Bringing Families Home For 24 Years

Community Housing Innovations, Inc.

2014-2015 Annual Report
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.

75 Homeowners receiving ongoing foreclosure-prevention counseling who successfully secured a mortgage modification.

185 CHI employees.

210 The number of people who attended homebuyers education programs.

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.

2089 The number of homeless individuals and families placed in permanent housing by CHI.

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

$755,000 The amount of down payment assistance granted to 30 first-time homebuyers.

$23 million CHI’s annual budget.

EXECUTIVE DIRECTOR’S MESSAGE

So Much Compassion, So Little Justice

If you woke up one morning and found that the single-family home next door had been converted into a mini-homeless shelter with six families, how would you react? Would you have compassion and think, “There but for the grace of God go I?” Or, would you more likely respond, “Not in my Backyard!”

This is not a rhetorical question. Our agency has forced neighbors in more than 15 communities on Long Island to confront this question and the answer has been the same in every case but one: acceptance of these families, traumatized and displaced by the scourge of homelessness.

In 2003, our agency faced an important decision. Should CHI meet the needs of homeless families by establishing mini-congregate shelters in single-family homes pursuant to a county-funded program?

In addition, our social work staff recommended against putting unrelated adults and children together in a home, even if it was supervised, because of the imagined horrors that might ensue. But in the end, we decided on a pilot with the Suffolk County Department of Social Services. We learned early on that asking communities to accept homeless shelters was futile (you may watch what happened in Bayport in 2004 on YouTUBE). This mirrors the negative reaction of most suburban communities, even to the location of multifamily housing for working families with incomes up to $80,000.

After careful consideration of the risks, our courageous board of directors and staff agreed to one pilot and then another. Nearly 12 years later, the results show that CHI’s “Supervised Family Residences,” funded and monitored by Suffolk County, have succeeded beyond expectations. With 24-hour supervision, the shelters have proven safe, secure and nurturing environments where parents and their children may pick up the pieces of broken lives and move on to permanent housing within an average of less than six months. Well-maintained, the homes blend into the surrounding neighborhoods. Families form support systems, with the older children helping the younger with homework, and the parents pitching in with cooking and cleaning.

Our residences have moved from sheltering families to housing homeless men and homeless women, which again did not proceed without great trepidation and preparation by CHI’s talented social workers and board of directors. Again, success, and a future for many who had lost hope.

You do not have to be a religious person to recognize the reservoir of love and trust among the people of our great nation. But today compassion is not enough. With 30 facilities of various types for the homeless in four suburban counties—from single family houses to a 350-bed shelter—Community Housing Innovations today must strive for justice in local zoning to eliminate the need for these temporary arrangements.

We must promote local zoning that accommodates the free market demand for affordable housing and inclusive communities. We want to build workforce housing, e.g., manufactured single-family homes and apartment buildings in suburban downtowns. And we would like partners to help us provide housing for our workforce, which is vital for a thriving suburban economy.

Alexander H. Roberts
Executive Director
Every night, more than 1,000 people – many of them children – find shelter with Community Housing Innovations, Inc. Most have exhausted every option and have nowhere else to turn. CHI is the largest provider of emergency housing on Long Island, the second largest in Westchester. Forging close partnerships with local governments, CHI has developed a range of emergency housing options, based on community needs. All provide supervision, case management, coordinate closely with local resources, and share one goal – to help people move on to permanent housing.

In 2015, Westchester County restructured its emergency housing program, dividing the county into districts. CHI’s program was consolidated into the Mount Vernon geographic area, and the number of apartments under CHI supervision went from 60 to 80 units. In 2014, the agency served 85 families with 228 household members. By operating in a more condensed geographic area, CHI has been able to concentrate its efforts, working closely with the local community. Maintaining relationships with local landlords, CHI keeps apartments available in a competitive and expensive real estate market where government subsidies don’t meet local costs of living. Without the constant threat of having to move, homeless families have time to successfully rebuild their lives.

