It was something we never saw before.

In the 1980’s, the tradition of homelessness confined to middle-aged men with substance abuse and mental health problems was broken. Families began showing up at social services agencies, causing a full-blown crisis in cities that migrated to the suburbs. With few shelters available, families were placed in so-called welfare motels under the most deplorable conditions. Against this backdrop in 1991, Community Housing Innovations began to address the new crisis in Suffolk County.

Thwarted by land use regulations that prohibited development of shelters, CHI was the first agency to introduce the “supervised motel” on Long Island, negotiating agreements with four “welfare motels” that brought order to chaos. CHI introduced security, health and safety standards, along with case management that linked families with the resources they needed. As the years progressed and the problem intensified, our agency adopted other models—placing homeless families in scattered site houses and apartments, establishing mini-congregate shelters and in 2015 becoming only the second agency in New York State to establish a county-regulated recovery home for alcohol and substance abuse.

From its beginning in a spare bedroom of a single-family house in Rye Brook, CHI now serves one thousand homeless people each night in five New York counties. With a budget of nearly $23 million and 228 employees, we have expanded services to include affordable housing development, foreclosure prevention and down payment assistance and counseling for first time homebuyers. A courageous board of committed individuals has always guided our success.

The counties we serve, including Suffolk, Nassau, Westchester, Orange and Dutchess, have come to rely on our experience and willingness to innovate in addressing the most intractable issues of poverty and homelessness. Still, shelters remain stop-gap measures for which we should never be satisfied.

In the last three years, we have turned our attention to confronting the root causes of homelessness, which may be viewed as an outcome of economic trends: First, increasing income inequality has caused a decline of real median income in the New York Metro Area concentrated at the bottom of the economic ladder. Census data show an income loss of 18% for the bottom quarter of earners in the last 25 years, coupled with double-digit increases in the cost of housing. And second, exclusionary zoning has limited housing development primarily to single-family homes when free market demand cries out for multifamily and affordable housing.

While celebrating a 25th anniversary stands as a great achievement for all of our employees, supporters and board of directors, there is clearly more work to be done to meet the challenge of homelessness and lack of affordable workforce housing.

“Community Housing Innovations, Inc. provides housing and human services that support social and economic independence.”
For families, the trauma of homelessness can be devastating and long-lasting. Since the economic downturn of 2008, the fastest growing group of homeless are single women with two or more children. The National Alliance to End Homelessness reports that 41% of the entire U.S. homeless population is composed of families.

CHI is well aware of the special challenges faced by homeless families and over the years has developed innovative ways to help them move into permanent housing. Depending on community need, CHI operates a wide variety of emergency housing models: shelters with extensive case management support, drop-in centers for parents so they can go on job interviews or scout housing, Single Family Residences (SFR’s) where several families live together and provide mutual support. All have enabled thousands of homeless women and children get their lives back on track.

In Westchester, CHI’s Emergency Housing Apartment Program (EHAP) operates over 80 units of scattered-site housing in Mount Vernon, allowing families to stay in their community and retain vital ties to schools, family, and a local support network. In Orange and Dutchess Counties, CHI emergency shelters housed 206 households in 2015, and were seen as good neighbors by the local community. Since CHI first began providing emergency housing services in Dutchess County in June 2002, one thousand vulnerable families have been served, and half have been helped to move into permanent housing.

On Long Island, where CHI is the single largest provider of emergency housing, a new approach, the Supervised Family Residence, has demonstrated excellent results. At SFR’s, six to ten families live together an average of less than six months with 24-hour staffing, and they provide mutual support and encouragement. Case managers work closely with the families, linking them with the community resources they need to move on to permanent housing and stable lives. CHI has four SFR’s in Suffolk and three in Nassau. Two emergency shelters, Moreland and Wading River in Suffolk County, enable CHI to provide housing each night for over 400 people, many of them children.

CHI’s newest initiative, Temporary to Permanent Housing (TPH) addresses the unique needs of homeless single women. Begun as a CHI pilot project for single men, the program was so successful that the Department of Social Services asked the agency to open a women’s program in 2015. The program accepts women 18-60 years old. Many have lost custody of their children and are seeking to turn their lives around. A large percentage are victims of domestic violence, mental health or substance abuse issues. The goal for each of the 47 women who live in the TPH program – seven in Port Jefferson, five in Riverhead, the rest in three new houses in Bay Shore – is permanency. During the up to twelve months they can stay at TPH, they work hard to create a stable future. Case managers help them find housing, job training, access to benefits, health care, and a host of other community resources. In its first year of operation, 29 women moved to permanent housing. What’s more, they’ve stayed there. The approach is clearly working.

