

EMPLOYEE of the YEAR

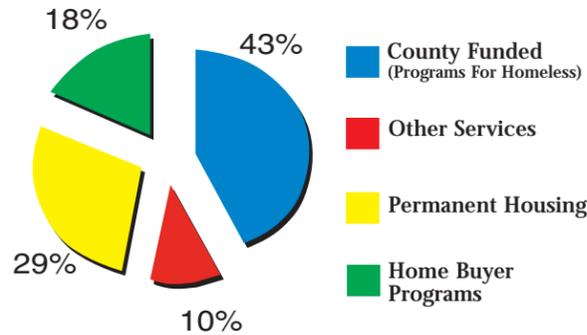
**JEFF BOLANOS**

As Director of CHI Career Services, Jeff Bolanos has expanded the program to take students from welfare to work. All are referred by the Westchester County Department of Social Services. He has refined the Medical Billing program to include the latest software, which has increased the success rate in job placement. Under Jeff's leadership, CHI has consistently achieved over 90% of contract milestones for Medical Billing, Microsoft Office Applications courses, Apprenticeship and Educational Resources For Family Literacy training. CHI congratulates Jeff Bolanos as the 2007-8 Employee of the Year.

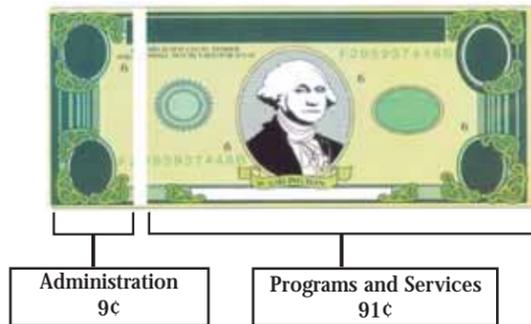


Director Jeff Bolanos, Sr., Administrative Program Assistant Doris Curtis, and Executive Director Alexander Roberts

*CHI Budget*



*Where A CHI Dollar Goes:*



2007-2008 ANNUAL REPORT



*Bringing Families Home For 16 Years!*



Dutchess • Nassau • Suffolk • Ulster • Westchester

DUTCHESS COUNTY  
803 Violet Avenue  
Hyde Park, NY 12538  
845-229-9070

SUFFOLK COUNTY  
55 Medford Avenue  
Patchogue, NY 11772  
631-475-6390

NASSAU COUNTY  
175 Fulton Ave. - Suite 202  
Hempstead, NY 11550  
516-280-3243

WESTCHESTER COUNTY  
190 E. Post Road  
White Plains, NY 10601  
914-683-1010  
(Corporate Headquarters)

It has been a pleasure and an honor to serve as executive director of a growing nonprofit organization. But it is also humbling to work with such talented staff, many of whom have chosen to stay at Community Housing Innovations for more than a decade.

You will see many numbers in this report. That is because Community Housing Innovations emphasizes documentation and performance. We are strong believers in the phrase, "That which can be measured can be achieved." It is one thing to have a charitable mission and quite another to effectively pursue it.

In the 16 years of CHI's existence, there has been a sea change in government, as taxpayers demand greater value. In all of its programs to serve the homeless, first time homebuyers, and those on public assistance seeking career training and placement, CHI has consistently delivered outcomes that reflect its commitment to customers. While most nonprofits rely on anecdotal data, our agency has adopted one of the most sophisticated management information systems for all of our divisions, such as case management and career services. Not only may we tell you, or any government agency (we are audited each year) the number of people served, but the services each household received and even what outcomes—such as job placement, successful housing referral, or closing on a house using down payment assistance—they achieved. Our tracking software allows us to analyze the changing face of homelessness.

But at the end of the day, CHI is all about the people we serve. In this report you will see several inspiring stories of families that have overcome great odds—such as homelessness, spousal abuse and addiction—to return to productive lives. One story was profiled on WNBC Nightly News earlier this year.

