Bringing Families Home

Community Housing Innovations, Inc.

2013-2014 Annual Report

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.
EXECUTIVE DIRECTOR’S MESSAGE

In his book, *Promoting Community Change*, Mark S. Homan tells the story of a woman crossing a bridge and hearing somebody yelling for help below in the water. No sooner does she save that person, when two others come floating down the river in distress, and then another two. Finally, exhausted, she starts walking up the river: “I need to find out what’s causing so many people to fall into the river and stop it,” she cried.

This is the state of homelessness today. The figures are shocking. The number of homeless students in Westchester schools increased by 50 percent since 2010 to 2,763, and there has been an even greater increase on Long Island where there are more than 8,000 homeless students. We need to stop the problem at its source, which is exclusionary zoning and lack of affordable housing.

When I started CHI in 1991, homelessness among families was a new problem, which most people felt would be eradicated within ten years through responsive public policies. Instead, through good times and bad, the problem has affected even more people—especially working families.

I am convinced the issue needs fewer subsidies and more supply. In New York’s suburbs, where the median income has remained stagnant, local zoning has artificially restricted supply to expensive single-family houses, thwarting operation of the free market which today demands condominiums and apartments. Middle-class suburban families strain to pay the high prices and taxes, while low-income families fall into homelessness.

As CHI determined in its February 2014 report, *Richest Communities on Long Island and in Westchester Experiencing Demographic Collapse of Young Adult Workforce*, some of the most exclusive communities of Long Island and Westchester have lost over half of their 25-34 year old populations since 2000.

I am proud that CHI today provides housing and services to more than 1,000 homeless people each night and you will read about the wonderful work our staff is doing in this report. But in the coming year, CHI will commit to develop more affordable workforce housing, addressing the root of the problem.

I would like to recognize CHI’s partners in government, and especially our volunteer board of directors, who for 23 years have enabled us to help so many people. CHI’s success has been a result of your leadership and vision and for that I am grateful.

Alexander H. Roberts
Executive Director

CHI Named Outstanding Nonprofit of 2014 by Westchester Magazine’s 914INC.
In partnership with the Suffolk County Department of Social Services, CHI opened a new residence for homeless families in Commack in January 2013. Not only does this exceptional facility house up to 100 homeless families each night, it also provides a variety of on-site social, educational and recreational services for adults, teens and children. During the school year, volunteer tutors come into the center four times per week to assist school-age children with their homework. A new drop-in center opened for infants and toddlers, allowing single parents to attend job interviews, healthcare appointments or other commitments. Outside, a new brightly-colored, playground has been installed.

In addition to multi-unit residences for homeless families in Suffolk, Dutchess and Orange Counties, CHI operates numerous scattered-site facilities for homeless families across Long Island, Westchester and in the Hudson Valley. Like those living in CHI’s family centers, residents of scattered-site locations receive case management services. These services focus on helping adults secure regular income and permanent housing, while providing children the stability they require to attend school and develop socially.

Several studies have shown that homeless children are more likely to have development and academic issues. They were four times as likely to show delayed development, twice as likely to have learning disabilities and are twice as likely to have to repeat a grade, be expelled or suspended, or drop out of school. Additionally, homeless children have more profound self-esteem issues when compared to the rest of the population. A study published in 2010 of homeless youth in New York City found that they were more prone to mental and physical health challenges, including loneliness, feeling trapped, suicidal ideation, and substance abuse.
CHI case managers work with homeless children and their families to overcome these barriers. One New Rochelle teen, Ryan Barnes, has achieved tremendous social and academic success. He received straight-A’s all through middle school, and this past spring attended the eighth-grade prom with his tight-knit group of friends. For the third year in a row, Ryan was recognized for not missing a day of school, and in the fall he began high school at Mount Saint Michael Academy in the Bronx on a full scholarship. Ryan has also received several awards for integrity and leadership, including the “Triple C Award” from the New York State Attorney General for character, commitment and courage.

Despite being homeless, Ryan’s mother, Diana Barnes, has made Ryan’s academic success a priority. Diane, who has a bachelor’s degree from Iona College, understands that while academic achievement is something an individual can always look back on with pride, career success can be fleeting. After suffering the effects of a violent crime, losing her job in the music recording industry and making what she called “a few bad financial decisions,” Diane and Ryan became homeless.

“I have always been a working parent and never thought we would ever be living in a hotel for a month,” she said.