The CHI Resource Center is another key aid to Long Island’s homeless. By providing counseling and referrals to jobs, housing, medical services, vocational training, and mental health and substance abuse programs, the Center has helped more than 100 men move to permanent housing since 2014. In 2015, the Center was expanded to serve women as well.

At 55, Donna Biggs has had a lot of life experience, but living in a homeless shelter wasn’t something that she thought would ever happen to her. From Riverhead, Donna raised her three children there, working mainly as a waitress. Injuries prevented that job, so she switched to helping the elderly. When the woman she was caring for died, Donna found herself homeless, with no savings due to some “bad choices.” Donna was the first resident to move into the new CHI Temporary to Permanent Housing program (TPH) in Bay Shore. The program allows women to stay for up to a year while they get back on their feet. For Donna, that meant going back to school to be certified as a Medical Assistant. Now living temporarily with her parents, Donna is able to do the internship that will lead to a permanent job in a field she loves – and an apartment of her own.

“Living in a shelter was very hard for me, so when I came to TPH where I had the freedom and support to get my life back together, it was like the whole world had changed. I really appreciated having people like Michelle [Dean], my CHI case manager, to help me. I feel so good about where my life is going.”

Boutique Owner Pat Bartsch, Suffolk County Legislator Leslie Kennedy
CHI’s commitment to making safe, affordable housing available to working families has been at the heart of the agency’s mission since it was founded 25 years ago. Working in one of the most expensive real estate markets in the country, CHI has leveraged government grants and innovative public/private partnerships to create hundreds of units of affordable housing. Today, CHI owns or manages nearly 400 units, each one providing a safe, stable home where a family can thrive.

Construction is actively underway at The Modern in Mount Vernon, a public/private partnership which will create 80 units of affordable housing, including 22 units designated for people with disabilities. The $30+ million project brings together a non-profit organization (Community Housing Innovations), a private developer (MacQuesten Development), government (NYS Office of Mental Health, NYS Housing Finance Agency/Homes & Community Renewal, and the City of Mount Vernon) and the financial community (Bank of America) in a successful initiative that will provide both living and commercial space. CHI will provide case management services for residents with disabilities, and will also be responsible for the initial lease-up of all residential units.

Working with a $400,000 grant from the New York State Affordable Housing Corporation, CHI is implementing a creative way to build affordable housing quickly and cost-effectively. Manufactured homes -- built in factories and assembled on site -- come complete down to towel rods and curtains. At 1,500 square feet, with three bedrooms and two baths, they are designed for families. Built to meet strict HUD codes, CHI manufactured homes are Energy Star® rated, which means they have high-efficiency boilers, windows, insulation and appliances. Manufactured homes can be built quickly; and at a cost of less than $100,000, plus site and land costs, they are a cost-effective way to provide new construction in a tight real estate market. The first CHI manufactured home is scheduled for Cortlandt Manor and should be available for occupancy in October 2016.

After two years of construction, the first occupants will begin moving into the Waterwheel Condominiums in Ardsley. The 22-unit condominium is designed for families making up to 80% of area median income, which in Westchester, one of the most expensive places in the country to live, is $86,000 for a family of four. As part of the project, CHI is administering $680,000 in Down Payment Assistance grants to 17 first time home buyers. For many of the new owners, the excellent Ardsley schools were “a major factor” in their buying decision.

CHI is acting as developer in a number of affordable developments. In Orange County, it acquired 243 acres of land with zoning approval for up to 1,500 units in Orange County and is looking for a development partner. CHI is in the approvals process for a 42-unit affordable seniors project in Buchanan, and has just completed a home in Coram financed by a HOPWA (Housing Opportunities for Persons with AIDS) grant.

Like many women who find themselves in a shelter, Shaquilla Williams, 28, left an abusive relationship, taking her two young daughters and little else. Born and raised in Mount Vernon, she graduated from high school there, started to work in healthcare, married, and had children. She encountered CHI when she and the girls were living in an emergency shelter.

