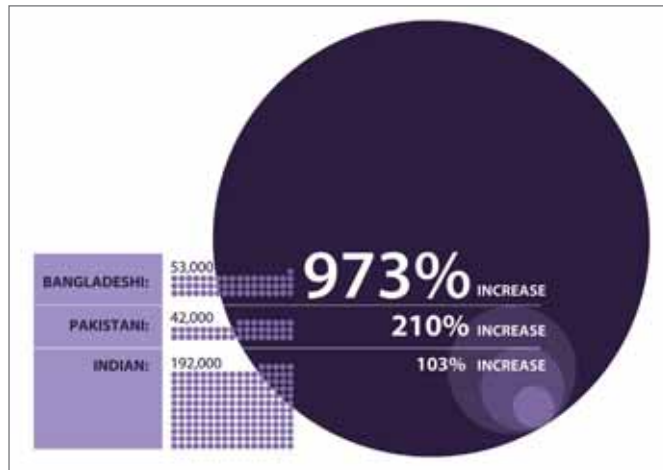


Image developed by Hester Street Collaborative.

### Population

The South Asian community in New York City continues to grow. The heterogeneous population is composed of immigrants and their families from Afghanistan, Bangladesh, Bhutan, India, Nepal, Pakistan, Sri Lanka, and the Maldives. Other South Asian populations that are too small or not clearly identified in U.S. Census data include Indo-Caribbeans, Tibetans, and other Diaspora populations. Linguistic and religious diversity is strong within the community.

Although not a complete picture of the hundreds of languages spoken in South Asian communities, the languages spoken by the largest number of South Asians with limited English proficiency are: Bengali, Punjabi, Hindi, Gujarati, and Urdu.<sup>4</sup> Religious groups, including Muslims, Hindus, Jains, Sikhs, Christians, Buddhists, and Jews and their respective institutions, are well represented.

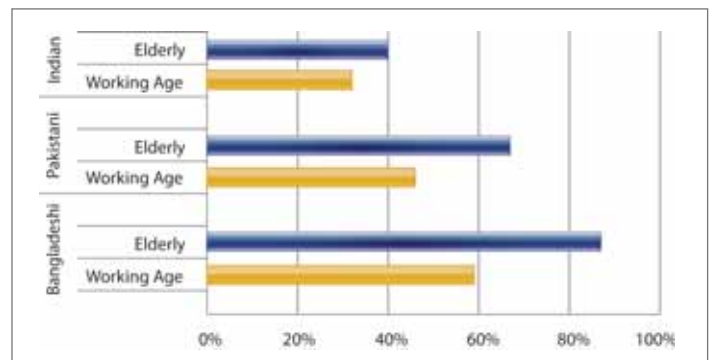
Based on the Asian American Federation compilation of 2010 U.S. Census data, the Asian population in New York City, which comprises 13 percent of the city's total, is the fastest growing group, increasing by 32 percent since 2000, from 783,058 to 1,030,914 out of a city total of 8,175,133 persons. South Asians, a population of 294,925, comprise 29 percent of the City's Asian population and have seen a 159 percent increase since 1990. This is compared to negative growth between 2000 and 2010 for White, Non-Hispanic (-2.8%) and Black, Non-Hispanic (-5.1%) populations and only single-digit growth for the Hispanic (8.1%) and Native American (0.6%) populations.

At 192,209, Indians continue to be the largest South Asian group, and following the Chinese, the second largest Asian community in New York City. The Bangladeshi population has tripled in size since 2000, seeing the second highest growth rate and numerical increase, and surpassing Pakistanis as the second largest South Asian group with 53,174 members. Pakistanis are now the third largest ethnic group within the South Asian population in New York City at 41,887, followed by Nepali at 5,681, Sri Lankans at 3,696, and Bhutanese at 345. The last two groups are included in the 2010 census as separate communities within the Asian Census category.<sup>5</sup>

### Linguistic Isolation

According to the 2000 U.S. Census profile of New York City, 60 percent of the Bangladeshi population was limited English proficient (LEP), 87 percent of elderly and 59 percent of working-age Bangladeshi adults. Also, 48 percent of Pakistanis, nearly half (46%) of working-age Pakistani adults and two-thirds (67%) of elderly Pakistanis, had English limitations. Twenty-seven percent of Indians, almost one-third (32%) of working age Indian adults and 40 percent of elderly Indians, had English limitations. Since 2000, there has been only slight reductions in the language proficiencies of these communities. According to 2007–2010 American Community Survey estimates, the LEP rate for Bangladeshis overall was 51.7 percent, for Pakistanis 43.1 percent, and for Indians 25.1 percent.<sup>6</sup> Although there is not sufficient data to document the Nepali community, a report published by Adhikaar (a Nepali organization in Queens) shows that of 300 Nepali speakers interviewed in New York City, 21 percent of men and 44 percent of women said they speak limited English or had no spoken English ability.<sup>7</sup>

**Figure 3: Limited English Proficient Levels**

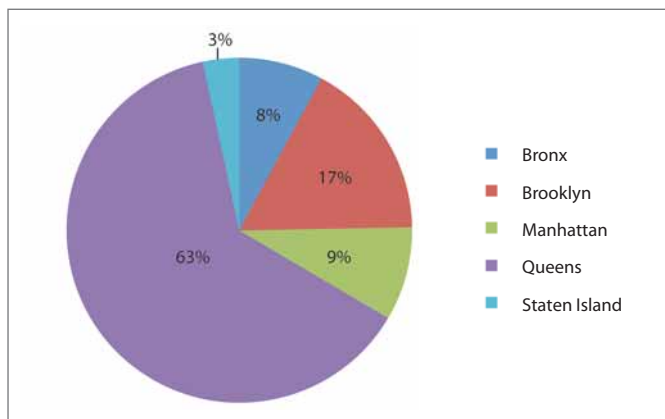


Source: U.S. Census 2000

### Housing Distribution and Neighborhood Choice

The main borough of settlement continues to be Queens, followed by Brooklyn. According to the U.S. Census, the majority of South Asians in New York City reside in Brooklyn, Queens, and the Bronx, with almost two-thirds of the community (63.1%) residing in Queens, 16.8 percent in Brooklyn, and 7.9 percent in the Bronx.

