

**Community  
Housing  
Innovations, Inc.**

2010-2011  
Annual Report



TWENTY YEARS OF BRINGING FAMILIES HOME

COMMUNITY  
HOUSING  
INNOVATIONS,  
INC.

provides the housing and human services that enable low and moderate income families and individuals to achieve the greatest social and economic independence at the lowest cost to society.

# 2010-2011 ANNUAL REPORT

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## A Message from the Executive Director



The thin, nervous man in his sixties entered the office at CHI's homeless facility for single men in Nassau County and waited patiently as I completed a conversation with one of our case managers. Then, he said, "You're Alec Roberts. I went to your high school and you graduated with my younger sister." It was a shock. The man standing before me a few months ago—white, Jewish, with a doctorate in Psychology—had been

living in a "welfare motel" for nearly two years. Having taught at a university, he explained that he came down with an anxiety disorder in his 50's and could no longer work. With his savings depleted, and with Long Island having eliminated the single room occupancy hotels that had once passed for affordable housing for the poor, he ended up in a homeless motel. We helped that schoolmate of mine by arranging a mental health diagnosis that made him eligible for a federally subsidized apartment. Once stabilized, he can look forward to returning to work.

We all understand the proverb, "There but for the grace of God, go I," but we do not act as if we believe it. Affordable housing continues to disappear, as villages and towns eliminate multifamily housing and favor one and two-acre lots in their zoning.

Thousands of people in the suburbs outside of New York City suffer the consequences, and they and their children end up in emergency housing. As one of the largest providers of such housing in the region outside of New York City, Community Housing Innovations serves as a vital lifeline for 1,000 homeless people—mostly children—each night. The need has only increased with the recent flood of foreclosures.

In its 20 year history, CHI has expanded its services to include down payment assistance and counseling for first time homebuyers so they understand the risks, as well as the joys of homeownership, foreclosure prevention counseling as a HUD approved housing agency, management and development of 600 affordable housing units in six counties, and most recently, establishing an energy division to make apartment buildings more efficient and affordable.

As we approach our 20th anniversary, I am proud of the 180 employees of CHI, who treat everyone we serve with dignity and caring. I am also deeply grateful to our volunteer board of directors. Together, we will aspire to meet the many challenges ahead as resources diminish and the need for affordable housing grows.

A handwritten signature in black ink, appearing to read "Alec H. Roberts". The signature is fluid and cursive, with a large initial "A" and "R".

Alexander H. Roberts  
Executive Director

Edith Trent and her family had been living in the same Yonkers apartment for 10 years when medical bills put Mrs. Trent so behind in rent that she was evicted. The Westchester County Department of Social Services initially placed the family in an emergency shelter where Mrs. Trent met the criteria for CHI's Emergency Housing Apartment Program. The program provides shelter for families in 26 Westchester apartments until the families can move on to permanent housing. After returning to her job in a school cafeteria, Mrs. Trent got injured on the job and ended up on disability. She divorced, making an affordable apartment for her and her two teenage children even tougher to achieve. A stable, safe home for her kids was the most important thing to Edith, and with CHI's help, she's been able to provide that. Edith's son, Edwin, after attending New York Institute of Technology, got a job at Macy's and hopes to go back to school for an engineering degree. Daughter Ja'Von graduated eighth in her high school class this year and is heading for college in the fall—on full scholarship. Even though the family has had tough times, Edith feels sure things will get better.

“My kids are the most important thing in my life, so keeping them safe and our family together was what I had to do. Having this apartment has made it a lot easier. I've tried to take good care of it, so that when I move out, the next person will have a good home here. Sometimes it just takes a while to get back on your feet.”



## CHI and People's United Bank: Working Together

When People's United Bank gave CHI a \$5-million line of credit, the bank was doing more than simply recognizing the agency's financial stability and successful track record: it was giving CHI the ability to move quickly in order to meet community housing needs. Unlike many nonprofit housing organizations that often wait years to get funding, CHI can act immediately when an opportunity arises, making projects far more cost-effective. In 2007, CHI was able to acquire River House in a record 10 days, thanks to People's United Bank. River House is now the only licensed men's shelter on Long Island. A recent grant from the New York State Homeless Housing and Assistance Corporation enabled CHI to pay back a portion of the loan, freeing up additional funding for a new CHI program involving the purchase and renovation of foreclosed homes that then become available to first-time home buyers.



A resident of River House

***"CHI is one of our most successful nonprofit organizations and represents an opportunity for the bank to make positive change the community."*** Craig Kincade, People's United Bank Senior Vice President

# EMERGENCY HOUSING

**CHI provides emergency shelter for an average of 1,000 homeless New Yorkers every night. For most, this is the first step to rebuilding their lives.**

**E**ven in a good economy, finding affordable housing in Westchester, Nassau, and Suffolk counties is a challenge, but the recent recession and real estate collapse have had a devastating effect—especially for those struggling at the bottom of the economic ladder. Far too often, families come to a Community Housing Innovations, Inc. (CHI), shelter with only a plastic garbage bag containing the few possessions they can carry. They've used up all their options, and there's nowhere else to turn.