With the help of CHI caseworker Winsome O’Connor, Shaquilla became part of the Emergency Housing Apartment Program, which enabled her to move to an apartment of her own while she rebuilt her life. She was able to put Sasha, now 3, and Sania, now 5, in daycare, and go back to school. She got her AA degree and then started her BA in Healthcare Administration at Berkeley College in White Plains. Scheduled to graduate in December, she is also working full-time at People’s United Bank in Harrison. Thanks to CHI’s help, the family has moved into a new apartment in Mount Vernon and Sania is registered for school in the fall.

“Winsome was awesome -- she was there every step of the way to help me with a job, an apartment, school, everything. My life is tough but it is MY life and I am making it work for me and the girls. We have a future.”
For many families, owning their own home is a cherished goal. CHI has developed programs that enable working families to become smart consumers, able to purchase a home that they can afford not only today, but for years to come.

In 1997, CHI developed Renters into Owners, a program which administers New York State Affordable Housing Corporation down payment and home improvement grants of up to $25,000 to eligible first-time home buyers. Since then, CHI has distributed over $13 million in homeownership grants to 700 families. In 2015, CHI provided more than $1 million in grants to 42 first-time buyers, and is on track to meet that number in 2016.

Grants have gone to a wide range of people, including local teachers, firemen and policemen, and healthcare workers in Westchester, Nassau, and Suffolk counties. They are among the most expensive home-buying locales in the country. Reflecting an explosion in single parenthood, in which 34% of children in the US now live with a single parent (from only 9% in 1960), 51% of the grants have gone to women head of households. Even during the worst of the economic crisis, CHI grant recipients had far lower foreclosure rates than the national average.

As a HUD-approved housing counseling agency, CHI provides free or low-cost homeownership education and counseling through the entire purchasing process. CHI staff assists first-time home buyers in reviewing their credit report, recommends corrective measures if needed, creates a personalized affordability analysis, establishes a realistic budget and purchasing strategy, and advises home buyers of available mortgage financing programs. Classes with topics such as “How to Buy a Home” and “Developing a Spending and Savings Plan” further demystify the home buying process. Once the three-part education series is completed, attendees receive a Certificate of Completion, required by many banks prior to obtaining a low-interest mortgage. In 2015, 955 people attended CHI first time home buyer orientations and nearly half went on to complete the eight-hour first-time home buyer class.

Despite the best efforts to prepare for homeownership, the economic crises of the past decade have affected many families who have struggled to remain in their homes. Although there are government programs available to help, they are too difficult to access and negotiate. In 2015, CHI’s Foreclosure Prevention Program worked with 250 mortgage holders, helping 75 receive loan modifications and 38 opt for short sales. Especially helpful has been CHI’s presence at settlement conferences in White Plains Supreme Court. Twice a week -- increased from a weekly session at the Court’s request -- CHI counselors meet with homeowners to explain the foreclosure process and provide modification applications.

When Porfirio Reynoso says he looked at 45 houses before deciding on his “dream home,” his wife Maria just smiles. “He wouldn’t settle,” she says. “He wanted to make sure we got it right.” The Reynosos are both from the Dominican Republic. They met there in 2003, married in the States in 2007. Both work for Stony Brook University Medical Center, Porfirio as a janitor, Maria a nursing assistant.

As newlyweds, they lived with Maria’s mother; then they rented in Port Jefferson for six years. With two children -- a boy 2, and a girl 5 -- it was tight, but Porfirio was determined to save for a home. Both Reynosos attended the CHI Home Buyer Grant Orientation seminar and then the HUD-approved on-line class for first-time home buyers. When they were approved for the down payment assistance program, Porfirio wanted the right house. Schools were vital and so were taxes; the couple didn’t want to over-extend themselves. The home they found, a ranch with five bedrooms, two baths, a beautiful yard, and a finished basement, was $280,000. They negotiated for $272,000. A CHI grant of $28,000 helped pay for the down payment and renovation, including new electrical panels and plumbing. Happily settled in with Porfirio’s dad living with them, and their daughter registered for kindergarten, the family is thrilled with their home.

When Porfirio Reynoso says he looked at 45 houses before deciding on his “dream home,” his wife Maria just smiles. “He wouldn’t settle,” she says. “He wanted to make sure we got it right.” The Reynosos are both from the Dominican Republic. They met there in 2003, married in the States in 2007. Both work for Stony Brook University Medical Center, Porfirio as a janitor, Maria a nursing assistant.