In the early part of 2008 CHI tackled the welfare motel system upon which Nassau County had too long relied. Motels are inappropriate places for homeless families, as they are forced to live in one room, unable to adequately cook for themselves and are

exposed to negative forces. In January the agency established a program at the Long Beach Motor Inn to assess and relocate homeless families into more appropriate housing. Accountability of the motel and the families was established through inspections, curfews, and assistance with locating suitable apartments. In March 2008 the agency opened its first Supervised Family Residence in Nassau County, a model that has reduced homelessness by half in Suffolk County. A second Nassau SFR was opened in April. CHI now operates 13 such facilities on Long Island.

Under this program model, four or five families live together in a residence with 24-hour supervision, including intensive case management. Unlike the motel or large shelters, the families cook for themselves, learn to live on a budget but have access to social workers that link them to services in the community such as domestic violence counseling or mental health treatment.

I invite you to read about the exciting developments in our various programs, none of which could succeed without the continuing support and leadership of our volunteer board of directors.



CHI Executive Director  
Alexander Roberts



Nassau County's homeless families formerly housed in welfare motels now receive services in Supervised Family Residences that blend into the neighborhood.

# Financial Report

COMMUNITY HOUSING INNOVATIONS, INC.  
Consolidated Statement of Financial Position  
Year Ended 12/31/2007

<b>ASSETS</b>	
<b>Current Assets</b>	
Cash and Cash Equivalents	\$ 1,693,822
Accounts Receivable and Accrued Revenues	2,133,384
Other Current Assets	91,625
<b>Total Current Assets</b>	<b>3,918,831</b>
<b>Noncurrent Assets</b>	
Land	2,493,217
Buildings	28,019,343
Furniture and Other Equipment	771,779
<b>Total Property and Equipment</b>	<b>31,284,339</b>
Accumulated Depreciation	(5,970,457)
<b>Net Property and Equipment</b>	<b>25,313,882</b>
Other Noncurrent Assets	407,358
<b>Total Noncurrent Assets</b>	<b>25,721,240</b>
<b>Total Assets</b>	<b>29,640,071</b>
<b>LIABILITIES</b>	
<b>Current Liabilities</b>	
Accounts Payable and Accrued Expenses	1,696,886
Lines of Credit	875,000
Current Portion of Long Term Debt Payable	365,437
Other Current Liabilities	408,691
<b>Total Current Liabilities</b>	<b>3,346,014</b>
<b>Noncurrent Liabilities</b>	
Grants Payable	11,065,820
Bond Payable	4,150,000
Mortgages Payable	6,781,912
Other Liabilities	746,253
<b>Total Noncurrent Liabilities</b>	<b>22,743,985</b>
<b>Total Liabilities</b>	<b>26,089,999</b>
<b>Unrestricted Net Assets</b>	<b>3,550,072</b>
<b>Total Liabilities and Net Assets</b>	<b>29,640,071</b>

Thanks to our Private Benefactors:

- Chase Bank • HSBC • CitiGroup
- The Bank of New York • The JSL Group
- Wachovia Bank • Webster Bank

# Financial Report by Jerome August, Chief Financial Officer

Community Housing Innovations, Inc. experienced steady growth in 2007-2008, with an increase in activities and revenues from Nassau County. The agency inaugurated a new program in January 2008 to eliminate use of “welfare motels,” in partnership with the Nassau County Department of Social Services.

Assets have grown to nearly \$30 million and expiring grant restrictions on several properties will further enhance CHI’s balance sheet. Grants begin expiring in 2008, which lowers liabilities and increases the fund balance, thus providing leverage for future expansion.

The balance sheet remains strong and CHI renewed its Line of Credit so that it can provide \$2.8 million of additional financing for expansion purposes.

The Agency cost of administration remains below 9 cents for every \$1 of program spending.



Jerome August

**COMMUNITY HOUSING INNOVATIONS, INC.**  
**Consolidated Statement of Activities**  
**Year Ended 12/31/2007**

<b>SUPPORT AND REVENUE</b>	
Rental Income	\$ 3,994,705
Scattered Site Housing	5,303,092
Government Contracts	3,001,833
Management Fees	53,146
Interest	29,971
Contributions	87,476
Other	458,712
<b>Total Support and Revenue</b>	<b>\$ 12,928,935</b>
<b>EXPENSES</b>	
County Programs	\$ 5,461,439
Permanent Housing	3,749,561
Home Grant Programs	1,530,223
Other Programs	1,470,513
<b>Total Program Services</b>	<b>12,211,736</b>
<b>Management and General</b>	<b>886,797</b>
<b>Total Expenses</b>	<b>13,098,533</b>
<b>Change in Minority Interest in North Kensico</b>	<b>14,201</b>
<b>Change in Net Assets</b>	<b>(155,397)</b>
<b>Net Assets at End of Year</b>	<b>\$ 3,550,072</b>