**Figure 4: Borough of Residence of South Asians in New York City**



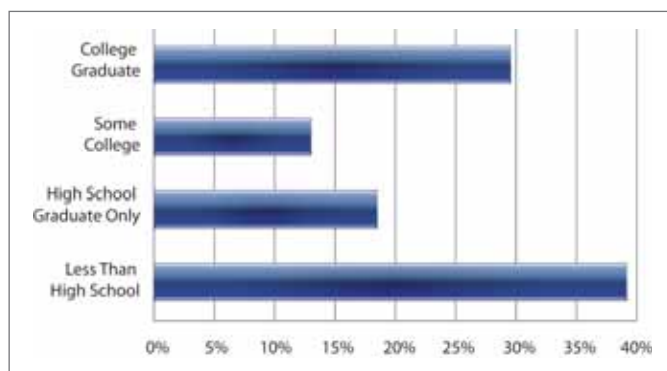
Source: U.S. Census 2010

### Income and Education Distribution

As of 2009, 45 percent of South Asian households in New York City were making below \$50,000 per year—matching the City’s average. The South Asian median income grew slower, an increase of 51 percent, than the overall New York City median income that saw an increase of 89 percent in the last two decades. According to a 2008 report, Bangladeshis, Pakistanis, and Sri Lankans were more likely to be working poor than Indians and tended to exceed the citywide rates of working poor.<sup>8</sup>

U.S. Census data showed that educational attainment was heavily weighted on both ends, with 39 percent having less than a high school education and 29.5 percent being college graduates. In between these two educational attainment levels, 18.1 percent of the population had completed only high school and 13.4 percent had some college education.

**Figure 5: Educational Attainment**



Source: American Community Survey 2005–2009

### Occupation

Over one third of South Asians in New York hold professional or technical jobs. Almost one quarter of South Asians work in the service industry, an increase of 11 percent in the past two decades. Almost 30 percent work in sales, administrative, or support positions. Both the total population of New York City residents and South Asians saw an increase in unemployment since 1990. In 2009, unemployment for all of New York City was 8.3 percent and for South Asian was 7.2 percent.

### Community Concerns

The survey sought to uncover the needs and challenges experienced by the South Asian community in New York, particularly focusing on aspects of community life that are not explicitly covered in government data. The study explored community perceptions of their neighborhoods, types of employment, education levels, barriers to opportunities, access to social services, and other issues. The assessment found that South Asian residents in New York City are faced with many hurdles, including language barriers, hindered economic mobility, lack of access to services, discrimination, and isolation.

**Figure 6: Reason for Choosing Neighborhood of Residence**



Source: Chhaya Survey 2010

### Neighborhoods

The survey explored why community members chose to live in their neighborhoods. The primary reason given was to live in the community (23%), followed by proximity to work (16%), low rent (14%), home prices (10%), and job opportunities (5%). Others living in South Asian neighborhoods mentioned the importance of being close to an express train, hospitals where they can access health care, and good schools, as well as lower rent. Most frequently, respondents answered that their choice was driven by being close to family, friends, or the “Desi” community and having access to shopping in places such as Jackson Heights.

Those who lived in mixed neighborhoods discussed feelings of isolation, such as one participant in the women’s focus group who said:

“My neighborhood is mostly Chinese and Spanish. We don’t know anybody. We don’t even know their names... they don’t care about us because we are not from the same country, and are different from the people living here.”<sup>9</sup>

**Table 2: Community Concerns**

Top Community Concerns	%*
Jobs	42
Cost of Housing	29
Quality of Life	14
Discrimination	14
Access to Social Service	13
Education Attainment	%
College Graduate	47
Some College	14
High School Graduate	24
Less Than High School	15

Source: Chhaya Community Survey 2010

\*Percent of survey respondents that raised the issue.

Others embraced the diversity of their communities with their children in mind, such as one homeowner who said:

“We purchased this house in 1992. Since then we have seen lots of improvements in the quality of life for young children. Parents are working along with teachers, and that is a major issue. We need to have activities where they can be involved so they won’t get involved with drugs or crime. A lot of us were successful in doing that. Now the economy is bad and many of us lost our jobs and that is the struggle today—to save our homes because we have our children in those schools.”

One of the youth participants from southeastern Queens, however, noted that the quality of life has gone down in her neighborhood, pointing to the need for more public services and overcrowding in schools.

## Employment

The survey, despite focusing on housing needs, found that jobs are a key issue in the South Asian community of New York City. Almost half those surveyed (42%) identified jobs rather than housing (29%) as their main concern. As with the rest of New York City, the economic recession has resulted in underemployment and low paying jobs. A number of focus-group participants shared stories about the difficulty of finding work and/or working in jobs that were “a lot of work yet less pay.”

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**Almost half of those surveyed held college degrees, but only 8 percent were working in professional or technical jobs.**

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**Table 3: Occupation**

Employment	%
Taxi/Livery Car Driver	11
Cashier/Retail	11
Restaurant/Hotel Worker	11
Professional and Technical	8
Self-Employed	7
Public Servant	6
Domestic Worker	5
Sales, Admin, Support	5
Construction Worker	4
Other Services	3
Education	3
Operators, Fabricators, Laborers	1
Other	25
Income	%
\$0-\$10,000	12
\$10,000-\$20,000	27
\$20,000-\$40,000	40
\$40,000-\$75,000	13
\$75,000-\$100,000	5
Greater Than \$100,000	3
Weekly Work Hours	%
1-10 Hours	4
11-20 Hours	6
21-30 Hour	10
31-40 Hours	45
41-60 Hours	25
Greater Than 60 Hours	10
Public Benefits	%
2001	4
2010	15

Source: Chhaya Community Survey 2010

Almost half (47%) of those surveyed held college degrees, but only 8 percent were working in professional or technical jobs. The majority worked in service industries as taxi drivers, retail workers, restaurant workers, domestic workers, and sales and administrative support. Of survey respondents, almost 80 percent made less than \$40,000 a year, half of whom made less than \$20,000. Additionally, 35 percent reported working more than 40 hours a week, and 20 percent worked 30 hours or less. “You live to work in America,” noted one focus group participant.



## Barriers to Opportunities

Focus group respondents noted a lack of opportunities in fields for which they were trained in their home nations and language barriers as major impediments to finding work. Many also mentioned the common occurrence of receiving cash payment for work, making it difficult to challenge underpayment and other violations.

This issue was particularly highlighted in the Bangladeshi focus group (made up of Muslim men ages 20 to 30), where the issues of developing domestic experience or finding employment in their field of expertise was challenging and made evident by the dependency on business owners from the community for jobs. One participant earned a master's degree in Bangladesh and a bachelor's in the U.S., but held an administrative position at an accounting firm. Another had a master's degree and was working in a shipping company owned by a Bangladeshi immigrant. One had a bachelor's degree in history and was working in a hotel where his cousin was the manager.