CHI is the largest provider of emergency housing on Long Island and the third largest in Westchester. When CHI was founded in 1991, emergency housing was its starting point. Working with the Suffolk County Department of Social Services, CHI developed a new model to deal with the skyrocketing number of homeless families living in often unsafe motels and with no help to move on. By renegotiating daily rates so that on-site supervision and social services could be offered cost-effectively, CHI successfully relocated more than a thousand families to transitional or permanent housing.

### **Forging Local Partnerships to Meet Community Needs**

Since 1991, CHI's emergency housing program has grown as local governments struggling with homeless-

In 2010, CHI distributed nearly \$400,000 in rental assistance.

ness invite the agency into communities throughout the metro area. In 2010, the newest CHI shelter was opened to provide safe emergency housing for up to 20 families a night in Orange County. In just its first year, the agency has served over a hundred families. CHI currently operates emergency housing in five counties: Dutchess, Nassau, Orange, Suffolk, and Westchester.

Though CHI emergency housing varies in each county depending on local needs and available housing resources, each program offers round-the-clock supervision, case management, and partnerships with local social services agencies that enable people to move on to permanent housing. In Westchester, CHI's Emergency Housing Apartment Program (EHAP) provides short-term shelter for families in 26 apartments in local neighborhoods. In Dutchess and Orange counties, congregate shelters provide housing for 38 families every night in a safe and secure setting. In 2010, over 200 households—450 people, including children—were assisted.

On Long Island, CHI has pioneered an innovative new model, Supervised Family Residences (SFR), where up to nine families live together in a house under the supervision of a case manager. For families that are often isolated and have few resources, it's an opportunity for mutual support that can make a tremendous difference. For children, the homelike atmosphere—complete with quiet-time space for homework—helps make being homeless a little less painful and disruptive. CHI currently operates 15 SFRs in Nassau and Suffolk counties, last year serving 458 families with 917 children.

CHI's approach to breaking the cycle of homelessness is proving to be successful: during the past five years,

more than a thousand households consisting of families and individuals have left CHI emergency housing for permanent homes.

### **Learning to Succeed**

By giving formerly homeless people the opportunity to live in the community while getting the help they need to successfully remain there, CHI housing helps break the cycle of homelessness. Finding a place to live does not always mean being able to stay there, so CHI gives the formerly homeless safe housing while linking them to community services such as job training, GED programs, and health care.

CHI emergency housing is community based and located primarily in apartments and private homes, not large institutional settings. Just like any other renters, CHI's emergency housing residents are expected to maintain their apartments and be good neighbors. In Westchester, the average length of stay is one year; on Long Island, it's down to four months.

### **Helping Working Families Get off Public Assistance**

CHI's Rental Assistance Program (RAP), funded by Westchester County, breaks the homeless cycle by giving formerly homeless working families that go off public assistance a monthly stipend that pays the difference between what they can afford to pay and fair market rent. In 2007, RAP also became available for homeless disabled single adults. In 2010, RAP provided nearly \$400,000 of rental assistance for working families and individuals. In a county that has among the highest housing costs in the United States, that stipend can be an economic life preserver for working households until they qualify for Section 8 housing or they increase their earning power enough to pay market rates.

**Bethany Jonap & Carl Watts**  
CHI Supervised Family Residence

Bethany Jonap, 29, and Carl Watts, 33, grew up on Long Island, but after high school both of them moved around a lot. Despite meeting at a church youth group in 1994, they didn't become a couple until two years ago. They've been together ever since and are the parents of Phoenix, 5, and Bryan, 6 months. When their lease was up last spring and the landlord wouldn't make certain repairs, they didn't renew, but they couldn't find an affordable rental, and were suddenly homeless. The family was referred to CHI's Supervised Family Residence in Huntington, where they spent three months before finding an apartment nearby. Carl has a job in a local boatyard. Bethany hopes to find a permanent clerical job, but is currently in a work-site program for the Department of Labor at a day care center. Phoenix, who has developmental delays, has been able to continue in the same school where she's made great progress.

"The idea of living with other families was tough, but everything was planned out. We each had assigned chores to do, and it helped that Phoenix had other kids around. I made two good friends, and we're still close. Anna, our social worker, was great about being there for us and still is. Don't get me wrong: it was up to us to look for an apartment, but Anna was always available to answer questions and encourage us."