# Who We Are

Community Housing Innovations, Inc., founded in 1991 to provide homeless families with housing and human services, has expanded to include a full array of services for low and moderate income people in five counties: Dutchess, Nassau, Suffolk, Ulster and Westchester. The nonprofit agency now owns and manages 600 houses and apartments — the overwhelming majority of which are permanent rental units for working families. In addition to its transitional and permanent rental housing, CHI administers over \$1 million per year in down payment assistance grants to first time homebuyers and offers computer training to enhance the incomes of individuals.



CHI owns and manages nearly 600 units in five counties

## Mission Statement

*“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.”*



Dutchess County  
 803 Violet Avenue  
 Hyde Park, NY 12538  
 (845) 229-9070

Nassau County  
 175 Fulton Ave. - Suite 202  
 Hempstead, NY 11550  
 (516) 280-3243

Suffolk County  
 55 Medford Avenue  
 Patchogue, NY 11772  
 (631) 475-6390

Westchester County  
 190 East Post Road  
 White Plains, NY 10601  
 (914) 683-1010  
 (Corporate Headquarters)

**Board of Directors:**

- Steven C. Brill, Esq. . . . . Chairman of the Board
- Alexander H. Roberts . . . . . President
- Mary Brinson . . . . . Secretary
- Gerry E. Feinberg, Esq. . . . . Member
- Michael Puntillo, Jr. . . . . Member
- Leighton McParland . . . . . Member

# Hudson Valley Report by Debbie Perkins, LMSW, Director of Hudson Valley Programs



In 2007 nearly 500 people were assisted by CHI's housing programs in Westchester, Dutchess and Ulster. In Westchester, CHI runs two programs funded by the Department of Social Services: The Emergency Housing Apartment Program (EHAP) and the Rental Assistance Program (RAP).

The Emergency Housing Apartment Program (EHAP) is a scattered-site housing program for 25 homeless families and includes a six-month After Care component to assist in their transition from homelessness to independent permanent housing.



White Plains Police Officer Michael Suban bought a new affordable home for his family with downpayment assistance from Community Housing Innovations

The Rental Assistance Program (RAP) has aided 130 households since its inception in 2001. It provides working homeless families with a rental subsidy. To be eligible for RAP, the family must earn enough income to close their welfare/DSS case upon moving out of the shelter system and into their own apartment.

Due to the high cost, many working families are struggling to obtain and maintain their housing. Additionally, it is even harder for a disabled person on a fixed income to find affordable housing in an area where rents are skyrocketing. HUD has established a standard that a household should pay approximately 30% of their income toward housing.

For someone on SSI (Supplemental Security Income), affordable housing would need to cost less than \$220 a month. However, Westchester County is currently listed as the fifth most expensive Metropolitan area by the National Low Income Housing Coalition's October 2006's *Out of Reach* report. An average two-bedroom apartment rents for over \$1,300 a month. During or at the end of the RAP lease, participants are expected to transfer to a Section 8 subsidized rental apartment if they still cannot afford housing on their own.

Many of our tenants and clients have become homeless due to loss of employment through an illness or injury, from the death of a spouse or as a returning veteran from Iraq. CHI's first RAP Singles participant is a 72-year-old woman on a disability income who was residing in a drop-in shelter after losing her apartment due to a lengthy hospital stay. With RAP, she regained her dignity with a move into her own studio apartment in August 2007.

**In Dutchess County,** CHI runs two facilities. Homeless families are provided with emergency housing at Park Place, a 16 room shelter with food, 24-7 staffing and intensive case management services. Since its opening in June 2002, it has served 384 families or 800 people (248 adults and 431 children). 73 families were housed in 2007. At Dutchess County's request, CHI acquired a 19 unit building in 2007 for emergency and affordable rentals for singles. The SRO was fully filled and functional by June 2007. In addition to case management services funded by the Department of Social Services, a Life Skills Counselor with funding from the NYS Office of Temporary and Disability Assistance assists residents with hygiene, housekeeping, cooking and budgeting. Cornell Cooperative Extension provides on-site group information sessions on nutrition and shopping at both locations.