In addition to Westchester, CHI continues to provide emergency housing in Orange and Dutchess Counties, serving more than 30 households each night and 278 households in total in 2014. The Rose Street shelter, which houses 25 men nightly, received a $50,000 New York Main Street rehabilitation grant. Thanks to the extensive improvements, Rose Street has become a centerpiece for an improving neighborhood.

On Long Island, CHI’s innovative Supervised Family Residence (SFR) program continues to be a successful model where six to ten families, living together, provide mutual support and encouragement. CHI has four SFRs in Suffolk and three in Nassau, and last year served 179 families. CHI’s Moreland family shelter in Commack, houses 90 families and about 300 people every night. Opened in 2013, Moreland recently received a Tier II licensing designation from New York State. With a budget of $7 million annually, Moreland receives priority referrals of families in need of emergency housing. The average length of stay at Moreland is 4-6 months and since it opened it has moved more than 200 families to permanent housing. CHI also provides emergency housing for families in the Wading River Motel and for single men at River House. In 2014, River House underwent an extensive renovation, thanks to a $1.5 million grant from the New York State Homeless Housing and Assistance Program.

Families who come to CHI’s Moreland and Wading River emergency shelters find more than just a place to sleep. In addition to 24/7 supervision, case management, and linkage to community resources, a host of programs like those shown above provide opportunities for children and families to have fun, learn and grow.

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Launched in 2014, The Resource Center on Long Island works with men who have lived on the streets and in shelters, often for years. Providing counseling and referrals to jobs, housing, medical resources, vocational training, mental health and substance abuse programs, the Center has helped over two hundred men restart their lives. In 2014, 59 men found permanent housing thanks to the Center, including Joe Fabio (shown right). A combination of Hurricane Sandy, job loss, and a poor economy, put Joe, 32, into a homeless shelter. He had grown up in Queens but had moved to Islip for a new job. When he was laid off, his life quickly began to unravel. Joe credits The Resource Center with giving him the tools and support he needed to find permanent housing. Joe was so capable, he now works part-time at the Center helping others while he looks for a new full-time job.

Glen Pantophlet was used to being the one to help others, so when he became homeless, he “just coped,” sleeping in his truck and showering at the beach. With two college degrees and a landscape business, he successfully managed his life until illness forced him into a shelter. Assigned to CHI transitional housing, Glenn still insisted on trying to keep up his landscaping but finally surgery convinced him to try nursing as a new career. Qualified as a home health aide – named Caregiver of the Month while still a probationary student – Glenn now $5, sold his truck and is looking ahead to going on to an RN degree. With help from CHI casework staff – “They are behind me totally” – he’s about to move to permanent housing. The future looks good, and Glenn is excited about what will come next. “Being in transitional housing gave me time to figure out what I could do long-term. I feel very positive about the choices I am making now.”

Thanks to a collaboration with the Hudson River Main Street Initiative, CHI was able to put new siding and a beautiful porch on its singles shelter in Poughkeepsie.

Glendon Pantophlet, Transitional Housing

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“An emergency shelter, people can be moved at any time. How do you get a job if you don’t know where you will be living? How can kids succeed in school? You must give people time to get their lives together so they don’t end up bouncing from one emergency to the next.”

Dawn Gazick, Program Manager, EHAP, CHI
The lack of affordable housing has a major impact on both working families and the businesses that make the region economically viable. To ensure that working families can find safe, affordable housing, CHI buys and renovates properties for permanent housing and works with private and government partners to develop new housing options. Today, CHI manages 400 units of affordable rental housing and is actively engaged in a number of exciting new initiatives that will enable working families to own their own homes.

Qualified families will begin moving into the Waterwheel Condominiums (below) in the Fall of 2015. The 22-unit building, located in the center of the beautiful suburban town of Ardsley, will have 17 affordable and five workforce units. As the nonprofit sponsor, CHI obtained $2.8 million in state and federal grants. CHI will administer $680,000 in down payment assistance grants to qualified first-time homebuyers.