Peter Fischer CHI Supportive Housing Program

At 31, Peter Fischer looks back on 15 years of substance abuse, starting in his teens. Jobs came and went; he'd stay sober for few months and then start using again. A good job with a pool company ended when Peter broke his back in an accident. Couch bound and in pain, he went back on drugs, escalating to heroin. Two years ago, he hit bottom and started the long climb back. He found a residential program that offered the structure and counseling he needed. But when it came time to leave, he was homeless again. Sober for almost a year but not yet ready to live on his own, Peter was referred to CHI supportive housing and moved into a two-bedroom apartment in Hempstead with a roommate. Nine months later, he has a job, he's still sober, and he's confident of the future.

“My friends used to hide anything valuable when I came over; they wouldn't even let me hold their kids. I was like a wild man. I feel comfortable in my own skin for the first time in years. Having a place to live and someone like Nicole, my CHI counselor, in my corner has kept me going. I live in a decent place, like a normal person, and I go to work and have friends. Soon, I'll be making enough money and be strong enough to move out so that someone who needs the support—like I did nine months ago—can take my place. I feel I have my life back—my real life.”



## Affordable Housing for Seniors

In 2007, CHI was asked to take over management of The Mill, an 89-unit low-income senior housing project in Saugerties in Ulster County. Originally built in 1832 as the Sheffield Paper Mill, the picturesque building underwent



many incarnations until an extensive rehabilitation for senior housing in 1998; it opened two years later. Now home to approximately 130 seniors, most from the neighboring area, The Mill is a model of how affordable housing can be developed for a targeted need. As managing agent, CHI is responsible for renting the units, maintaining the building, and, most important, ensuring that residents are happy and receive such support services as visiting nurses and meals on wheels.

# PERMANENT HOUSING

**For many, having a permanent home is only a dream, but CHI has made it a reality for thousands of New Yorkers.**

**W**orking families who live in Westchester and on Long Island face daunting odds. Because they live in two of the most expensive housing areas in the country, it's difficult to find affordable rentals. The New York State Self-Sufficiency Standard, which measures the cost of making ends meet without public or private assistance, has determined that at fair market rents, a family of four needs annual income of \$59,326 for Long Island and \$78,476 for Westchester. Costs have increased considerably over the past decade, yet New Yorkers' median earnings have risen far more slowly, further impacted by an official unemployment rate nearing 10%. In addition, only one of the state's top 10 occupations—registered

nurse—pays median earnings that can offer a worker self-sufficiency. For many families, homelessness can be one paycheck away.

Recognizing that without affordable housing, the homeless cycle would never be broken, CHI began in the early 1990s to develop permanent housing for suburban New York's low-income individuals and families. Today, CHI's permanent housing program is divided into rental housing for individuals and families, supportive housing for those with special needs who have been formerly homeless, and affordable housing for low-income working families to either rent or purchase.

### **Creating 400 Units of Affordable Rental Housing**

Twenty years ago, when Westchester County was facing a real estate market in deep recession, CHI began to purchase and renovate multifamily buildings for affordable workforce housing. By means of local, state,

and federal grants plus low-interest bank financing, CHI developed 240 units in Westchester, which it continues to own and manage. On Long Island, CHI maintains approximately 70 units of permanent rental housing. Turnover is low—85% of tenants have been housed for more than seven years—which means that people can focus on building their lives, not fearing the future.

CHI has provided \$10 million in grant assistance for 450 first-time, low-income home buyers on Long Island and in Westchester.

In 2010, CHI was chosen as non-profit codeveloper of the Waterwheel site in Ardsley. The 22 units of affordable housing that are to be built will be among the first projects to meet the terms of the federal discrimination settlement requiring Westchester County to develop fair and affordable housing. Construction is expected to begin in the spring of 2012, with occupancy within 12 to 18 months thereafter.

### **Helping People with Special Needs Live Independently**

To meet the housing requirements of people with special needs, such as the mentally ill, the developmentally disabled, victims of domestic violence, and people in recovery from substance abuse, CHI used \$13 million in grants from the U.S. Department of Housing and Urban Development (HUD) to develop permanent supportive housing on Long Island. CHI took a new approach: partnering with the best local agencies to build case management and supportive services into its program, fostering successful independent living. Today, CHI provides housing for 50 individuals and 30 families and is the largest HUD Supportive Housing Program on Long Island.

### **Developing New Homes for Sale**

In 2007, CHI began construction of Minerva Place, a 14-unit condominium development in White Plains priced to make home ownership affordable for Westchester's working families. By the end of 2010, 10 units had been sold and occupied. Minerva Place was built with state-of-the-art energy efficiency as its goal: the first construction in White Plains to meet all of the requirements of the New York Energy Smart Multifamily Performance Program and the first to utilize geothermal heat pumps for heating and cooling.