**In Ulster County,** CHI purchased three two-family homes and created a unique model in which one unit serving a homeless family at a competitive per diem rate helps subsidize a second apartment at very low rent for another homeless family with a lease. One of the apartments is handicapped accessible and houses two men in wheel chairs. This fills an extremely critical need. Even if someone can afford rental housing (see RAP singles above), there are VERY few accessible units to accommodate those with a physical disability.

The dedication and flexibility of the staff to meet the needs of low income, homeless and people with special needs is truly unique and extraordinary. Collaboration and outreach to other community based organizations, treatment facilities, mental health programs, medical providers, schools, realtors, landlords and employers are all part of a day's work. CHI has also provided social service internships for Fordham University School of Social Work, College of New Rochelle BSW program, Marist University, and Dutchess Community College.



CHI's singles residence in Poughkeepsie. Left to right, Executive Director Alexander Roberts, Chief Program Officer Elizabeth Starr Thomas, and Case Manager Kirsten Hannigan

## Former CHI Student Tanya McCormick Overcomes Depression and Unemployment to Teach Others in "Eight-Week Miracle" Course

When Tanya McCormick entered the New Rochelle classroom in the Spring of 2008 to teach the Medical Billing course offered by the Community Housing Innovations Career Services Program, she brought living proof that an eight-week course can work miracles. After all, it was just a few years ago that McCormick herself was sitting in that same classroom, as a student on public assistance, uncertain of her own future and spiraling in self-doubt.

She was struggling with depression and low self-esteem. There were times when McCormick literally could not rise out of bed because she could not imagine a successful future. When she was dismissed from her job at a major insurance company because childcare issues interfered with attendance, she was uncertain where to turn.

At that moment, McCormick heard about the two-month course in medical billing offered by the Community Housing Innovations Career Services Program. "It felt like an opportunity to start fulfilling my dream," she explained. She wanted to build her career in a direction that would enable her to support her two young sons and build a future for her family. The "welfare to work" course funded

by the Westchester County Department of Social Services is part of a "work first" philosophy introduced under welfare reform. The principle is that getting recipients into work as quickly as possible is the key to success.

Even though she excelled in the Medical Billing course and graduated at the top of her class, McCormick did not find the process easy, "It's a real challenge to balance being there as a parent and trying to make something like this happen. But I was so determined to be successful and I just knew that I had to focus on it."



Tanya McCormick teaches the medical billing class she took three years ago that changed her life.

## CHI Case Managers Honored for Volunteer Service

Chantel Chenault and Ronaldo Robledo, two case managers at Community Housing Innovations, were honored for their "outstanding volunteer service" on April 30, 2008 in a dinner sponsored by the Child Abuse Prevention Center of Westchester County. Their work helping to prevent child abuse has also helped to forge a strong relationship between Community Housing Innovations and the Child Abuse Prevention Center. Chenault has volunteered for four years, and Robledo began just over a year ago.

Chenault and Robledo spend their volunteer time counseling families and teaching them alternatives to abusive behavior and key skills to avoid combative situations. In addition, as experts in housing opportunities, they can answer questions for families in need of housing.

As an example of their volunteer work, Chenault describes her experiences with a 19 year-old mother of three, whose family had an open case with New York State Child Protective Services after the mother was observed punching her two year-old son in the mouth:

"First, I asked her why she felt it necessary to punch her children for misbehavior, and then it came out that this was the discipline used on her when she was a child by her stepfather. She thought it was normal. I counseled the mother, who was under severe stress, to just walk away to "de-escalate" the situation, when she felt like hitting her children. This allowed the woman to reflect upon the child's behavior and put it in proper perspective. She needed information about child development and what behavior she should expect. As a solution, I recommended an alternative means to discipline her children, such as the 'time out.' That's basically isolating the child for a

period of time equal to his or her age: two minutes for a two year old, four minutes for a four year old."