CHI Mt. Vernon, Inc, the agency’s Community Housing Development Organization (CHDO) in the City of Mount Vernon, has received $454,000 in set-aside HOME funds from the City to build two 2-family homes that will be sold as affordable housing. Prospective homebuyers will have the opportunity to purchase a 2-family home with one owner-occupied unit and one affordable rental unit. The rental unit will provide a steady stream of income to help subsidize the cost of the home. The Result: a win/win situation that will also help stabilize the neighborhood.

Without help, people with special needs -- including the mentally ill, victims of domestic violence, and those recovering from substance abuse -- are especially vulnerable to repeated homelessness. CHI runs the largest HUD Supportive Housing Program on Long Island, providing permanent housing for 30 families and 50 individuals with special needs. By partnering with local agencies to build case management and supportive services into its program, CHI insures success in independent living. Sharlett Fraley, 38, has lived in CHI supportive housing in Hempstead for nine years with her children Jade, 13, and Jade, 7. The daughter of an addict, Sharlett was raised by her grandmother and as a teenager began experimenting with drugs herself. She decided she needed help when crack became her drug of choice and she couldn’t function anymore. Now drug-free for ten years, Sharlett has been able to get her GED and works as a home health aide. She credits CHI with helping her put her life back together. Her goal: to help others, perhaps as a social worker, the way she and her family have been helped. Ms. Fraley is a member of the CHI Board of Directors.

Construction is underway on the newest CHI HOPWA (Housing Opportunities for Persons with AIDS) home. The house, located in Coram, New York, will provide a new and comfortable home with a member living with HIV/AIDS. Funded by HUD, it is scheduled for completion in January 2016.
Despite operating in one of the most expensive real estate markets in the country, CHI has successfully guided nearly 600 working families to purchase a home they can afford.

As a HUD-approved housing counseling agency, CHI provides free or low-cost counseling to first-time home buyers, helping them create a personalized affordability analysis, and review mortgage options. Classes are held throughout the year on topics that range from “How to Prepare to Buy a Home” to “Maintaining Your Home and Managing Your Finances.” Once classes are completed, participants receive a Certificate of Completion, required by most banks that provide specialty mortgages. CHI has developed a Fast Track™ program, which allows participants to complete all required classes in one intensive 8-hour session, plus a new alternative, E-home, for those who find it more convenient to learn on-line. Last year, nearly two hundred potential buyers participated in CHI’s home ownership counseling programs.

CHI’s First Home Club program, financed by the Federal Home Loan Bank of New York, helps qualified first-time buyers save for a down payment. It provides matching grants in a special savings account that pays four dollars for every dollar the potential homebuyer saves, up to $7,500. In 2014, 30 families participated in the program, which lasts for six to ten months, and includes counseling and education from CHI.

The Renters into Owners Program, started by CHI in 1997 with state grants and bank support, has distributed about $13 million in down payment assistance to 600 qualified families. Grants average $25,000 each and are targeted for down payments, closing costs, and renovation. In 2014, $755,000 was distributed to 30 families in Westchester and on Long Island.

We recognize that some people shouldn’t have been given mortgages but there are many homeowners who, with a loan modification, can keep their homes. We are working with banks so that homeowners seek our free help before it’s too late.

Abigail Garcia, CHI Director

HOME OWNERSHIP: Making the Dream a Reality

Preventing Foreclosure

Though Westchester foreclosures were down in 2014, this was little comfort since the previous year foreclosures had soared by 50%. For far too many families, remaining in the home they loved was proving increasingly difficult, if not impossible. Despite the existence of government programs that provide mortgage relief, many families found them difficult to negotiate. That’s where CHI steps in – working one-on-one, as well as in group sessions, CHI counselors give free assistance to families, helping them work with banks to obtain loan modifications. CHI’s Fast Track™ loan modification events bring together mortgage holders and bank representatives in one place to expedite modification applications. In 2014, CHI worked with 150 families to renegotiate home mortgages ranging from $250,000 to $1 million. The process generally takes six months to a year and resulted in a 40% success rate, considered to be an industry high.