### **Making Home Ownership Possible**

Since 1997, CHI's Home Ownership Program has helped over 450 first-time, low-income home buyers with down payment assistance, closing costs, and rehabilitation expenses. Supported by a combination of state and local funding, the down payment assistance program grants an average of \$25,000 per household. The funds are distributed in Westchester and on Long Island, and in 2010, \$1 million was granted to 33 new home owners.

To ensure that new home owners are informed buyers, CHI offers an eight-hour course that covers everything from mortgage budgeting to getting a good pre-purchase home inspection. Because they are so well prepared for fiscally responsible home ownership, of those granted CHI home ownership help, only about 1% have defaulted on their mortgages—far below the national average. CHI is HUD approved to offer the program, which is mandatory for all first-time home buyers utilizing HUD funding. In the first half of 2011, 74 potential new home owners successfully completed the course.



Tisha Blake knew as a single mom it would be difficult to buy a home, but she was determined. She'd saved up a down payment but realized she needed guidance and found CHI. After attending a CHI first-time home buyer's seminar, Tisha qualified for a \$25,000 down payment assistance grant—funds that would enable her to make her dream a reality. What

she'd learned in the CHI seminar was essential: how to choose a realtor, determining good value and budgeting. Though she very much wanted a house, she decided she couldn't afford one. Instead, a spacious two-bedroom condominium apartment near the Hudson River in Yonkers looked like an excellent choice. She bought it, using her CHI grant to pay for closing costs and bathroom and kitchen renovations. Three years later, Tisha's daughter, Thea, is a happy second grader, and Tisha is the board representative for her building.

“CHI made me what I call an ‘educated buyer.’ This wasn't my dream home, but it was what I could afford, and I made sure it had good resale value. This is my starter home and I hope to move in about five years to a house with a yard, but for now it's perfect for us. I still use the skills CHI taught me, and I know they'll help me for the next move.”



**Dacia & Mark Torchia** Foreclosure Prevention Program

Living in a two-bedroom apartment in Inwood with four kids wasn't easy, so Dacia and Mark Torchia were thrilled to find an affordable house in Mount Vernon. They closed on their 1928 Dutch colonial with a small yard and five bedrooms in 2008. Both of the Torchias work in the arts, so when Mark lost his job in June 2009, finances became difficult, especially with their oldest about to start college. By September, the mortgage payments had become unmanageable, and when Dacia and Mark asked their bank for mortgage renegotiation, they were told to consider a short sale. In November, increasingly frustrated and worried that the bank was stonewalling them, Mark found CHI. It was still a long, involved process, but with CHI's guidance, the Torchias got a modification approved.

"Finding CHI was instantly comforting. We were still getting the run-around from the bank, but at least I had someone to turn to who could give me sound advice and help me navigate the system. CHI stresses client involvement, so I did a lot of the paperwork, but Peter, my housing

counselor, was always available when I had questions. We had put so much of ourselves into the house and the kids love it, so it was heartbreaking to think about just leaving. I feel that without CHI, we probably wouldn't have been able to stay."



## Fast-Tracking Mortgage Relief for Home Owners

Even though a federal government program promised desperate home owners mortgage modifications to enable them to keep their homes, only a fraction of the more than a million applicants got any relief. Most simply waited, hearing nothing for months. Aware of the bottleneck, CHI created the Fast Track Loan Modification Program. In partnership with four other HUD-approved counseling groups, it held its first session in June 2010 with Bank of America. A second session followed in September, with Wells Fargo, enabling 173 families to have private, one-hour interviews with their banker; the families had already met with CHI or one of four other HUD counseling agencies to ensure their documents were in order. The results were dramatic: 70 received loan modifications, and 60 others continue to be processed. The initiative was so successful that two more Fast Track sessions were planned for 2011.

*“Partnering with CHI has been a great experience, [especially] how wonderful and professional their counselors are.”*

J.C. Ferebee, AVP, Wells Fargo Default & Retention Operations



# NEIGHBORHOOD HOUSING

**Preventing foreclosures and helping neighborhoods remain safe and stable are central to CHI's mission because the best way to prevent homelessness is to stop the cycle from beginning.**

**W**ith the meltdown of the mortgage market, combined with rising unemployment rates, increasing numbers of New Yorkers have been threatened with the loss of their homes. At the height of the crisis, in 2009, 14.4% of all U.S. mortgages had become delinquent or gone into foreclosure. The counties where CHI operates experienced some

of the highest foreclosure rates in New York in 2010: Nassau County was #2, Suffolk County was #3, and Westchester County was #6. Affected disproportionately were people at the bottom of the economic ladder, often first-time home owners struggling to hold on to their property.