A participant with a master's degree in accounting described his experience:

"I used to work in the field of accounting in Bangladesh. When I came to the U.S. three years ago my first job was as a pharmacy technician. I had no experience in this field. It was 50 percent in cash and 50 percent by check. I had some problems with my colleagues who were Bangladeshi, Chinese, and American, and eventually quit. I have been driving a taxi for eight months now, but am not happy with the job. It's tough driving a taxi for 12 hours, and it is a difficult profession because it creates problems with both police and customers. If I were able to continue my education in the U.S., I could perhaps get a better job. Language barriers are a big problem."

The survey and the focus groups revealed that many respondents felt that language barriers presented an obstacle to their ability to find jobs, continue their education, and fully access their rights surrounding labor and housing.

## Access to Services and Other Concerns

Other pressing issues identified include lack of health insurance and health care, discrimination, and quality of life. Access to social services was also named. In the Bangla focus group, a few people talked about the "lack of guidance" and having little knowledge of how things worked, making it difficult to access social services, navigate school systems, and find employment. There was also a marked increase in the percentage of respondents on public assistance. Whereas only 4 percent of residents surveyed received public assistance in Chhaya's 2001 assessment, this number rose to 15 percent in 2010. This is significantly higher than the Housing and Vacancy Survey (HVS) where 3.8 percent of South Asian received SSI and 2.9 percent were on TANF/AFDC. The increase illustrates a growing need for services in the community. Medicaid, food stamps, and WIC were the highest used programs by survey respondents.

## Seniors, Women, and Youth

Chhaya has also identified special areas of concern for seniors, women, and youth in the South Asian community. The population of both South Asian youth (18 years of age and under) and seniors (65 and over) has increased in the last decade.

Although the increase of both populations across South Asian sub-groups remain in the single digits, concerns such as isolation, lack of access to culturally appropriate support, and limited affordable housing options for seniors must be addressed to adequately serve the community.

In addition, easing residential overcrowding, increasing social services, and providing pre- and post-home-purchase support for homeowners continue to be pressing matters. These issues were raised repeatedly in the focus groups and the survey results.

**Table 4: Comparison of Housing Types of New Yorkers and South Asians, 1996 and 2008**

	Total in New York City			South Asians in New York City		
	1996	2008	Change	1996	2008	Change
Owner	28.2%	35.5%	7.3%	25.3%	33.6%	8.3%
Public Housing	6.0%	5.7%	-0.3%	0.4%	0.5%	0.1%
Rent-Stabilized	36.5%	29.2%	-7.3%	42.2%	36.7%	-5.5%
Rent-Controlled	2.5%	0.9%	-1.6%	0.0%	0.0%	0.0%
Market Rental	19.6%	25.2%	5.6%	30.6%	28.2%	-2.4%
Mitchell Lama Rental	4.3%	1.7%	-2.6%	1.4%	1.0%	-0.4%
Other	2.9%	1.7%	-1.2%	0.0%	0.0%	0.0%

Source: Housing and Vacancy Survey 2008 and 1996 (from Chhaya report)

## Renters

Survey results showed that 70 percent of respondents were renters. In the South Asian community, renters are heavily impacted by the shortage of affordable housing. To make rent, residents employ a number of strategies, the most common being sharing units with family and friends and borrowing money. According to the survey, South Asian renters in New York City face a number of issues, including severe overcrowding, high rental costs, lack of leases, and cash transactions that leave no documentation that rent has been paid.

Although 28 percent of New York City's population resides in Queens (U.S. Census 2010), only 6 percent of total subsidized units are located in the borough (NYU Furman Center, *State of NYC's Subsidized Housing 2011*). Queens has New York City Housing Authority developments with 17,124 apartments, representing only 9.5 percent of total units citywide. According to the HVS, 37 percent of South Asians live in rent-stabilized units, 28 percent live in market rentals, and almost no South Asians live in public housing or other subsidized units. Most South Asian renters are living in one- or two-bedroom apartments, according to the survey.

## Half of renters surveyed did not have leases.

### Rental Leases

Through Chhaya's surveys and focus groups, we found that half of renters who participated did not have leases. Many of these residents (41%) paid their rent in cash, and although in 2001 nearly all those who paid in cash received a payment receipt, most renters (60%) paying in cash in 2010 did not. Many of these tenants are living on a month-to-month basis in their apartments as subletters, with expired leases, or live in informal housing units such as basements or attics. This is a disturbing trend, making tenants vulnerable to displacement, particularly if they are not living in rent-regulated apartments.

### Cost of Rent

The average rent for those surveyed in 2010 was \$1,174 per month, up from \$824 per month in 2001. This is slightly higher than the HVS's median rent of \$1,082 for South Asians and the citywide

**Table 5: Renters**

<b>Type of Apartment</b>	<b>%</b>
Studio	12
One Bedroom	40
Two Bedroom	26
Three to Four Bedrooms	17
Basement Unit, Attic, or Garage	5
<b>Do You Have a Lease</b>	<b>%</b>
Yes	50
No	50
<b>Method of Payment</b>	<b>%</b>
Cash	41
Cash/Check	0
Check	59
<b>If Cash Obtain Receipt</b>	<b>%</b>
Yes	40
No	60
<b>Rent</b>	
Average Rent	\$1,174
<b>Rent Burden</b>	<b>%</b>
Borrow Money to Cover Rent	16
<b>Overcrowding</b>	<b>%</b>
More Than One Person to a Bedroom	65

Source: Chhaya Community Survey 2010

average of \$1,000. According to information from our survey, some renters reported not having enough to cover their rent. Sixteen percent had to borrow money for rent.

The impact of gentrification clearly emerged in the focus groups. As one tenant explained:

"I have been living in Jackson Heights for some time. My only problem is that rent is very hard. In my building the rent is increasing every year. It's a mixed neighborhood, but more people from Manhattan are coming to Jackson Heights. Landlords are trying to cater to them. The rents are really getting high. For them, the amount of rent we pay is not significant. Other than that, it is a good neighborhood."<sup>11</sup>

Another talked about the outward movement to other boroughs:

"Yes, that is problem. Every year the rent goes up higher and higher, and some people have to move from here—to the Bronx or some other place where they find the rent is low."

## Housing Problems

Just over a quarter (27%) reported some type of problem with their current living arrangement. The HVS reported a significantly higher number of issues in rental units, with 37.5 percent of apartments reporting one-two problems and 18.2 percent reporting three or more. Specific problems were highlighted during Chhaya's focus groups. These included inadequate or no heating, neighborhood safety, lack of leases, and discrimination by landlords.

## Overcrowding and Illegal Dwellings

Overcrowding, defined by federal and municipal standards as more than one person per bedroom, continues to be an issue for the South Asian community. About three-quarters of those surveyed, (76%) had households of three or more residents. The HVS reported a higher number, with 85.1 percent of South Asians living in households of three or more. The HVS also reported that almost half (45.8%) live in overcrowded conditions with more than one person per bedroom. Among the survey respondents who were renters, 65 percent reported living in overcrowded conditions.