Jennifer Lentini, CHI Down Payment Assistance Program

For first-time homeowner and single mom Jennifer and her nine-year-old daughter, the best thing about their new home is the yard. They are growing tomatoes in the garden and love the beautiful tree out front that welcomes them home each night. Moving from an apartment in Pelham took two years of savings – “no eating out and no cable” – and lots of research. Jennifer, determined to get the right house, attended workshops to avoid costly mistakes. When CHI told her she’d been approved for a Down Payment Assistance grant of $25,000, she was thrilled – and ready. With only 60 days to find a home, she settled on a lovely two-bedroom home in Cortlandt. There are relatives nearby and Jennifer appreciates the “rural setting and the good schools.” With her CHI grant and her savings, Jennifer, a social worker, could afford the down payment on the $234,000 home and was able to renovate the kitchen. Now 32, Jennifer says the house is “the best investment she’s ever made.” Paying only $100 more per month than her rent, she’s building equity for the future. Jennifer set her sights on a goal, and with help from CHI and a lot of determination, she’s proud to have achieved it.
Without significant changes to local housing policies – in some cases changes that have been already mandated by court decisions -- working families will continue to be priced out of many metro-New York communities. CHI founded the Westchester Workforce Housing Coalition to advocate for meaningful reforms.

The Coalition brings together housing advocates from around Westchester County who share a common goal: to ensure that every Westchester community lives up to its responsibility to provide workforce housing in accordance with New York State and federal mandates. Thanks to Coalition efforts, the town of Harrison agreed to include seven affordable housing units in a major housing development being built on a former MTA-owned site. The MTA also added an affordable housing policy that will apply throughout the region, as a result of the Coalition’s testimony.

Coalition Members:

Alexander H. Roberts
Community Housing Innovations, Inc

James Killoran
Habitat for Humanity of Westchester

Lena Anderson
White Plains/Greenburgh NAACP

Andrea Kocsis
Human Development Services of Westchester

Dennis Hannarty
Mount Vernon United Tenants

David Schwartz
Working Families Party

Veronica Vanterpool
Tri-State Transportation Campaign

V. Elaine Gross
Erase Racism

Greg Maher
The Levittus Fund

Nada Khader
WESPAC

Mara Winokur
ULI Westchester/Fairfield

Richard Hyman
Urban Planner

Charles Pateman
Developer

Timothy Lewis
Greenburgh Town Attorney

For two decades, CHI has developed affordable workforce housing through creative public/private partnerships that utilize new building technologies.

When you operate in one of the most expensive housing markets in the country, thinking outside the box can mean the difference between success and failure. Manufactured housing is the latest CHI initiative to create new, affordable housing opportunities for working families.

At less than $100,000 for a completed 1,600 square foot, 3-bedroom, 2-bath unit (plus land and site costs), manufactured housing provides for cost-effective new construction. Because homes are assembled in the factory, building time is cut dramatically. Most importantly, home owners get brand new construction for the same cost as a gut renovation.

CHI has received a $400,000 grant from the New York State Affordable Housing Corporation to do a manufactured home demonstration project in Westchester for at least ten homes. The money will assist first-time homebuyers with up to $40,000 each. Two homes are planned for 2015.

"The cost of housing in our region is so prohibitive that we must find new ways to meet the needs of our workforce families in order to give them any chance to live where they work."