Determined to act, CHI received a New York State grant in 2009 to start its Foreclosure Prevention Program. In the past two years, the agency has counseled 800 home owners and is processing an active caseload of 400 home owners with mortgages in default, ranging from \$400,000 to \$4 million. To date, CHI has helped obtain approximately 120 successful modifications that have enabled families to remain in their homes. Thanks to funding from an anonymous foundation, CHI award-

ed grants in amounts of up to \$10,000 to enable home owners to complete their mortgage modifications.

### Renovating Homes

Neighborhood deterioration can happen swiftly, and the consequences can be devastating for both the people who live there and the overall community. CHI has a long history—starting in 1995 in White Plains and in 1996 in Patchogue—of working with local governments and community stakeholders on rehabilitation projects that successfully bring neighborhoods back from the brink. The commitment continues to this day. Through the federally funded Neighborhood Stabilization Program, CHI purchased and renovated seven homes in Nassau County in 2010. The first one was sold in May 2011, with the others expected to be available for sale in the coming months. Once all of them have been sold, the proceeds will facilitate the purchase of new real-estate-owned (REO) properties, which are foreclosed homes owned by banks made

available to designated nonprofits at discounted prices for sale to low-income working families. In partnership with Westches-

ter County and under the Neighborhood Stabilization Program, CHI purchased its eighth REO home, whose rehabilitation was completed in 2011.

As a Community Housing Development Organization, CHI has accessed federal HOME funds and used them to maintain the affordable workforce rental housing it owns. In 2010, a \$522,000 grant from the city of Mount Vernon will enable CHI to rehabilitate three of its Mount Vernon buildings containing 116 units. This is a vital step in maintaining the buildings—and preserving the neighborhood—without having to raise rents.

In just two years,  
CHI's Foreclosure  
Prevention  
Program helped  
120 home owners  
save their homes.

## GOING GREEN

**By keeping its own buildings as energy efficient as possible and advising others on how to do so, CHI makes housing more affordable and saves the environment.**

In an era of soaring energy costs, building owners can no longer afford to be wasteful consumers. Recognizing that, CHI created a new division, CHI Energy, in January 2011 that works in conjunction with Con Edison to provide energy solutions for small businesses and multifamily residential buildings. In year one, plans call for CHI Energy to work with 200

buildings ranging from small multiunit dwellings to 100,000-square-foot commercial spaces. Evaluations look at every aspect of energy use—heating, cooling, lighting, energy management systems, and oil to gas conversions—and make recommendations. In just the first three months, nearly 60 evaluations and retrofits with energy-efficient lighting were implemented, putting CHI Energy ahead of schedule.

### One-Stop Energy Savings

Step two of CHI Energy's business plan calls for developing an energy team that would bring together the best building trade contractors in the areas of plumbing, electrical installation, insulation, and heating and

## Reducing Energy Costs for Westhab

One of CHI Energy's first projects has been with Westhab, a nonprofit housing provider in Westchester. Working with two Con Edison energy efficiency programs, CHI is examining all of Westhab's energy needs and providing solutions that result in energy savings which lowered costs. The first phase

surveyed four Westhab business offices and resulted in lighting retrofits that reduced costs by 30%. Phase two, scheduled for the summer/fall of 2011, will survey 19 multifamily buildings—with special attention to boilers and water heaters—and is expected to result in significant energy savings.



cooling. Under the CHI Energy umbrella, the team of contractors would work together to ensure maximum energy efficiency when retrofitting buildings. Led by a CHI Energy team manager, this unique one-stop shop will save time and money and will guarantee that building owners get the best possible contractors. It's a whole-building approach that provides both green solutions to energy problems and puts building professionals to work during a recession.

### Building Responsibly

For many years, CHI has recognized the importance of energy-efficient buildings. When given the opportunity to build a new, 14-unit affordable-housing condominium

in White Plains, CHI installed a state-of-the-art GeoExchange system that uses Earth's constant temperature to heat and cool the building. Minerva Place features energy-efficient construction, insulation, plumbing, and lighting upgrades that are expected to save buyers an average of 30% in energy costs.

Bottom line: if affordable housing can be built as energy efficiently as possible, it makes housing more affordable for more people.