For the past two years, Ryan and Diana have been living in a CHI emergency housing apartment in New Rochelle. Diane said this stability, along with the support provided by CHI case manager Dawn Gazick, has contributed to Ryan’s accomplishments.

“CHI recognized Ryan’s potential for success and have let us stay in our apartment longer than they normally would have,” she said. “When Dawn recognized his interest in science, she would bring him science books of all kinds.”

Diana and Ryan Barnes have now secured permanent housing and will be moving into their new apartment later this fall.
The Great Recession may be over according to economists. But thousands of working families in Westchester, the Hudson Valley and on Long Island continue to struggle. While the costs of food, housing and energy continue to rise, wages for low- to middle-income families have declined or held steady. More and more families are living on the edge; one more unexpected expense – an illness or auto accident, for example – can propel them into homelessness. It’s not just the unemployed who are living in CHI homeless residences. Currently, about 25 percent of CHI’s homeless clients are working.

Foreclosure Prevention

In Westchester County, the number of mortgage foreclosures tripled in 2013. As a result, the number of homeowners who sought help from CHI’s foreclosure prevention program increased from 66 in the first six months of the 2013 fiscal year to nearly 200 during the same period in 2014. Despite the increased demand, a backlogged court docket and limited resources, CHI’s foreclosure-prevention program helped more than 20 percent of its clients facing foreclosure secure loan modifications from their banks, allowing them to keep their homes. The program is funded through private donations, state and federal grants and is completely free.

Home Ownership

Not only does CHI protect the rights of homeowners, it helps middle-income families realize the American Dream of home ownership. CHI is a HUD-approved housing counseling agency that provides free or low-cost homeowner education and counseling for first-time buyers. Upon completion of the program, students receive a certificate that satisfies a mortgage requirement of many banks.
Complementing the homebuyer education is CHI’s Renters into Owners program, which provides grants averaging $25,000 to qualified first-time buyers on Long Island and in Westchester. The grants may be used for down payments and home improvements. To be eligible, individuals on Long Island may earn no more than $66,000, or $94,000 for a family of four. In Westchester, individuals may earn no more than $65,000, or $93,000 for a family of four.

In June, Franklin Millan, his wife Erika and their infant son, Isaac, moved into their new three-bedroom ranch in Shirley after receiving a CHI grant.

“We always had the dream of owning our own home, but CHI helped make it real,” Franklin Millan said. Franklin, who works for the Suffolk County Department of Social Services, emigrated with his family from Venezuela two decades ago. Erika emigrated from Honduras a little over three years ago.

CHI is also a developer of affordable housing, and is currently the nonprofit sponsor of a condominium project in Ardsley. Waterwheel Condominiums will ultimately have 17 affordable homeownership housing units and five units for working families. The project is being developed by Ardsley Waterwheel Partners, LLC and is designed by Architectura, a respected design and construction firm with significant experience in both residential and commercial development. The project is anticipated to be completed in mid-2015. The project was made possible by $2.8 million in state and federal grants obtained by CHI.
All individuals and families living in CHI housing receive case-management services from a licensed social worker, whether they live in homeless facilities or in the more than 400 units of permanent rental housing owned and managed by CHI. No matter who the client or where they live, the goal of the CHI case manager is the same: help the individual or family become as economically and socially independent as possible. This can be particularly challenging for individuals with special needs, such as those with physical or mental illnesses, histories of substance abuse or victims of domestic violence.

**Transitional to Permanent Housing**

In 2013, CHI launched a new transitional supportive housing program in Suffolk County. The Transitional to Permanent Housing (TPH) program provides homeless men and women with a “safe haven” and a “stepping stone” for one year on the path to self-sufficiency. In all, CHI opened five multi-unit transitional houses in Suffolk, providing shelter and social services to five women and 26 men with special needs, including mental health and substance abuse issues. While TPH clients live communally with an average of six persons per house, each has their own room. Residents are also subject to random drug testing, and cook and clean for themselves.

The program is staffed with licensed social workers and each is assigned two houses. Case managers refer residents to a large network of community resources to assist the clients in achieving self-sufficiency.

Many CHI tenants living in supportive housing are employed. Others have disabilities that prevent them from working. Fanchon Woodward was a victim of domestic violence and has a life-threatening heart condition. She and her three children rent a CHI-owned home in Lynbrook through HUD’s supporting housing program. Despite her challenges, Fanchon leads a happy and productive life, and during this past year authored her first novel.