In our research, we found that due to the housing shortage and limited affordable residences in New York City, many South Asian families live in illegally converted units. These conversions generally involve modifying a one- or two-family home by adding a unit in the basement or attic. There are at least 100,000 illegal units in New York City with the majority of them concentrated in Queens.<sup>12</sup> These illegal conversions are usually constructed by homeowners trying to bring in extra rental income to make mortgage payments. A 2008 Chhaya study conducted in the Jackson Heights and Briarwood-Jamaica sections of Queens found that of the 446 homes surveyed, 82 percent had basement units, 35 percent of which could potentially be brought up to code and legalized.<sup>1</sup> Others were living in illegal rooming houses with several added units.

## Homeownership

Homeownership in the United States has been a primary strategy of asset building and financial security for individuals and families, and a goal for many immigrants. As with other populations during the decade of 2000–2010, homeownership in the South Asian community increased during the housing boom. South Asian homeowners have been particularly vulnerable to predatory lending practices and foreclosures. Many struggle to maintain their homes, and are unable to rent out units, which could substantially alleviate costs.

Table 6: Homeownership

Own Home	% 2001	% 2010
Own	18	30
Type of Unit		
Single Family Home	50	35
Two-Family Home	29	32
Three- to Four-Family Home	4	2
Condo	4	13
Co-op	13	17
Other	0	1
Years Since Purchasing Home		% in 2010
0 to 5 Years		37
6 to 10 Years		32
11 to 15 years		10
16 to 20 years		10
More Than 20 Years		11

Source: Chhaya Community Survey 2001, 2010

Table 7: Home Purchase

Price of House	%
\$22,000–\$100,000	16
\$100,000–\$200,000	18
\$200,000–\$400,000	27
\$400,000–\$700,000	28
\$700,000–\$1,000,000	10
Greater than \$1,000,000	1
Average Cost of Home	
2001	\$223,698
2010	\$371,220
Income at Time of Purchase	
%	
\$0–25,000	14
\$30,000–\$50,000	37
\$55,000–\$75,000	19
\$80,000–\$100,000	19
\$115,000–\$200,000	6
Greater than \$200,000	5
Proof of Income	
%	
Yes	42
No	58
Down Payment	
2001	\$37,930
2010	\$70,778
Given More Than One Mortgage Option	
%	
No	77

Source: Chhaya Community Survey 2010

## Home Purchase

According to the 2009 HVS, 33.6 percent of South Asians in New York City are homeowners. The increase in homeownership in the South Asian community is reflected in the comparison between Chhaya’s 2001 survey, in which 18 percent of respondents were homeowners, and the survey for this report, in which 30 percent were homeowners. However, much of the increase in homeownership is under threat of loss due to foreclosure. The buying patterns of South Asian homeowners reflect the housing market cycle of boom and bust and predatory lending. The majority of homeowners in our survey, 69 percent, indicated that they purchased their homes within the last decade, with over a third (37%) purchasing in the last five years. This was slightly higher than in the HVS where 63.1 percent had bought homes in the last decade. This means that over one third of buyers bought as homes were losing value during the housing downturn, which began in 2006. There was a significant decrease in the purchase of single family homes, from 50 percent in 2001 to 35 percent in 2010, an increase in the purchase of condos which were the bulk of newly built housing in New York City from 4 percent in 2001 to 13 percent in 2010, and a slight increase the purchase of two-family homes and co-ops.

**Table 8: Percentage of Homes in Foreclosure Owned by South Asians by Zip Code**

Zip Code	Neighborhood	% South Asian	
		2009	2010
11372	Jackson Heights	32	21
11373	Elmhurst	24	23
11377	Woodside	39	43
11415	Kew Gardens	27	14
11418	Richmond Hill	31	23
11420	South Ozone Park	56	52
11428	Queens Village/Bellerose Terrace	41	40
11432	Briarwood/Jamaica Hills/Jamaica Estate	65	42
11433	Jamaica	19	17

*Percentages reflect the percentage of all lis pendens filed in 2009 and 2010 on 1–4 family homes.*

## Lending Practices

As with many other communities, the increase in homeownership occurred during the housing bubble when predatory lending practices were prevalent in low-income populations.

As expected, the research found a number of disturbing trends regarding the homebuying process and the resultant sustainability of homeownership. Though the sample size is small, a number of indicators emerged that showed predatory and irresponsible lending practices, including loans extended to owners that would clearly be unaffordable based on household income, extremely high down payments, lack of income verification required, and a lack of mortgage options provided to borrowers.

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**More than half of homeowners in the 2010 survey were not asked to show proof of income when obtaining their mortgages.**

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Average housing prices between 2001 and 2010 increased dramatically, from \$223,698 in 2001 to \$371,220 in 2010, an increase of 66 percent. Though the average price increased in the last decade, prices began to fall in 2006. The median price of a home in New York City in 2000 was \$250,000, in 2006 was \$500,000, and in 2010 was just under \$400,000.<sup>14</sup> Of our respondents, 39 percent had paid \$400,000 or more for their homes.

The increase in housing prices was compounded by the low income of residents at the time of purchase. Half earned \$50,000 or less when they bought their homes. And of those residents, 60 percent bought homes that were \$200,000 or more. Furthermore, 60 percent of respondent homeowners saw their incomes drop after purchasing their houses.

Following the unscrupulous practice of non-verification of income, more than half of homeowners in the 2010 survey were not asked to show proof of income when obtaining their mortgages.

The survey also found an increase in the average down payment. In 2001, the average down payment was \$37,930. This almost doubled to \$70,778 in 2010 and is almost double what is reported in the HVS. Additionally, an overwhelming majority of respondents, 77 percent, reported that they were not given more than one mortgage option.