**SPENDING**

Program Services

Administration

**Consolidating Statement of Financial Position - December 31, 2010**

	CHI Not-for-Profit Entity-Total	CHI For-Profit Subsidiaries	CHI Realty Division	Eliminations	CHI Consolidated Totals
<b>ASSETS</b>					
<b>Current Assets</b>					
Cash and cash equivalents	\$688,493	\$326,418	\$-	\$-	\$1,014,911
Certificate of deposit	175,748	-	-	-	175,748
Accounts receivable and accrued revenues	2,945,681	51,121	-	-	2,996,802
Due from consolidated organizations	1,483,418	-	61,176	(1,544,594)	-
Prepaid expenses	4,506	-	-	-	4,506
Property held for resale	1,748,122	-	-	-	1,748,122
Other current assets	73,028	-	-	-	73,028
<b>Total Current Assets</b>	<b>7,118,996</b>	<b>377,539</b>	<b>61,176</b>	<b>(1,544,594)</b>	<b>6,013,117</b>
<b>Noncurrent Assets</b>					
Security deposits and other assets	217,888	54,855	-	-	272,743
Deferred fees	19,804	7,796	-	-	27,600
Restricted deposits and reserves	-	125,873	-	-	125,873
Property and equipment, net	22,413,804	1,371,136	-	-	23,784,940
Construction in progress	-	1,282,886	-	-	1,282,886
Investments in partnership, at cost	61,798	-	-	(61,798)	-
<b>Total Noncurrent Assets</b>	<b>22,713,294</b>	<b>2,842,546</b>	<b>-</b>	<b>(61,798)</b>	<b>25,494,042</b>
	<b>\$29,832,290</b>	<b>\$3,220,085</b>	<b>\$61,176</b>	<b>\$(1,606,392)</b>	<b>\$31,507,159</b>
<b>LIABILITIES AND NET ASSETS</b>					
<b>Current Liabilities</b>					
Accounts payable and accrued expenses	\$2,208,467	\$85,595	\$-	\$-	\$2,294,062
Deposits payable	230,783	53,331	-	-	284,114
Due to consolidated organizations	-	1,544,594	-	(1,544,594)	-
Revolving grant payable	1,312,206	-	-	-	1,312,206
Current portion of line of credit	25,150	-	-	-	25,150
Current portion of notes payable	19,647	16,082	-	-	35,729
Current portion of bonds payable	145,000	-	-	-	145,000
Current portion of mortgages payable	384,362	17,936	-	-	402,298
<b>Total Current Liabilities</b>	<b>4,325,615</b>	<b>1,717,538</b>	<b>-</b>	<b>(1,544,594)</b>	<b>4,498,559</b>
<b>Noncurrent Liabilities</b>					
Grants payable	10,150,975	-	-	-	10,150,975
Notes payable	193,292	7,502	-	-	200,794
Line of credit	2,193,431	-	-	-	2,193,431
Bond payable	3,740,000	-	-	-	3,740,000
Mortgages payable	4,911,716	866,389	-	-	5,778,105
Deferred revenue and other liabilities	-	88,578	-	-	88,578
<b>Total Noncurrent Liabilities</b>	<b>21,189,414</b>	<b>962,469</b>	<b>-</b>	<b>-</b>	<b>22,151,883</b>
<b>Total Liabilities</b>	<b>25,515,029</b>	<b>2,680,007</b>	<b>-</b>	<b>(1,544,594)</b>	<b>26,650,442</b>
<b>Net Assets (Deficiency)</b>					
Unrestricted	4,267,261	(31,403)	61,176	(61,798)	4,235,236
Temporarily Restricted	50,000	-	-	-	50,000
	<b>4,317,261</b>	<b>(31,403)</b>	<b>61,176</b>	<b>(61,798)</b>	<b>4,285,236</b>
Non-controlling interest in consolidated for-profit affiliate	-	571,481	-	-	571,481
<b>Total Net Assets</b>	<b>4,317,261</b>	<b>540,078</b>	<b>61,176</b>	<b>(61,798)</b>	<b>4,856,717</b>
	<b>\$29,832,290</b>	<b>\$3,220,085</b>	<b>\$61,176</b>	<b>\$(1,606,392)</b>	<b>\$31,507,159</b>

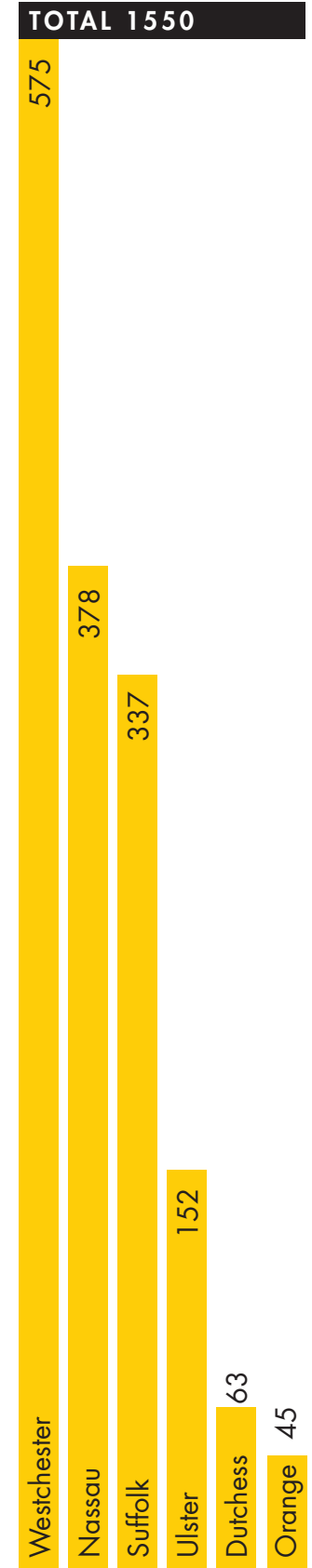
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Consolidating Statement of Financial Position - December 31, 2010