Like the heroine in her novel, *King of Hearts*, Woodward’s own story is an epic tale of gut wrenching setbacks and strong-willed recoveries. Woodward was first referred to CHI in 2006. She had been a repeated victim of domestic violence at the hands of her partner and was in protective custody. CHI originally housed Woodward and her two children in a hotel before transferring them to transitional housing in Manhasset, where they lived for two years receiving case management services.
In 2007, two weeks after the birth of her third child, Woodward suffered a massive heart attack. She was diagnosed with coronary artery disease and an implantable cardioverter defibrillator (ICD) was placed in her chest to keep her alive. She spent a month in the hospital but the prognosis remained ominous, and in early 2008 doctors told Woodward she had only weeks to live.

“I told my family at that time I’m not ready to go, and here I am seven years later,” she said.

In the years after her heart attack, Woodward was hospitalized for anemia requiring blood transfusions, and suffered from bouts of vertigo. Nonetheless, she vowed to satisfy a long-held ambition and began to write a novel.

Unfortunately, Woodward’s life-threatening health issues continued. In May 2013, she suffered a stroke. She couldn’t walk and temporarily lost vision in her left eye. Through rigorous physical therapy, she was able to regain her balance and learn how to live an active and productive life.

The stroke delayed work on her book, but Woodward persevered. She wrote at night while her children were sleeping, and friends helped with editing. “The book is my fourth child,” she said. “It took three years to complete and required so much work and nurturing.”

Friend and mentor, Damon Diddit, an independent television and film producer and director, said that Fanchon has worked hard to develop her art, and that she has been able to capture the emotions of her own adversities and express it in Heart of Kings.

“It is a story that will resonate with a lot of women and all the emotion and hardship they experience,” he said. “It can also be an eye opener for males that can raise some serious self-awareness.”

Fanchon’s greatest achievement has been raising her three children, all of whom are bright, academically successful and well adjusted.

“I couldn’t have done what I have done without CHI; that includes recovering from my health issues and writing my book,” Woodward said. She has already started writing a sequel.
20 The percent of homeowners receiving ongoing foreclosure-prevention counseling who successfully secured a mortgage modification.

40 The percentage of homeowners in the region paying more than 30 percent of their incomes for housing, according to the NYS Comptroller, a nearly 10 percent increase compared to 2000.

50 The percentage of renters in the region paying more than 30 percent of their incomes for housing, according to the NYS Comptroller, a nearly 10 percent increase compared to 2000.

52 The percent of population loss of 25-to-34 year olds in Scarsdale since 2000, which is typical of the “demographic collapse” of young adults experienced in affluent communities in Westchester and on Long Island.

61 Out of 62 counties, Nassau County’s ranking in homeowner housing affordability, according to the NYS Comptroller.

208 The number of CHI employees.

320 The number of homeless children and adults housed each night at CHI’s Commack family center residence.

400 The number of units of permanent rental housing owned and managed by CHI, most of which are occupied by low- or moderate-income individuals or families.

500 The number of people who attended homebuyer education programs.

934 The number of homeless individuals and families placed in permanent housing.

1,000 The number of homeless individuals and families housed each night by CHI.

2,000 The number of homeless children attending Westchester schools.

2,700 The number of foreclosure actions against homeowners in Westchester County, more than triple the number in 2012.

8,500 The number of homeless children attending Long Island schools.

$25,000 The average down-payment assistance grant provided to income-eligible first-time homebuyers in Westchester and on Long Island.

$887,000 The total amount of down-payment assistance grants provided to 44 first-time homebuyers in Westchester and on Long Island.

$23,000,000 CHI’s annual budget.
Directing a 100-unit center housing homeless families can be a frantic juggling act. You’re working to help families in crisis find permanent housing and become economically self-sufficient, while addressing the assorted operational calamities that arise daily, such as leaky sinks and clogged toilets. But since January 2013, when CHI’s Commack family center began accepting homeless families, Christine Boudreau has demonstrated dexterity and determination. The family center now has an excellent team of 35 staff members and another 30 volunteers, all of whom are committed to helping the families they serve become successful and independent. Since it opened, the facility has served more than 300 families, more than one-third of whom have been moved to permanent housing. For her outstanding leadership and success, Christine M. Boudreau, MSW is CHI’s 2013 Employee of the Year.