Chenault and Robledo feel that their volunteer work at the center is an extension of their work with families as a case manager for Community Housing Innovations, Inc. "I guess I just love children," Chenault said.

"It is indeed an honor to have two such dedicated employees who continue their selfless work for the community", stated Alexander Roberts, Executive Director of Community Housing Innovations. "I am so pleased the Child Abuse Prevention Center is recognizing their efforts."



Ronaldo Robledo



Chantel Chenault

# Supportive Housing: The Answer to Chronic Homelessness

by Elizabeth Starr Thomas,  
Chief Program Officer

Thirteen years ago, CHI Executive Director, Alexander Roberts, and I attended a few meetings in Nassau and Suffolk Counties. We were invited to participate in the Continuum of Care process initiated by the Nassau-Suffolk Coalition for the Homeless, in response to a request for proposals from the U.S. Department of Housing and Urban Development. Through a national competition held annually, HUD seeks agencies to develop housing with supportive services. The Supportive Housing Program (SHP) creates housing opportunities for individuals and families experiencing homelessness and disabling conditions, such as histories of chronic substance abuse, mental illness or developmental disabilities.

Alec and I never could have imagined the pivotal role CHI would play as Long Island's largest provider of supportive housing through the HUD SHP program. And, I could not have imagined that it would capture so much of my time and attention for so many years.

In 1995 the number of homeless people on Long Island was estimated at more than 40,000. CHI began to collaborate with other agencies that provided supportive services for people with special needs. While CHI offered its expertise in housing development and property management, other agencies specialized in dealing with substance abuse or developmental disabilities. The first project developed was a partnership with Phoenix House in Suffolk County, serving nine singles and three families. Started in 1996, the second project, was a partnership with the South Shore Association for Independent Living (SAIL), to serve eight single adults and one family. In 1998, another project began, housing 20 single individuals served by Family and Children's Association and Central Nassau Guidance and Counseling Services.

In all, CHI developed 85 units of housing with 11 different providers—more than any other agency on Long Island. In total, 55 adults and 35 families receive housing and services in scattered neighborhoods throughout Nassau and Suffolk Counties. These are normal apartments and two-family houses, undistinguishable from neighboring homes.

These unique projects have received more than \$8 million in HUD funds: \$1.5 million from the Nassau County Office of Housing and Intergovernmental Affairs' HOME awards and \$2.6 million from private financial institutions and lenders, such as Community Advocates, which contributed \$25,000 toward a revolving loan fund. These funds enabled CHI, which earned national recognition for Best Practices from HUD, to create permanent housing with supportive services.

The success of the SHP program was recently highlighted in 2008 by WNBC-TV in a news story by Carolyn Gusoff that can be accessed at our [website www.chigrants.org/press\\_video.htm](http://www.chigrants.org/press_video.htm)

One of my favorite recollections occurred when we visited one of the SHP properties for an inspection. The single family house had just become home for a family that had been living in emergency housing. There was almost no furniture. But the family's grandmother was sitting on a typical card table chair, surrounded by small children. They were in her lap and on the floor. Some were reading, others were coloring and others were being read to by Grandma. Mom showed us around her new house with great pride. It reminded me that the joys of family life are greatly enhanced by having a place to call home.

## JUANIQUE RHODES OVERCOMES DRUG ABUSE, PROSTITUTION AND JAIL THROUGH THE HUD SUPPORTIVE HOUSING PROGRAM

Juanique Rhodes is an example of somebody who has been able to turn her life around as a result of the services offered by Community Housing Innovations, Inc. For years, drug use and prostitution had prevented her from being a productive adult and a responsible mother. In May 2005 she was sent from the Nassau County Jail to Phoenix House, a substance abuse treatment facility where she found sobriety. She was granted legal custody of her 23 month old daughter, Emma, whom she had left in the hospital at birth.

"The moment Emma was turned over to me in Family Court, I knew that I had to be a responsible parent and find a safe place for us to live," Juanique explained. "It was hard to learn how to be a mom, especially with a child who didn't know me and who I didn't know at all. We were like complete strangers at first, but we did it and now it's like we've never been apart."