UNRESTRICTED NET ASSETS	CHI Not-for-Profit Entity-Total	CHI For-Profit Subsidiaries	CHI Realty Division	Eliminations	CHI Consolidated Totals
<b>Support and Revenue</b>					
Rental income	\$3,698,816	\$590,287	\$-	\$-	\$4,289,103
Scattered site housing	8,910,758	-	-	-	8,910,758
Revenue from government contracts	3,019,203	-	-	-	3,019,203
Management and social service fees	89,032	-	49,533	(89,032)	49,533
In-kind HUD supportive services revenue	263,028	-	-	-	263,028
Interest	3,616	53	-	-	3,669
Contributions	37,978	-	-	-	37,978
Other grants	76,538	-	-	-	76,538
Development fee income	515,500	-	-	-	515,500
Loss on disposal of property and equipment	161,470	-	-	-	161,470
Other	26,524	3,745	30,312	-	60,581
<b>Total Support and Revenue</b>	<b>16,802,463</b>	<b>594,085</b>	<b>79,845</b>	<b>(89,032)</b>	<b>17,387,361</b>
<b>Expenses</b>					
Program Services					
County funded	8,970,658	-	-	-	8,970,658
Permanent housing	4,207,975	-	-	-	4,207,975
Home grant programs	1,139,034	-	-	-	1,139,034
Other programs	1,350,624	592,715	57,828	(89,032)	1,912,135
<b>Total Program Services</b>	<b>15,668,291</b>	<b>592,715</b>	<b>57,828</b>	<b>(89,032)</b>	<b>16,229,802</b>
Supporting Services					
Management and general	1,052,906	14,840	12,319	-	1,080,065
<b>Total Expenses</b>	<b>16,721,197</b>	<b>607,555</b>	<b>70,147</b>	<b>(89,032)</b>	<b>17,309,867</b>
Change in Net Assets Before Nonoperating Revenue and Other Changes	81,266	(13,470)	9,698	-	77,494
<b>Nonoperating Revenue</b>					
Change in North Kensico investment	(80)	-	-	80	-
<b>Other Changes</b>					
Capital assets released from regulatory lien	121,666	-	-	-	121,666
Non-controlling interest in earnings of North Kensico L. P.	-	7,823	-	-	7,823
<b>Total Other Changes</b>	<b>121,666</b>	<b>7,823</b>	<b>-</b>	<b>-</b>	<b>129,489</b>
Change in Unrestricted Net Assets (Deficiency)	202,852	(5,647)	9,698	80	206,983
<b>Unrestricted Net Assets (Deficiency)</b>					
Beginning of year	4,064,409	(25,756)	51,478	(61,878)	4,028,253
<b>End of year</b>	<b>\$4,267,261</b>	<b>\$(31,403)</b>	<b>\$61,176</b>	<b>\$(61,798)</b>	<b>\$4,235,236</b>
<b>TEMPORARILY RESTRICTED NET ASSETS</b>					
<b>Contributions</b>	\$50,000	\$-	\$-	\$-	\$50,000
Temporarily Restricted Net Assets					
Beginning of year	-	-	-	-	-
<b>End of year</b>	<b>\$50,000</b>	<b>\$-</b>	<b>\$-</b>	<b>\$-</b>	<b>\$50,000</b>
Change in Net Assets (Deficiency)	\$252,852	\$(5,647)	\$9,698	\$80	\$256,983
<b>NET ASSETS (DEFICIENCY)</b>					
Beginning of year	4,064,409	(25,756)	51,478	(61,878)	4,028,253
<b>End of year</b>	<b>\$4,317,261</b>	<b>\$(31,403)</b>	<b>\$61,176</b>	<b>\$(61,798)</b>	<b>\$4,285,236</b>

GEOGRAPHIC DISTRIBUTION OF PERSONS SERVED BY CHI ANY GIVEN NIGHT



## Executive Staff

Alexander H. Roberts  
*Executive Director*

Jerome J. August  
*Chief Financial Officer*

Beth Thomas  
*Chief Program Officer, CHI*

Rosemary Dehlow  
*Chief Program Officer, Long Island*

Debbie Perkins  
*Director of Hudson Valley Programs*

Libby Hightower  
*Senior Office Manager*

Deborah Post  
*Director of Housing Finance*

Christine Selario  
*Director Emergency Housing,  
Long Island*

Karen Anderson  
*Senior Human Resources Manager*

Stephen Capozzoli  
*Director Risk Management Safety  
& Security*

Dean Angeledes  
*Director CHI Energy*

If you'd like to support our mission with a tax-deductible contribution, you may contact us at 914.683.1010 x284.