In November 2013, CHI opened The Resource Center, a one-stop shop designed to connect homeless men in Suffolk County with housing, employment, education and social services. The center provides clients access to computers and the Internet for housing and job searches, high school equivalency classes and social services support. In its first six months of operation, The Resource Center served 128 individuals; 33 of these men were placed in permanent housing and 10 found jobs.
## Financial Position December 2013

### Assets

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit Entity-Total</th>
<th>CHI For-Profit Subsidiaries</th>
<th>CHI Realty Division</th>
<th>Eliminations</th>
<th>CHI Consolidated Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
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<td>$7,829</td>
<td>$</td>
<td>$</td>
<td>$1,025,752</td>
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<td>Accounts receivable and accrued revenues, net of allowance of $222,000</td>
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<td>9,788</td>
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<td></td>
<td>3,657,848</td>
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<td>Due from consolidated organizations</td>
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<td>138,999</td>
<td>(138,999)</td>
<td></td>
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<tr>
<td>Prepaid expenses</td>
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<td>-</td>
<td>91,138</td>
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<td>Other current assets</td>
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<td>-</td>
<td>86,846</td>
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<tr>
<td><strong>Total Current Assets</strong></td>
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<td>17,617</td>
<td>138,999</td>
<td>(138,999)</td>
<td>4,861,685</td>
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<tr>
<td><strong>Noncurrent Assets</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Security deposits and other assets</td>
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<td>365,612</td>
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<td>Deferred fees, net</td>
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<td>-</td>
<td>153,763</td>
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<tr>
<td>Property and equipment, net</td>
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<td>-</td>
<td>-</td>
<td>22,484,245</td>
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<tr>
<td>Investments in partnership, at cost</td>
<td>471</td>
<td>-</td>
<td>-</td>
<td>(471)</td>
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</tr>
<tr>
<td><strong>Total Noncurrent Assets</strong></td>
<td>23,004,091</td>
<td>-</td>
<td>-</td>
<td>(471)</td>
<td>23,003,620</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$27,848,159</td>
<td>$17,617</td>
<td>$138,999</td>
<td>$(139,470)</td>
<td>$27,865,300</td>
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### Liabilities and Net Assets

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit Entity-Total</th>
<th>CHI For-Profit Subsidiaries</th>
<th>CHI Realty Division</th>
<th>Eliminations</th>
<th>CHI Consolidated Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$1,987,810</td>
<td>$2,158</td>
<td>$</td>
<td>$</td>
<td>$1,989,968</td>
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<tr>
<td>Deposits payable</td>
<td>255,541</td>
<td>-</td>
<td>-</td>
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<td>255,541</td>
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<tr>
<td>Due to consolidated organizations</td>
<td>123,540</td>
<td>15,459</td>
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<td>Current portion of notes payable</td>
<td>32,540</td>
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<td>32,540</td>
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<td>Current portion of bonds payable</td>
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<td>-</td>
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<td>131,250</td>
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<tr>
<td>Current portion of mortgages payable</td>
<td>233,696</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>233,696</td>
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<tr>
<td><strong>Total Current Liabilities</strong></td>
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<td>17,617</td>
<td>-</td>
<td>(138,999)</td>
<td>2,642,995</td>
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<tr>
<td><strong>Noncurrent Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Grants payable</td>
<td>9,796,249</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>9,796,249</td>
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<tr>
<td>Notes payable</td>
<td>170,802</td>
<td>-</td>
<td>-</td>
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<td>170,802</td>
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<tr>
<td>Line of credit</td>
<td>1,256,606</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,256,606</td>
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<tr>
<td>Bond payable</td>
<td>3,288,750</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,288,750</td>
</tr>
<tr>
<td>Mortgages payable</td>
<td>5,870,499</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>5,870,499</td>
</tr>
<tr>
<td><strong>Total Noncurrent Liabilities</strong></td>
<td>20,182,906</td>
<td>-</td>
<td>-</td>
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<td>20,182,906</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td>22,947,283</td>
<td>17,617</td>
<td>-</td>
<td>(138,996)</td>
<td>22,825,901</td>
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</table>

**Net Assets**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit Entity-Total</th>
<th>CHI For-Profit Subsidiaries</th>
<th>CHI Realty Division</th>
<th>Eliminations</th>
<th>CHI Consolidated Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>4,837,241</td>
<td>-</td>
<td>138,999</td>
<td>(471)</td>
<td>4,775,768</td>
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<tr>
<td>Temporarily Restricted</td>
<td>263,635</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>263,635</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
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<td>-</td>
<td>138,999</td>
<td>(471)</td>
<td>5,039,404</td>
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<tr>
<td><strong>Total</strong></td>
<td>$27,848,159</td>
<td>$17,617</td>
<td>$138,999</td>
<td>$(139,470)</td>
<td>$27,865,300</td>
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</table>
## Consolidated Statement of Activities