As newlyweds, they lived with Maria’s mother; then they rented in Port Jefferson for six years. With two children -- a boy 2, and a girl 5 -- it was tight, but Porfirio was determined to save for a home. Both Reynosos attended the CHI Home Buyer Grant Orientation seminar and then the HUD-approved on-line class for first-time home buyers. When they were approved for the down payment assistance program, Porfirio wanted the right house. Schools were vital and so were taxes; the couple didn’t want to over-extend themselves. The home they found, a ranch with five bedrooms, two baths, a beautiful yard, and a finished basement, was $280,000. They negotiated for $272,000. A CHI grant of $28,000 helped pay for the down payment and renovation, including new electrical panels and plumbing. Happily settled in with Porfirio’s dad living with them, and their daughter registered for kindergarten, the family is thrilled with their home.

When Porfirio Reynoso says he looked at 45 houses before deciding on his “dream home,” his wife Maria just smiles. “He wouldn’t settle,” she says. “He wanted to make sure we got it right.” The Reynosos are both from the Dominican Republic. They met there in 2003, married in the States in 2007. Both work for Stony Brook University Medical Center, Porfirio as a janitor, Maria a nursing assistant.

As newlyweds, they lived with Maria’s mother; then they rented in Port Jefferson for six years. With two children -- a boy 2, and a girl 5 -- it was tight, but Porfirio was determined to save for a home. Both Reynosos attended the CHI Home Buyer Grant Orientation seminar and then the HUD-approved on-line class for first-time home buyers. When they were approved for the down payment assistance program, Porfirio wanted the right house. Schools were vital and so were taxes; the couple didn’t want to over-extend themselves. The home they found, a ranch with five bedrooms, two baths, a beautiful yard, and a finished basement, was $280,000. They negotiated for $272,000. A CHI grant of $28,000 helped pay for the down payment and renovation, including new electrical panels and plumbing. Happily settled in with Porfirio’s dad living with them, and their daughter registered for kindergarten, the family is thrilled with their home.

When Porfirio Reynoso says he looked at 45 houses before deciding on his “dream home,” his wife Maria just smiles. “He wouldn’t settle,” she says. “He wanted to make sure we got it right.” The Reynosos are both from the Dominican Republic. They met there in 2003, married in the States in 2007. Both work for Stony Brook University Medical Center, Porfirio as a janitor, Maria a nursing assistant.

As newlyweds, they lived with Maria’s mother; then they rented in Port Jefferson for six years. With two children -- a boy 2, and a girl 5 -- it was tight, but Porfirio was determined to save for a home. Both Reynosos attended the CHI Home Buyer Grant Orientation seminar and then the HUD-approved on-line class for first-time home buyers. When they were approved for the down payment assistance program, Porfirio wanted the right house. Schools were vital and so were taxes; the couple didn’t want to over-extend themselves. The home they found, a ranch with five bedrooms, two baths, a beautiful yard, and a finished basement, was $280,000. They negotiated for $272,000. A CHI grant of $28,000 helped pay for the down payment and renovation, including new electrical panels and plumbing. Happily settled in with Porfirio’s dad living with them, and their daughter registered for kindergarten, the family is thrilled with their home.

Porfirio has already started building a patio.

“When Julie [Stern] from CHI made our dream come true. It wasn’t just the Down Payment Assistance funding, it was the amount of teaching she did with us, about what to look for and how to budget. I know we can afford this house and what’s even more important, we are building equity for the future.”
1991-1996

- Co-founded in 1991 as response to the homeless crisis of the late 1980's and early '90's
- Develops the first "supervised motel" model on Long Island, bringing case management, safety and health standards to "welfare motels" on Long Island
- Opens first scattered site apartments for homeless families on Long Island with case management to help them achieve permanent housing
- In 1993 obtains contract to establish Emergency Housing Apartment Program in Westchester
- CHI purchases and/or leases 100 housing units in Yonkers, White Plains, and Mt. Vernon
- $300,000 grant from Suffolk County Community Development enables CHI to purchase 5 single-family homes in Suffolk County (for permanent housing)
- Agency name officially changed in 1994 from Shelter Plus to Community Housing Innovations to reflect its mission of moving families out of shelters
- The Daily News covers CHI’s 14-month experiment proving homeless families could succeed in scattered site apartments in middle class neighborhoods in Suffolk County
- 74 units at Kensico Gardens in White Plains purchased and rehabilitated in 1995 with White Plains Low Income Housing Tax Credits
- In 1996 CHI proudly ends "supervised motel" program in Suffolk County as numbers decline and families are shifted to scattered site apartments