## Private Funding

Bethpage Hicksville Lodge #975  
Birthday Wishes

Catfish Annie's  
Century 21, Lynn Doughty  
Citi Community Development  
Citizens Bank Foundation  
Community Development of LI

Connie Baez  
Free and Accepted Masons  
HSBC Bank USA, N.A.,  
Community Development  
Department

Hyde Park Cares, a coalition  
of local churches

Jamie Rapfogel and Family

Joe Shirley Sleep Shoppe  
Kismet Shrine Center

Medford Chemists  
Middle Island Fire Department -  
Ladies Auxiliary

National Grid Weatherization  
Program

Newsday Charities McCormick  
Foundation

Pajama Program

Panera Bread  
Patchogue-Medford Friends  
of the Library

People's United Community  
Foundation

Roberta Davis and Family  
Rock Can Roll

Saint John's Evangelical  
Lutheran Church

Samsung  
Suffolk County Girl Scouts

TD Charitable Foundation

The Dornfeld Family

Toys for Tots

United Way

Whole Foods

## Board of Directors

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*Chairman of the Board*

Alexander H. Roberts  
*President*

Mary Brinson  
*Secretary*

Gerry Feinberg, Esq.  
Sharlett Fraley  
Jeremy N. Ingpen

## Community Boards

### MT. VERNON

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*Chairman of the Board*

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*President*

Gerry Feinberg, Esq.  
*Vice Chairman*

Michael F. Puntillo, Jr.  
Jackie Berkeley  
Anne Baptiste

### YONKERS

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Gerry Feinberg, Esq.  
*Vice Chairman*

Michael F. Puntillo, Jr.  
Yesenia Gell  
Vanessa Rojas

Special thanks for this annual report go to Frances Shahar, Jill Singer Graphics, Linker Communications and Jason Torres Photography.

# A LOOK BACK

- 1991** At the request of Suffolk County's Department of Social Services, CHI develops supervised motel housing—a new approach to dealing with the escalating homelessness crisis. Within four years, 1,000 families are successfully relocated, and the motels are closed, ending homeless warehousing.
- 
- 1994** Invited into Westchester, CHI purchases and renovates 250 apartments, setting aside 20% for homeless families and 80% for affordable workforce housing.
- 
- 1995** Partnering with the White Plains mayor and the buildings department, CHI renovates a notorious 74-unit anchor apartment complex, transforming a dangerous area into a safe neighborhood.
- 
- 1996** With HUD funding, CHI partners with local agencies like HELP USA, Phoenix House, Family and Children's Association, Central Nassau Guidance and Counseling Services, Education and Assistance Corporation, FREE, SAIL, and FECS, which provide supportive services, to pioneer a new approach for homeless people with special needs: scattered-site housing in one- and two-family homes.
- 
- 1997** CHI distributes its first home-buyer grants to enable qualified low-income families to purchase newly foreclosed homes in a Peekskill development. Since then, CHI has distributed \$10 million to 450 families.
- 
- 2000** HUD recognizes CHI's supportive housing program with a Best Practices Award. CHI partners with Westchester County to create a rental assistance program for formerly homeless families. The program has since served approximately 340 people.
- 
- 2002** CHI cited by McKinsey study as one of the nation's fastest-growing new nonprofits.
- 
- 2003** CHI creates an innovative new model for emergency homeless housing on Long Island—called Supervised Family Residences—whereby four or five families share one home with 24-hour case management support.
- 
- 2004** CHI develops its first supervised motel for homeless families in Kingston.
- 
- 2005** CHI chosen by White Plains to develop Minerva Place, a 14-unit affordable workforce housing complex, which is the first to use geothermal heat pumps for heating and cooling.
- 
- 2007** CHI purchases a single-room-occupancy building in Dutchess County for emergency and permanent housing for single men that over the past four years has housed 128 men.
- 
- 2009** CHI launches its Foreclosure Prevention Counseling Program to address the mortgage crisis. In its first two years, the program helps 800 home owners with mortgage loan modifications and counseling.
- 
- 2010** CHI selected as codeveloper of a two-acre site in Ardsley, where 22 houses will be built to meet a federal settlement order for affordable workforce housing. CHI opens supervised emergency housing in Orange County.
- 
- 2011** CHI Energy launched to help small businesses and multifamily dwellings use energy more cost-effectively.

# CHI OFFICES

## CORPORATE HEADQUARTERS

### **Westchester County**

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White Plains, NY 10601  
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### **Orange County**

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845.562.5093

### **Suffolk County**

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