Juanique became a tenant of Community Housing Innovations, Inc. on July 27, 2006, and worked to become self-sufficient. "At first, it started out a little rough because of my financial situation," she explained. "I was working as a waitress on the week-ends at night, and that wasn't enough to support me and my daughter, so I fell behind with my bills. CHI worked with me until I found full time employment. Since then I have caught up with my bills, obtained my High School Diploma, and been nominated for an Excellence Award by my employer." Today, Juanique Rhodes supports herself and her daughter in a CHI apartment. At a critical point in her life, Community Housing Innovations, Inc. offered affordable housing and resources which fostered her transition into a productive adult and a responsible mother.

According to CHI Executive Director Alexander Roberts, "Instead of developing large facilities for homeless families with disabilities, we locate apartments and houses within stable communities. In this way, the community is not impacted and the residents benefit from living in a normal neighborhood setting."



Juanique Rhodes with daughter Emma

# Long Island Report

by Rosemary Dehlow, LMSW, CASAC,  
Director of Long Island Programs



## Extra! Extra! Read all about it! 2 BR Fair Market Rent Rise to \$1,529!

The year 2007 proved to be another challenging one for low income families at CHI but ended on a successful note. CHI admitted 233 families into our emergency housing programs, 214 in Suffolk County and 19 in Nassau County. 86 Suffolk families obtained permanent housing (a success rate of 40%) and 16 Nassau families found a place to call home (a success rate of 85%). The average length of stay was five months.

Both Long Island programs worked diligently to address the multifaceted problems that all homeless families face including health issues, mental illness, domestic violence, lack of job skills, etc. Ultimately, the most poignant and difficult obstacle remains the same: there is not enough affordable rental housing on Long Island. Nassau County has a few more opportunities for low income clients due to larger apartment complexes and public transportation. Suffolk County lacks an accessible public transportation system and has apartments that are simply out of reach for clients. Transportation costs exacerbated the problem with gasoline prices approaching \$4 per gallon. In a geographical area as large as Suffolk County that must be navigated via a personal vehicle, the cost to purchase, insure, maintain and fuel a car is well beyond the financial means of the majority of our low income families. Lack of transportation limits job opportunities, thereby limiting options to low wage jobs. Low wages lead to limited housing options or, as CHI sees on a daily basis, **no housing options.**

Another population that is having a very difficult time making ends meet on Long Island is the single disabled person. In 2007 CHI served almost 200 single men at River House, CHI's licensed Supervised Singles Residence. Many of these gentlemen are placed for one night or a few nights each month. Our professional staff encourages them to remain for a few months so the deeper issues causing their homelessness may be addressed. 68 decided to stay and 18 moved to permanent housing with an average length of stay of 120 days. The majority of our singles have an income from Supplemental Security Income (SSI) of \$710 per month; this makes them ineligible for public assistance and therefore, ineligible for any type of rental subsidy.

According to a new study titled, **Priced Out**, published by the Technical Assistance Collaborative and Consortium for Citizens with Disabilities Housing Task Force in 2006:

*"Perhaps the most shocking revelation in Priced Out in 2006 is the precipitous and relentless decline in housing affordability for SSI recipients since 1998 when the first edition of Priced Out was developed. During the past eight years, as housing programs that can help the lowest-income people with disabilities were slashed, modest one-bedroom rents rose an astonishing 64 percent compared to SSI – from 69 percent to 113.1 percent of SSI. During that time, SSI income dropped 26 percent compared to the one-person median income. The root cause of the nation's most severe – and most hidden – housing crisis is clearly revealed in the painful statistics included in the 2006 edition of Priced Out."*

Community Housing Innovations continues to house disabled individuals and families in its Supportive Housing Program, a permanent program funded by HUD and the Nassau County Office of Housing and Intergovernmental Affairs. CHI maintains 85 units of truly affordable housing (rent no more than 30% of gross income) with 55 beds for singles and 35 apartments for families scattered in single and multi-family houses throughout Nassau and Suffolk Counties. Every tenant experienced homelessness and has a diagnosed disability. As a barometer of success, some of our clients have been living in CHI housing for eight years. Now, that is successful affordable permanent housing!



CHI, with assistance from the Nassau County Department of Social Services, closed the Long Beach Motor Inn to homeless families within two months of taking our services.