1997-2002

- Partnering with four social services agencies, CHI awarded $2.2 million grant in 1997 from HUD’s Supportive Housing Program to purchase and renovate 22 homes
- Within one year, CHI grows from 150 to 300 units of affordable housing
- In 1999, CHI awarded $2 million in down payment assistance grants for 90-100 moderate income first-time homebuyers from New York State Division of Housing and Affordable Housing Corporation
- CHI receives a national HUD Best Practices Award in 1999 for its LI Supportive Housing Program
- Partnering with nonprofit service agencies, CHI develops 100 beds of permanent affordable housing for individuals and families with disabilities funded by Nassau County and HUD
- CHI establishes a Careers Services Division in 2000, funded as a pilot project by Westchester County DSS, to move homeless and low-income workers into better jobs
- CHI begins to implement an innovative new policy – giving neighborhood residents a say in tenant selection to successfully address NIMBY (“Not in My Backyard”)
- McKinsey & Company singles out CHI for study in 2001 as one of the country’s fastest growing non-profit housing agencies
- CHI selected by Westchester County to administer its Rental Assistance Program
- CHI issues its first Industrial Development Agency bonds at $4.8 million to refinance 150 units of permanent housing
- CHI’s RAISE Program cited by US Department of Labor as one of the most successful job training initiatives in NY State
- In 2002, CHI launches the Supervised Family Residence (SFR), a new model with extensive case management services in which 5-10 families live together in single-family houses
- CHI Realty, Inc -- CHI’s nonprofit real estate subsidiary -- wins contract to market 90 units of affordable senior housing, Woodcrest at Leonard Park in Mt. Kisco
- CHI opens shelter to provide services to homeless families in Dutchess County

2003-2008

- CHI experiences a 40% increase in revenues to $14 million, the number of employees reach 100, and SFR model grows to 8 sites and succeeds in reducing number of homeless families in Suffolk County by 25%
- CHI commits to 100% Green Power for its Westchester County buildings
- Suffolk County cites CHI for its “outstanding contribution” to reducing county homeless by 50% in 2 years
- CHI receives $2.5 million grant in 2005 from NY State Affordable Housing Corp to give 100 down payment assistance grants to first-time home buyers
- CHI partners with affordable housing developers in Mt. Kisco, Yonkers, White Plains, Mt. Vernon and Hempstead
- Emergency shelter for single men opened in Poughkeepsie in 2006
- CHI takes over management of 89-unit senior housing complex in Saugerties in 2007
- CHI featured in Institute for Children and Poverty journal inaugural issue
- First Nassau County SFR opened in 2007, a second opens six months later
- Over 300 Westchester students learn marketable job skills in 2008 through CHI Career Services
- CHI develops over 85 units of HUD Supportive Housing

2009-2015

- Despite foreclosure crisis, fewer than 1% of CHI’s nearly 400 homeowner grant recipients lose their homes in foreclosure
- CHI receives certification as a HUD Approved Counseling Agency in 2009
- In its 20th year, CHI has nearly 200 employees and over 600 housing units under ownership and management
- CHI introduces Fast Track Loan Modification in 2010, which allows over 100 struggling homeowners to renegotiate their mortgages and keep their homes
- CHI becomes nonprofit sponsor of Waterwheel in Ardsley, one of the first affordable housing developments to meet the Federal discrimination settlement between HUD and Westchester
- CHI opens an emergency housing program in Orange County
- In 2011 CHI receives $522,000 grant from City of Mt. Vernon to rehab three of its buildings containing 116 units
- CHI Energy, a new division, launched to work with Con Edison to provide energy efficient lighting retrofits to small businesses and multi-family residences
- In 2012 CHI partners with Bright Spaces to create playrooms in congregate shelters
- CHI launches the Negotiated Auction Program which provides the speed and transparency of an auction with the buyer protections of a negotiated sale
- CHI opens Tier II shelter in Commack in 2012, second-largest shelter on LI with 350-bed capacity and extensive support services
- As homelessness spikes in Westchester, CHI doubles the number of its scattered site apartments to meet community needs
- Transitional to Permanent Housing Program (TPH) model launched in 2013; single men or single women live together in a house with case management support
- In 2014, CHI emergency housing capacity reaches 1,000 individuals each night
- The Resource Center opens in Patchogue to connect street-homeless and sheltered men in Suffolk County with housing, employment, education and social services
- CHI’s emergency housing program in Westchester County restructured in 2015 and consolidated in Mt. Vernon, increasing number of units from 60 to 80
- Construction begins on The Modern, a $30+ million project in Mt. Vernon which is a private/public affordable housing partnership co-developed by CHI
- CHI founds the Westchester Workforce Housing Coalition to advocate for inclusionary zoning