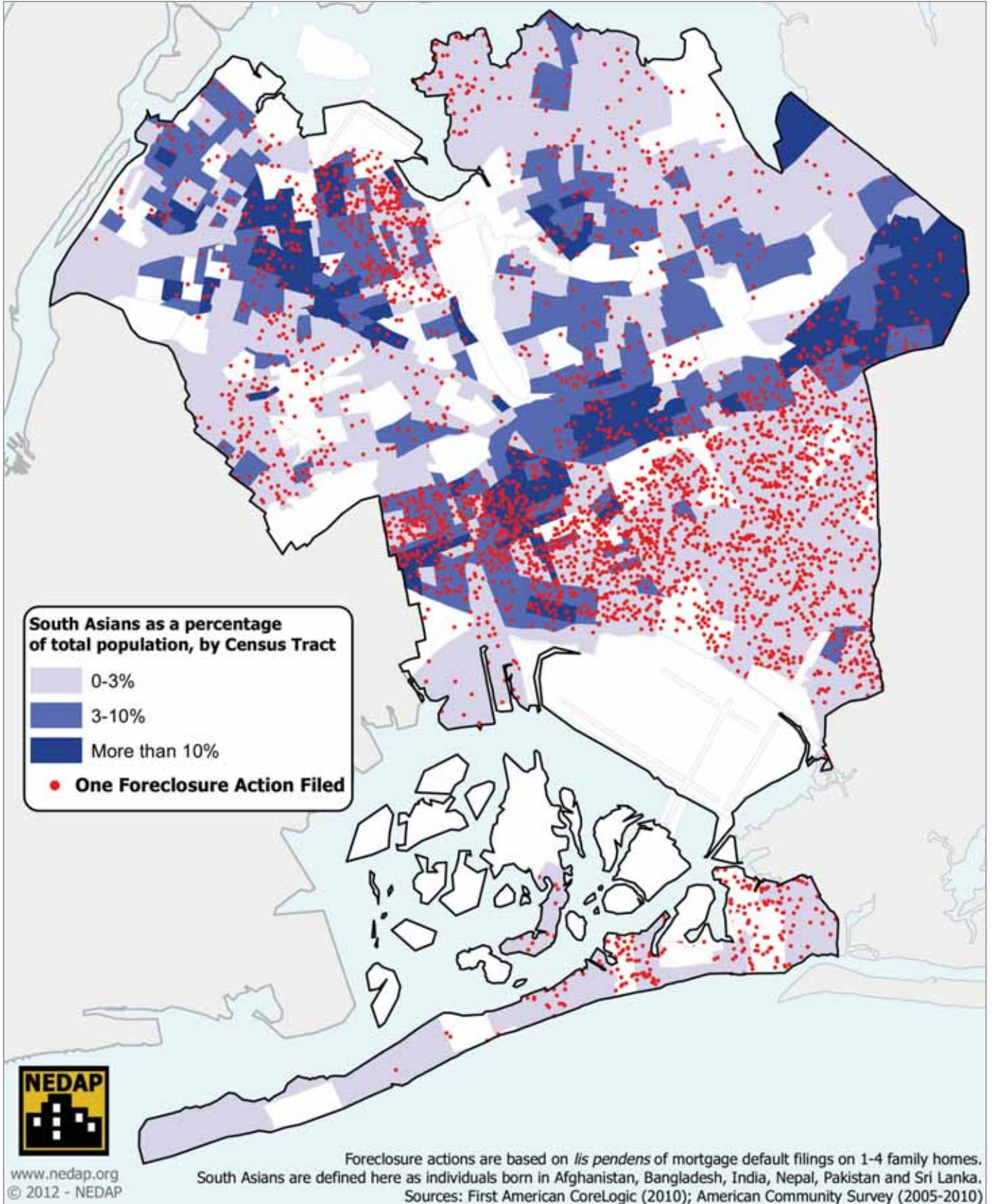
## Housing Default

While most homeowners surveyed stated that they were not behind on mortgage payments, an analysis by Chhaya and the Milano New School for Management and Urban Policy tells a different story. They looked at owners who received default notices over a six month period and identified South Asian families.<sup>15</sup> The analysis found that in 2008, over 6,000 foreclosures were filed in Queens, making the borough the epicenter of the foreclosure crisis in New York City. The highest numbers of foreclosures were recorded in southeastern and northwestern Queens neighborhoods, including Jamaica, Richmond Hill, and Jackson Heights, among others—all neighborhoods with high concentrations of South Asians. The findings indicated that in some zip codes of Queens, South Asians made up as much as 50 percent of owners who received default notices. The zip code where South Asians made up the highest percentage of owners in default was 11432 including Briarwood, Jamaica, and Jamaica Estates (53%), followed by South Ozone Park (50%), and Jackson Heights (46%).

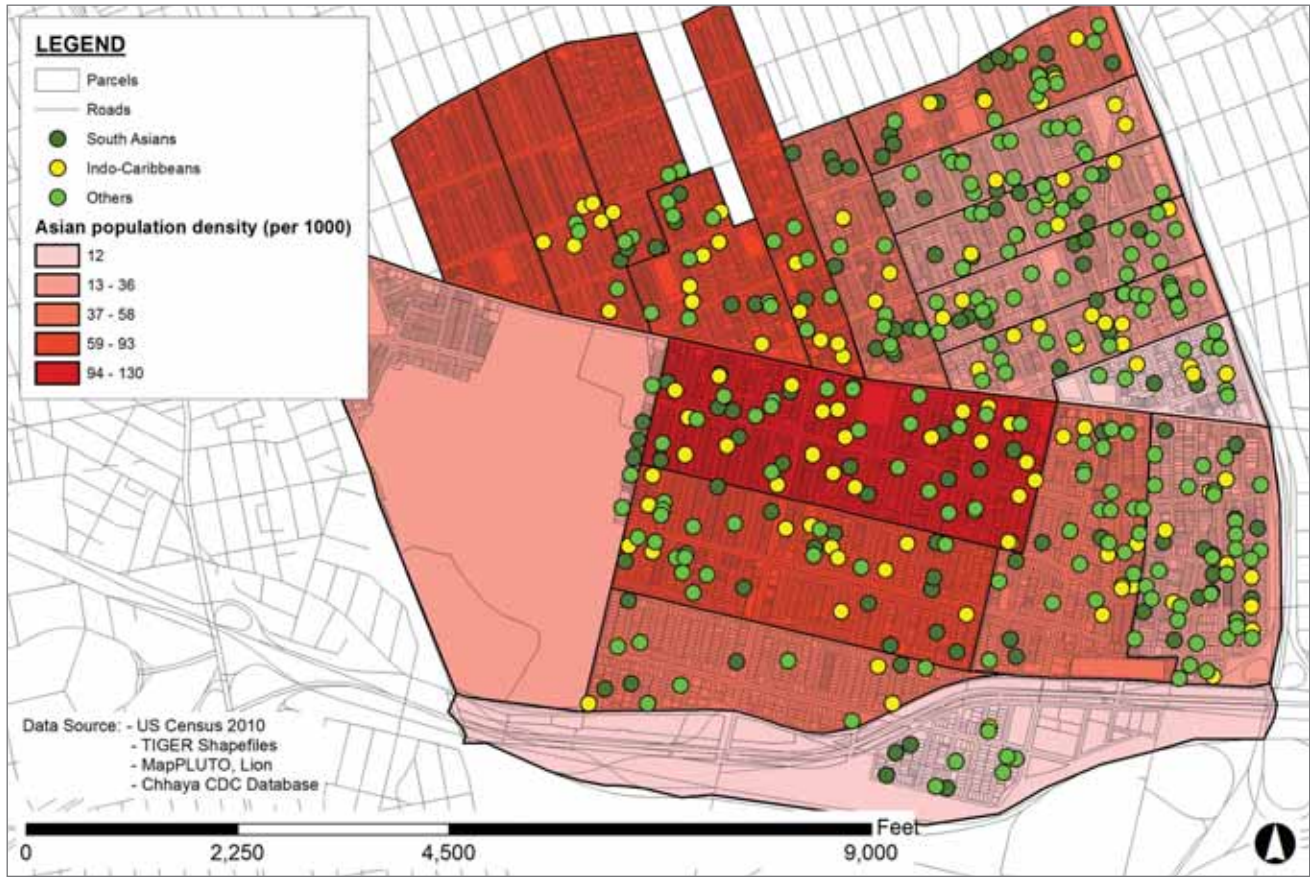
Looking at six months of data in 2009 and 2010, we find that the pattern continues, particularly in southeastern Queens. South Asians made up 65 percent of owners in foreclosure in the Briarwood/Jamaica Hills area and 56 percent in South Ozone Park in 2009, with an overall reduction in 2010.<sup>16</sup>