# CHI Career Services

By Jeff Bolanos  
Director of CHI Career Services



## A Successful Trend Continues

The expansion of CHI Career Services continued in 2007, as over 300 participants in Westchester County learned new skills. The program continued to meet the needs of students and local businesses.

In 2007, there were many challenges, as we worked to establish a higher level of training and an increased pace with a new Apprenticeship Program and a new Adult Literacy Program (GED). The Career Services team answered the challenge through focus, structure and consistency, which have become key components of our organizational philosophy. This combined effort was instrumental in leading the Apprenticeship Program to a record high completion rating of 114% (exceeding contract targets), while job placement totaled 102% and 90-day employment retention reached 103%. Many employers took advantage of this pilot program and students benefited through immediate employment.

The Adult Literacy Program (GED) achieved great success in its inaugural year, as career plans peaked at 100%, educational gains rose to 86%, GED credentials improved to almost 70% and job entry/90-day job retention soared to 87%.

It is important to note that both of these pilot programs were combined with a Community Work Experience Program (CWEP) component. This combination was significant in qualifying an under-served population of students and insuring that mandated federal work participation rates for Westchester County were being met. These hybrid programs represent a growing trend, as key prerequisites are realized and job placement opportunities become available to a greater number of individuals in our communities. Multiple neighboring counties have expressed an interest in setting up similar turnkey career services programs in their diverse communities.

The Administrative Intake and Medical Billing courses are core programs of CHI Career Services, and they continued their ongoing wave of success in 2007. The Administrative Intake Program scored 95% in overall participation/ completion, while performing at 104% in the job placement category and 90% in the 90-day retention milestone. The Medical Billing course scored equally high, with a 114% job placement rating and an 85% retention rate. The participation/completion ratio also surged to 93%.

Many of our students overcame personal hardships this year, but a few really stood out and were able to achieve victory through their CHI experience. One example in particular is Theresa Mann. Theresa had been out of school for years and was resigned to remain computer illiterate, until she participated in the Administrative Intake Program. When she entered the program, she was very adamant about not knowing how to use computers, and initially lacked the patience to fully participate. She claimed that she did not want to be in the class and that she didn't have

have a good memory." The instructor continually encouraged her, and by the end of the fourth week of training, Theresa was assisting fellow classmates with their questions on her own accord. It was inspiring to see her develop the confidence in herself and to be able to master the basics of Microsoft Office. At the end of the course, Theresa won a free computer at graduation for being the "Most Improved" and the "Best Overall Student" in the class. She is currently considering multiple administrative job opportunities.

Another Career Services success is Jalil Hayes, who was a student in the Medical Billing Program. Jalil entered CHI with mounting bills, three children, a recent eviction and a divorce on the horizon, and he appeared weathered by life at his young age and lacked self-esteem. But Jalil persevered and worked with the CHI Employment Specialist team, which provided ongoing guidance, motivation and mentorship. Jalil was among the first in his class to get a job. He started working for the Fred Keller School for the Disabled, achieving his dream of working in the healthcare field. He plans to work his way up the ladder and transfer into the company's billing department. Recently, Jalil completed 90 days of employment at his job and was awarded a computer by CHI.

In 2007, CHI gave away over 80 computers as part of its Employment Incentive Program. Referrals were also made to the CHI Rental Assistance Program, the Westchester County-sponsored Community Solutions for Transportation Program and the CHI Home Ownership Program. Together these incentives give students real world opportunities and access to rental subsidies, driving lessons, driver's licenses, \$2,000 toward the purchase of a car and \$25,000 grants for first-time home buyers. The CHI Incentive Program helps motivate students to realize the American dream and rewards their efforts.



From left to right; Career Services Director Jeff Bolanos, recent Administrative Intake graduate Anthony Long, and Sr. Administrative Program Assistant Doris Curtis

# CHI Development

By Frank Zisa, Director of Real Estate Development



Community Housing Innovations and its development entities, CHI Development Corp. & CHI Realty Corp., have focused on a number of different projects, including nonprofit sponsorship with for-profit developers, existing building acquisitions, new construction and repositioning of CHI's existing 600+ unit portfolio.