Alexander Roberts, CHI Executive Director
### CONSOLIDATED STATEMENT OF ACTIVITIES

**FINANCIAL POSITION December 2014**

#### ASSETS

<table>
<thead>
<tr>
<th>CHI</th>
<th>Not-for-Profit</th>
<th>CHI For-Profit</th>
<th>CHI Realty</th>
<th>CHI Consolidated</th>
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<tr>
<td>Current Assets</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Cash and cash equivalents</td>
<td>$ 1,588,409</td>
<td>$ 7,829</td>
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<tr>
<td>Accounts receivable, net of allowance of $222,000</td>
<td>3,129,633</td>
<td>9,788</td>
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<tr>
<td>Due from consolidated organizations</td>
<td>102,799</td>
<td>-</td>
<td>132,507 (132,507)</td>
<td>-</td>
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<tr>
<td>Total Current Assets</td>
<td>4,830,810</td>
<td>17,817</td>
<td>132,507 (132,507)</td>
<td>-</td>
</tr>
</tbody>
</table>

#### Noncurrent Assets

- Security deposits and other assets: 363,466
- Deferred fees, net: 180,662
- Property and equipment, net: 20,155,802
- Investments in partnerships, at cost: 471

**Total Noncurrent Assets**: 20,700,201

**Total Assets**: $25,521,011

#### LIABILITIES AND NET ASSETS

**Current Liabilities**

- Accounts payable and accrued expenses: $2,209,096
- Deposits payable: 236,708
- Due to consolidated organizations: 117,036
- Current portion of notes payable: 36,088
- Current portion of mortgages payable: 195,355

**Total Current Liabilities**: 2,794,293

**Noncurrent Liabilities**

- Grants payable: 10,064,922
- Notes payable: 162,523
- Line of credit: 1,436,006
- Mortgages payable: 5,417,638

**Total Noncurrent Liabilities**: 17,081,689

**Total Liabilities**: 19,875,982

**Net Assets (Deficit)**

- Unrestricted: 5,468,044 (12) 132,507 (471) 5,560,058
- Temporarily Restricted: 186,985

**Total Net Assets**: 5,655,029 (12) 132,507 (471) 5,777,553

**Net Assets (Deficit)**: $25,521,011

### UNRESTRICTED NET ASSETS

#### Support and Revenue

- Rental income: $4,401,561
- Scattered site housing: 15,162,417
- Revenue from government contracts: 1,872,810
- Management and professional service fees: 55,316
- Interest: 22,23
- Special events, net of direct benefits to participants of $23,302: 36,145
- Contributions: 24,320
- Development fee income: 100,000
- Gain on disposal of property and equipment: 1,682,014
- Other: 62,700

**Total Support and Revenue**: 23,420,822

**Expenses**

- Program Services: 15,360,195
- Permanent housing: 4,002,570
- Home grant programs: 1,155,702
- Other programs: 244,062

**Total Program Services**: 20,752,519

**Supporting Services**

- Management and general: 1,859,032
- Fundraising: 80,978

**Total Expenses**: 22,693,129

**Change in Net Assets Before Other Changes**: 507,803 (12) 6,482 (471) 511,818

**Other Changes**

- Capped assets released from regulatory lien: 263,110
- Change in Unrestricted Net Assets (Deficit): 621,803 (12) 6,482 (471) 614,402

**Unrestricted Net Assets**

- Beginning of year: 4,037,241 (12) 132,997 (471) 4,175,798
- End of year: 5,469,044 (12) 132,907 (471) 5,580,098

**TEMPORARILY RESTRICTED NET ASSETS**

- Net assets released from restrictions: $76,900
- Temporarily Restricted Net Assets
  - Beginning of year: 283,835
  - End of year: 286,395

**NET ASSETS (DEFICIT)**

- Beginning of year: 4,800,876 (12) 132,997 (471) 5,039,454
- End of year: 5,945,029 (12) 132,907 (471) 5,777,553
After 13 years, it is with great sadness that CHI bids goodbye to our Chief Program Officer, Rosemary Dehlow. Rosemary has moved to North Carolina to fulfill a long-held dream of recreating her family’s Long Island bakery in Asheville. When Rosemary started at CHI in 2002 as Coordinator of Supportive Housing, there were five staff members on Long Island, now there are over a hundred. In those days, CHI housed approximately 200 people a night in emergency shelters; today that number is over 600. Rosemary has been at the heart of virtually every CHI initiative in the past decade, and has mentored scores of staff members who remain with us today. A social worker and drug counselor, community organizer and professor, Rosemary brought a unique skill-set, combined with unwavering compassion and commitment to her work. She has touched thousands of lives during her years at CHI – helping, caring, and creating change – and we will never forget all that she accomplished. It was so gratifying to see how many took the opportunity and really put their lives back on track.