Map 1: Home Foreclosures 2010, Queens, New York



Map 2: Properties in Foreclosure (2009 and 2010), South Ozone Park, Queens, Zip Code 11420



Based on lis pendens filed in 2009 and 2010 on 1-4 family homes with identification of South Asian and Indo-Caribbean homeowners by name.

## Repairs and Maintenance

Ongoing repairs and maintenance are a key part of homeownership. There has been a drastic decrease between the 2001 data and our current data in the percentage of homeowners who have enough money for post-purchase and ongoing maintenance. Ten years ago, 75 percent of homeowners claimed to have enough money for ongoing maintenance and/or repairs to their homes. In 2010, this fell to 39 percent. Furthermore, when surveyed about the addition or removal of rooms to their house, only 10 percent answered yes in 2010 as compared to 31 percent in 2001.

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**Ten years ago, 75 percent of homeowners claimed to have enough money for ongoing maintenance and/or repairs to their homes. In 2010, this fell to 39 percent.**

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## Rental Units

The issue of rental units as a potential source of income came up over and over again in the homeowner focus groups among owners at risk of foreclosure. Owners spoke about the desire to rent units to accommodate family needs or to generate income, but fines prevented them from doing so. One owner who had recently received a fine said:

“I have three bedrooms and a basement which I rent to my friend. I had to tell them to vacate. The City put up a notice on my door about illegal plumbing. I’m lost now because I don’t know where to go for help. I can’t pay the mortgage, how am I going to pay them?”

Another owner explained:

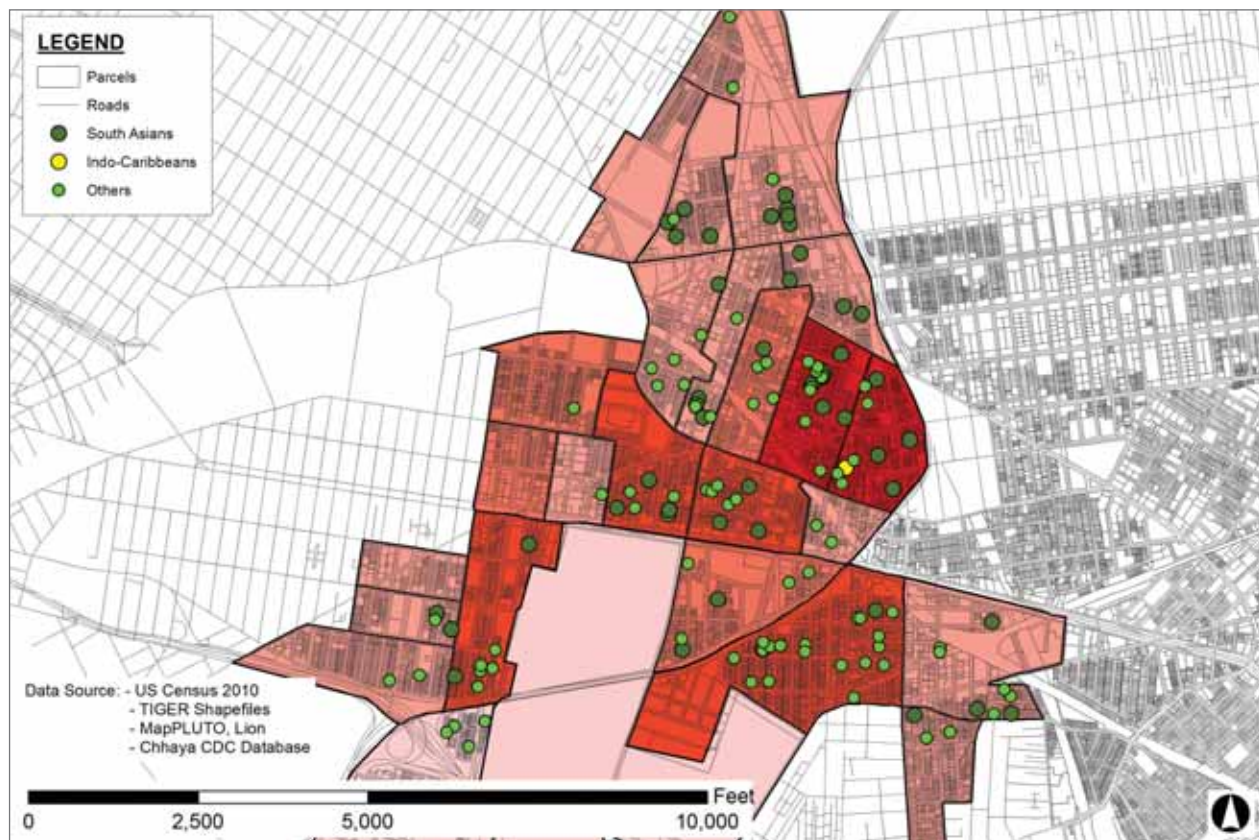
“We need to legalize the basement, and that should help us to keep our home. I have a one-family house, and my son is at home. I rent my basement to others from my country for a low price so we can help each other. A few months ago, however, I got a notice from the City and had to remove it. It is a very high cost to legalize a unit. My question is how can we do it at lower cost?”