**Nonprofit Sponsor Strategic Partnerships** - CHI has established relationships as a nonprofit sponsor with for-profit real estate developers to achieve the development of workforce housing—housing for working families from 60% to 100% of the Area Median Income. Utilizing first time homebuyer grants as Local Program Administrator for New York State housing funds, CHI provides grant assistance, underwriting, analysis and marketing to homebuyers. This program is essential in combining the expertise of CHI in the development of workforce housing together with the for-profit developers' goals. CHI Development Corp. supports the incorporation of affordable workforce housing into market rate projects.

**Development & Co-Development** - In White Plains CHI Development Corp. will be breaking ground on the much-anticipated 14-unit for sale condominium called Minerva Place Condominiums. CHI is interested in replicating this project in other communities, since it is a relatively low-density project that fits on half an acre.

**Acquisitions** - CHI acquired two projects in 2007, one 21-room residence in Poughkeepsie and one 32 -room residence in Riverhead for single adult men. In the current economic climate, CHI has been identifying a number of potential acquisition projects utilizing the Low Income Housing Credit Program (LIHTC) and County of Westchester Industrial Development Agency Bond Financing. The primary focus has been larger apartment buildings in the Lower Hudson Valley, as well as Nassau & Suffolk Counties.

**Repositioning** - CHI Development Corp. is in the process of recapitalizing and investing approximately \$6 Million Dollars in an existing 153-unit portfolio in Westchester County utilizing LIHTC and bond financing to ensure long term affordability. Renovation plans include investment in energy efficiency upgrades with a goal of at least 20% energy savings.

### Affordable Home Ownership in White Plains

CHI Development Corp. continues to be excited about being the developer for an affordable housing project in the City of White Plains. The Minerva Place Condominium project is expected to break ground in the 2<sup>nd</sup> Quarter of 2008 with an expected delivery date before 1<sup>st</sup> Quarter of 2009. At this writing, we have received all of the governmental approvals from the State of New York and the City of White Plains. The financing is in place and the construction contracts have been fully executed.

The project will offer 14 condominium units in a 3 story walk-up complex with approximately 14,000 gross residential square feet. Three of the units will be one bedroom condominiums approximately 760 square feet, two of which will be handicapped accessible. The remaining eleven (11) units will be two bedrooms ranging in size from approximately 855-1,055 square feet. Two separate entrances will accommodate the units with a private, partly covered parking lot in the rear of the building with 20 spaces. The unit sizes average 890 square feet and amenities include geothermal heating & air conditioning, hardwood floors, Corian or Granite counter tops and Stainless Steel Energy Star® appliances.

The project will be affordable and mixed income. Subsidies from the White Plains Planning Department have made the affordable units possible.

### Home Ownership

The CHI Home Ownership Program provides first time home buyer education, along with down payment and renovation grants in the Lower Hudson Valley and Long Island. The program has been in existence for the past 12 years and has helped approximately 350 families with down

payment and closing cost assistance totaling approximately \$8,000,000. The program has created life long relationships between CHI, first time home buyers, real estate developers and government agencies. The program has enabled teachers, police, healthcare workers, firefighters, retail store managers, seniors over 55, and other low to moderate income people to afford a home in a neighborhood relatively close to their work.

The Home Ownership Department in 2007 issued 69 grant certificates and closed 55 grants for first time home buyers., totaling \$1.5 million. These 55 grants enabled 37 families to purchase a new home.

In Westchester County and the Lower Hudson Valley, our Grants Administrators had a very busy 2007 helping 23 families become first time homebuyers. Grants Administrator Lavien Eugene worked with other nonprofit and governmental agencies to increase the number of families that CHI serves, including assistance to other affordable housing projects, such as Horton's Mill in White Plains. With median home prices of over \$700,000 in Westchester County, over \$400,000 in Suffolk County and close to \$600,000 in Nassau.



Demolition began in June 2008 to make way for the 14-unit affordable Minerva Place Condominiums, with projected completion by January 2009



CHI Grants Administrator Lavien Eugene explains how to access a \$25,000 down payment assistance grant at a homebuyer show in Westchester



Patricia Colucci, an employee of the City of White Plains, purchased a home at Horton's Mill for herself and daughter Savannah, with her mother, Lucy.