### Year Ended December 31, 2013

#### Community Housing Innovations, Inc.

**UNRESTRICTED NET ASSETS**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Entity-Totals</td>
<td>Subsidiaries</td>
<td>Division</td>
<td>Eliminations</td>
</tr>
<tr>
<td>Rental income</td>
<td>$ 4,252,463</td>
<td>$ 3,929</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Scattered site housing</td>
<td>13,494,113</td>
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<td>-</td>
</tr>
<tr>
<td>Revenue from government contracts</td>
<td>2,519,513</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Management and social service fees</td>
<td>839</td>
<td>-</td>
<td>53,690</td>
<td>(179)</td>
</tr>
<tr>
<td>Loss on sale of property</td>
<td>-</td>
<td>(115,197)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Interest</td>
<td>375</td>
<td>1,699</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Special events, net of direct benefits to participants of $13,715</td>
<td>6,582</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Contributions</td>
<td>72,665</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Development fee income</td>
<td>145,530</td>
<td>409,857</td>
<td>5,788</td>
<td>-</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>11,491</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
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</table>

**Total Support and Revenue** 20,383,688 300,288 59,478 (179) 20,743,275

#### Expenses

**Program Services**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>County-funded</td>
<td>14,094,886</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Permanent housing</td>
<td>3,890,842</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Home grant programs</td>
<td>1,209,647</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other programs</td>
<td>591,453</td>
<td>1,198</td>
<td>55,187</td>
<td>(179)</td>
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</table>

**Total Program Services** 19,776,828 1,198 55,187 (179) 19,833,034

**Supporting Services**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management and general</td>
<td>1,587,253</td>
<td>875</td>
<td>7,696</td>
<td>-</td>
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<tr>
<td>Fundraising</td>
<td>364</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**Total Expenses** 21,364,445 2,073 62,883 (179) 21,429,222

**Change in Net Assets Before Other Changes**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
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<tbody>
<tr>
<td>Change from Programs</td>
<td>(980,757)</td>
<td>298,215</td>
<td>(3,405)</td>
<td>(685,947)</td>
</tr>
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</table>

**Other Changes**

- Capital assets released from regulatory lien: 241,409
- Change in North Kensico investment: 43,470

**Total Other Changes** 241,409 43,470 444,538

**Change in Unrestricted Net Assets (Deficit)**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Assets</td>
<td>(782,818)</td>
<td>298,215</td>
<td>(3,405)</td>
<td>43,470</td>
</tr>
</tbody>
</table>

**Unrestricted Net Assets**

- Beginning of year: 5,420,059 1,019,804 142,404 (1,361,960) 5,220,307
- Distributions: - (1,318,019) - - 1,318,019
- End of year: $ 4,637,241 $ - $ 138,999 $(471) $ 4,775,769

**TEMPORARILY RESTRICTED NET ASSETS**

- Net assets released from restrictions: $ (11,491) $ - $ - $ - $(11,491)
- Beginning of year: 275,126
- End of year: $ 263,635 $ - $ - $ - $ 263,635
- Change in Net Assets (Deficit): $ (794,309) $ 298,215 $(3,405) $ 43,470 $(456,029)

**NET ASSETS**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning of year</td>
<td>5,695,185</td>
<td>1,019,804</td>
<td>142,404</td>
<td>(1,361,960)</td>
</tr>
<tr>
<td>Distributions</td>
<td>-</td>
<td>(1,318,019)</td>
<td>-</td>
<td>1,318,019</td>
</tr>
<tr>
<td>End of year</td>
<td>$ 4,900,876</td>
<td>$ -</td>
<td>$ 138,999</td>
<td>$(471)</td>
</tr>
</tbody>
</table>
EXECUTIVE STAFF

Alexander H. Roberts
Executive Director

Jerome J. August
Chief Financial Officer

Rosemary Dehlow, LMSW, CASAC
Chief Program Officer

Debbie Perkins, LMSW
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Latoya Johnson
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City of Mount Vernon
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Nassau County Department of Social Services
New York State Affordable Housing Corporation
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New York State Office of Temporary & Disability Assistance
Orange County Department of Social Services
Suffolk County Department of Social Services
Town of Islip Community Development Agency
US Department of Housing and Urban Development
Westchester County Department of Planning
Westchester County Department of Social Services

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Richard D. Cole Photography and Graphic Arts, Irvington, NY:
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