This crisis situation is further amplified by the pervasiveness of rescue scams that South Asians now face. In the homeowner’s focus group, one owner said, “My cousin lost over \$4,000” to get assistance with a loan modification with no results.” Another talked about his experience, saying, “Once I got a modification for one year. First of all, they never told me one year. Then I contacted a lawyer and paid her \$2,000. I sent the bank my papers 40 times and got no results.”

Map 3: Properties in Foreclosure (2009 and 2010), Briarwood/Jamaica Estates/Jamaica Hills, Queens, Zip Code 11432



Map 4: Properties in Foreclosure (2009 and 2010), Woodside, Queens, Zip Code 11377



## Summary of Recommendations

### Investment in Economic Development Needs

- Create certification programs allowing new immigrants to utilize existing academic training for U.S. employment
- Invest in the expansion of in-language financial education on building credit
- Expand acceptance of alternative forms of credit
- Invest in employment training opportunities and small-business development support for women
- Expand access to beginning and advanced ESOL classes
- Ensure access to public programs

### A Continued Need for Affordable Rental Housing

- Development and preservation of affordable rental housing
- Expand and re-open section 8 and New York City Housing Authority housing
- Marketing and outreach of affordable housing opportunities in ethnic media
- Creation of an Accessory Dwelling Unit Code
- Subsidized rental housing that accommodates the needs of families
- In-language information and assistance for tenants of rent-regulated properties
- Special needs housing

### Encourage Safe and Sustainable Homeownership

- Require financial institutions and brokerage firms to inform consumers about in-language homebuyer education opportunities
- In-language education and support for homeowners and homebuyers
- Develop new models of homeownership in single- and multi-family homes
- Revise down payment requirements

### Creation and Expansion of Culturally Appropriate and Safe Spaces

### Continued Need for Disaggregated Data by Country of Origin and Ethnicity

## Endnotes

1. *Illegal Dwelling Units: A Potential Source of Affordable Housing in New York City*, Chhaya CDC, 2008.
2. *Working But Poor: Asian American Poverty in New York City*, Asian American Federation, October 2008.
3. In 2001, Chhaya CDC published, *Finding a Path to South Asian American Community Development: A Report on the Housing and Community Development Needs Assessment of South Asians in New York City* based on a survey of more than 500 people of South Asian origin in New York City.
4. American Community Survey, 2005-2009, cited from Asian American Legal Defense Fund's letter to the New York City Board of Elections, January 4, 2012.
5. It should be noted, that the U.S. Census figures have been challenged by New York City for its undercount of certain populations including new immigrants in Queens through a Count Question Resolution (CQR): [www.nyc.gov/html/dcp/html/census/census\\_challenge\\_2010.shtml](http://www.nyc.gov/html/dcp/html/census/census_challenge_2010.shtml).
6. Asian American Federation Census Information Center.
7. *Snapshots of the Nepali-Speaking Community in New York: Demographics and Challenges*, Hagen, Susan, and Luna Ranjit, Adhikaar for Human Rights and Social Justice, December 2010.
8. *Working But Poor: Asian American Poverty in New York City*, Asian American Federation, October 2008.
9. Grammatically adjusted.
10. Includes units using the following four subsidies: HUD financing and insurance, HUD project-based rental assistance, Mitchell-Lama programs, and the LIHTC.
11. Grammatically adjusted.
12. *New York's Housing Underground: A Refuge and a Resource*, Rachana Sheth and Robert Neuwirth, Pratt Center for Community Development and Chhaya CDC, March 2008.
13. *Illegal Dwelling Units: A Potential Source of Affordable Housing in New York City*, Chhaya CDC, 2008
14. [www.jparkers.net/housingbubble/new\\_york.html](http://www.jparkers.net/housingbubble/new_york.html).
15. Using data available on [pre-foreclosure.com](http://pre-foreclosure.com).
16. Chhaya press release, 2008.

## Appendix

Table 9: South Asians by Borough

	All South Asians	Asian Indian			Bangladeshi			Pakistani			Sri Lankan		
	2009	2000	2009	Change	2000	2009	Change	2000	2009	Change	2000	2009	Change
Manhattan	8.8%	8.6%	7.0%	-1.6%	4.3%	5.2%	.09%	4.0%	7.4%	3.4%	13.6%	9.4%	-4.2%
Queens	63.1%	63.8%	66.7%	2.9%	66.8%	54.1%	-12.7%	46.5%	45.3%	-1.2%	39.9%	52.3%	12.4%
Bronx	7.9%	8.9%	9.5%	0.6%	8.8%	17.3%	8.5%	4.3%	5.9%	1.6%	6.0%	5.7%	0.3%
Brooklyn	16.8%	14.9%	13.3%	-1.6%	19.8%	23.4%	3.6%	41.1%	38.1%	-3.0%	6.9%	6.7%	-0.2%
Staten Island	3.4%	3.8%	3.6%	0.2%	0.3%	0.0%	-0.3%	4.1%	3.3%	-0.8%	33.6%	25.8%	-7.8%

Sources: American Community Survey 2005–2009, U.S. Census 2000 (from Chhaya report)