THANK YOU, Rosemary Dehlow

Katie Habich was originally hired by CHI to help develop an exciting new pilot program. Named Transitional to Permanent Housing (TPH), the idea was to give homeless men and women a safe place to live for a year while they found their way back to self-sufficiency. Katie was one of two social workers charged with helping the 10 men in the first TPH house in Port Jefferson Station find jobs, new homes, medical care, and, if necessary, programs that would deal with substance abuse issues. Since August 2013, when she started, Katie has seen TPH grow from one house to five. For a new social worker, just on her second job, it was an exciting assignment and a lot of responsibility. But Katie is 100% behind the TPH concept – and she’s seen how effective it can be. Pointing out that there are at least 15 “success stories” from the first house alone. Katie, who grew up in Medford in Suffolk County and went to the State University at Stony Brook, working on Long Island is perfect. Just signed to a new part of CHI – she now runs CHI’s first recovery home, transitional housing for recovering addicts. Katie is up for the challenge. “I learned so much during the early days of TPH. It was difficult at times, but the people we worked with deserved a chance. It was so gratifying to see how many took the opportunity and really put their lives back on track.”

EMPLOYEE OF THE YEAR: Katie Habich

Katie Habich

EXECUTIVE STAFF
Alexander H. Roberts – Executive Director
Tracey Lutz, LMSW – Associate Executive Director
Jerome J. August – Chief Financial Officer
Christine Selario, LMSW, MPS – Senior Director of Operations
Deborah Post, Senior Director, Housing Development & Finance
Debbie Perkins, LMSW - Senior Director, Hudson Valley Programs
Kim Livingston, LMSW – Director, Supportive Housing Programs
Karen Anderson – Director, Human Resources
Kibasa Samuel, LMSW – Director of Emergency Housing, Large Congregate Sites
Savitri Choon, MSW – Director of Emergency Housing, Small Congregate Sites
Mary Rahe, Director of Development and Fundraising

BOARD OF DIRECTORS
Steven C. Brill, Esq. – Chairman of the Board
Mary Brinson – Secretary
Gerry Feinberg, Esq.
Sharlett Fraley
Michael F. Puntillo, Jr.
Alexander H Roberts

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Alexander H Roberts – President
Gerry Feinberg, Esq. – Vice Chairman
Michael F. Puntillo, Jr.

Yonkers
Steven C. Brill, Esq. – Chairman of the Board
Alexander H Roberts – President
Gerry Feinberg, Esq. – Vice Chairman
Michael F. Puntillo, Jr.
Yesenia Gell
Latoya Johnson

FUNDERS
City of Yonkers
City of Mount Vernon
Dutchess County Dept. of Social Services
Nassau County Dept. of Social Services
Nassau County Office of Intergovernmental Affairs
National Grid Weatherization Program
NYS Affordable Housing Corporation
NYS Attorney General

DONORS
Joe Medina – Shirley Sleep Shoppe
Giti Community Development
People’s United Community Foundation
M & T Bank
JOBCO
East Moreland Development LLC
TMC Insurance
First Niagara Foundation
Gritbank
Westchester Community Foundation

Ulster Savings Bank
Northbridge Properties
O’Connor Davies
GMC Electric
HSBC
AIMCO
Steven Brill
Gerry Feinberg
Michael F. Puntillo, Jr.

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CHI Offices

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(845) 229-9070

Nassau
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Hempstead, NY  11550
(516) 280-3243

Orange
5180 Route 9W
Newburgh, NY  12550
(845) 562-5093

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

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