Table 10: Ethnic Groups in New York City 1990–2010

Ethnic Groups		1990	1990 %	2000	2000 %	2010	2010 %	Difference 1990–2000	%	Difference 2000–2010	%	Difference 1990–2010	%
		White, Non-Hispanic	3,163,125	43.2%	2,801,267	35%	2,722,904	33.3%	- 361,858	-11.4%	- 78,363	-2.8%	- 440,221
Black, Non-Hispanic	1,847,049	25.2%	1,962,154	24.5%	1,861,295	22.8%	115,105	6.2%	- 100,859	-5.1%	14,246	0.8%	
Asian, Pacific Islander	489,851	6.7%	783,058	9.8%	1,030,914	12.6%	293,207	59.9%	247,856	31.7%	541,063	110.5%	
Hispanic	1,783,511	24.4%	2,160,554	27%	2,336,076	28.6%	377,042	21.1%	175,522	8.1%	552,565	31%	
Native American	17,871	0.2%	17,321	0.2%	17,427	0.2%	- 550	-3.1%	106	0.6%	-444	- 2.5%	
Other	21,157	0.3%	58,775	0.7%	57,841	0.7%	37,618	177.8%	- 934	-1.6%	36,684	173.4%	
Two or More	-	-	225,149	2.8%	148,676	1.8%	-	-	- 76,473	-34%	-	-	
Asian Sub-groups	Asian Indian	94,590	18.5%	170,899	21.7%	192,209	19.1%	76,309	80.7%	21,310	12.5%	97,619	103.2%
	Pakistani	13,501	2.6%	24,099	3.1%	41,887	4.2%	10,598	78.5%	17,788	73.8%	28,386	210.3%
	Bangladeshi	4,955	1%	19,148	2.4%	53,174	5.3%	14,193	286.4%	34,026	177.7%	48,219	973.1%
	Sri Lankan	811	0.2%	2,033	0.3%	3,696	0.4%	1,222	150.7%	1,663	81.8%	2,885	355.7%
	Bhutanese	-	-	-	-	345	0.0%	-	-	-	-	-	-
	Nepali	-	-	-	-	5,681	0.6%	-	-	-	-	-	-
	Chinese	238,919	46.9%	361,531	45.9%	486,463	48.3%	122,612	51.3%	124,932	34.6%	247,544	103.6%
	Korean	69,718	13.7%	86,473	11%	96,741	9.6%	16,755	24%	10,268	11.9%	27,023	38.8%
	Cambodian	2,565	0.5%	1,771	0.2%	2,166	0.2%	- 794	-31%	395	22.3%	- 399	-15.6%
	Filipino	43,229	8.5%	54,993	7%	67,292	6.7%	11,764	27.2%	12,299	22.4%	24,063	55.7%
	Indonesian	1,443	0.3%	2,263	0.3%	3,785	0.4%	820	56.8%	1,522	67.3%	2,342	162.3%
	Japanese	16,828	3.3%	22,636	2.9%	24,277	2.4%	5,808	34.5%	1,641	7.2%	7,449	44.3%
	Malaysian	845	0.2%	1,368	0.2%	2,100	0.2%	523	61.9%	732	53.5%	1,255	148.5%
	Thai	3,944	0.8%	4,169	0.5%	6,056	0.6%	225	5.7%	1,887	45.3%	2,112	53.5%
	Vietnamese	8,400	1.6%	11,334	1.4%	13,387	1.3%	2,934	34.9%	2,053	18.1%	4,987	59.4%
	Burmese	-	-	-	-	3,614	0.4%	-	-	-	-	-	-
	Other, two or more	10,207	2%	24,330	3.1%	3,896	0.4%	-	-	-	-	-	-
	Total Asians	509,955	100%	787,047	100%	1,006,769	100.3%	277,092	54.3%	219,722	27.9%	496,814	97.4%

Sources: U.S. Census 1990 and 2000 (from Chhaya report) and 2010 data from Asian American Federation

Table 11: Age Distribution of South Asians

	Asian Indian			Bangladeshi			Pakistani			Sri Lankan		
	1994	2009	Change	1994	2009	Change	1994	2009	Change	1994	2009	Change
Under 18	25.4%	27.4%	2%	28.6%	36.4%	7.8%	34.1%	35.5%	1.4%	-	27.3%	-
18-24	13.2%	8.2%	-5%	28.6%	9%	-19.6%	16.7%	10.6%	-6.1%	-	3.7%	-
25-44	41.6%	35.7%	-5.9%	36.4%	34.2%	-2.2%	36.5%	31%	-5.5%	-	34.8%	-
45-64	15.6%	23%	7.4%	7.1%	18.3%	11.2%	10.7%	18.8%	8.1%	-	25.2%	-
65 & over	4.2%	5.8%	1.6%	1.9%	2.1%	0.2%	2%	4.1%	2.1%	-	9%	-
Mean	28	32	4	23	28	5	24	29	5	-	35	-

Sources: American Community Survey 2005-2009 and New York Department of City Planning, 1996 (from Chhaya report)

Table 12: Household Income Distribution

	Total in New York City			South Asians in New York City		
	1990	2009	Change	1990	2009	Change
None or Loss	2.6%	1.1%	-1.5%	2.7%	1%	-1.7%
Less Than \$5,000	6.4%	2.5%	-3.9%	3.7%	1.6%	-2.1%
\$5,000-\$9,999	11.5%	4.7%	-6.8%	4.4%	1.4%	-3.0%
\$10,000-\$14,999	7.5%	5.3%	-2.2%	6.3%	4.2%	-2.1%
\$15,000-\$24,999	15.6%	9.8%	-5.8%	17%	11.8%	-5.2%
\$25,000-\$34,999	13.9%	9.3%	-4.6%	16%	11.3%	-4.7%
\$35,000-\$49,999	15.8%	12.8%	-3.0%	18%	15.1%	-2.9%
\$50,000-\$74,999	14.6%	17.6%	3.0%	19.8%	17.9%	-1.9%
\$75,000-\$99,999	6%	12.0%	6.0%	7.3%	12.4%	5.1%
\$100,00-\$149,999	3.8%	13.1%	9.3%	2.9%	12.8%	9.9%
\$150,000 and over	2.3%	11.8%	9.5%	2.1%	9.8%	7.7%
Median Income	\$29,058	\$55,000	89.3%	\$35,000	\$52,800	50.9%

Source: American Community Survey 2005-2009, U.S. Census 1990

Table 13: Educational Attainment

	Total in New York City			South Asians in New York City		
	1990	2009	Change	1990	2009	Change
Less than High School	44.3%	36.2%	-8.1%	39.9%	39%	-0.9%
High School Graduate Only	21.6%	21.1%	-0.5%	17.2%	18.1%	0.9%
Some College	16.8%	17.8%	1%	15%	13.4%	-1.6%
College Graduate	17.3%	24.9%	7.6%	28%	29.5%	1.5%

Source: American Community Survey 2005-2009

Table 14: Household Composition

	Total in New York City			South Asians in New York City		
	1990	2009	Change	1990	2009	Change
Married Couple	39.6%	49.7%	10.1%	65.4%	77%	11.6%
Single Parent Family	22.4%	30.1%	7.7%	15.9%	13.3%	-2.6%
Single-Male Household	15%	9.4%	-5.6%	15.6%	6%	-9.6%
Single-Female Household	23%	10.8%	-12.2%	3%	3.7%	0.7%

Source: American Community Survey 2005-2009

Table 15: Occupation

	Total in New York City			South Asians in New York City		
	1990	2009	Change	1990	2009	Change
Professional and Technical	30.3%	38.6%	8.3%	30.2%	36.5%	6.3%
Sales, Admin. Support	32%	26.0%	-6.0%	33.6%	29.7%	-3.9%
Service	16.5%	25%	8.5%	13.4%	24.2%	10.8%
Farming, Fishing, Forestry	0.3%	0.1%	-0.2%	0.4%	0%	-0.4%
Precision Production	7.5%	6.5%	-1.0%	7.0%	6.0%	-1.0%
Operators, Fabricators, Laborers	12.6%	3.8%	-8.8%	15.1%	3.6%	-11.5%

Source: American Community Survey 2005-2009





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Strengthening Communities

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