2017-2019

- In 2017, CHI opens its 8th SFR program in Webster, a small town near Rochester, NY
- CHI celebrates 25 years of bringing families home with a Gala in 2018
- In 2019, CHI receives an $800,000 grant from the NYS Housing Trust Fund to develop 90 units of SFR housing in Hempstead, Long Island

2020-2021

- In 2020, CHI launches the Supportive Housing Program in collaboration with the Westchester County Department of Housing, to provide support to residents of scattered site apartments
- CHI receives funding from the federal government to expand its SFR program in Westchester County
- In 2021, CHI celebrates its 25th anniversary with a virtual event and plans for continued growth and innovation in affordable housing development and services.

2022-2023

- CHI continues to expand its SFR program across New York State
- CHI receives a grant from the state of New York to develop new housing for seniors in Westchester County
- CHI collaborates with local nonprofits to provide additional support services to residents of its housing developments.

2024-2025

- CHI plans to develop a new SFR site in upstate New York
- CHI receives a grant from the federal government to provide energy-efficient retrofits to its existing housing developments
- CHI continues to advocate for inclusionary zoning policies in Westchester County
## FINANCIAL POSITION December 2015

### CONSOLIDATED STATEMENT OF ACTIVITIES
December 31, 2015

<table>
<thead>
<tr>
<th>CHI</th>
<th>Not-for-Profit</th>
<th>CHI</th>
<th>For-Profit</th>
<th>CHI</th>
<th>Realty</th>
<th>Eliminations</th>
<th>CHI</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$1,766,648</td>
<td>$1,387</td>
<td>$ -</td>
<td>$ -</td>
<td>-</td>
<td>$1,767,955</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable and accrued revenues, net of allowance of $222,000</td>
<td>3,565,347</td>
<td>9,788</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,565,124</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due from consolidated organizations</td>
<td>-</td>
<td>-</td>
<td>181,461</td>
<td>(181,461)</td>
<td>-</td>
<td>-</td>
<td>110,574</td>
<td></td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>110,574</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>110,574</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>5,452,469</td>
<td>15,175</td>
<td>181,461</td>
<td>(181,461)</td>
<td>-</td>
<td>5,443,044</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noncurrent Assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security deposits and other assets</td>
<td>297,412</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>297,412</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred fees, net</td>
<td>119,859</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>119,859</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>23,808,903</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>23,808,903</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in partnership, at cost</td>
<td>471</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(471)</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets (DEFICIT)</strong></td>
<td>29,856,174</td>
<td>$11,175</td>
<td>$181,461</td>
<td>$ (181,461)</td>
<td>-</td>
<td>$29,668,878</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$2,676,562</td>
<td>$2,159</td>
<td>$ -</td>
<td>$ -</td>
<td>-</td>
<td>$2,678,711</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits payable</td>
<td>246,062</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>246,062</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due to consolidated organizations</td>
<td>166,011</td>
<td>15,470</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>181,481</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current portion of notes payable</td>
<td>52,943</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>52,943</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current portion of mortgages payable</td>
<td>444,650</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>444,650</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td>3,887,173</td>
<td>17,629</td>
<td>(181,481)</td>
<td>-</td>
<td>-</td>
<td>3,423,321</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noncurrent Liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants payable</td>
<td>13,763,345</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>13,763,345</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes payable</td>
<td>219,251</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>219,251</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Line of credit</td>
<td>1,786,606</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,786,606</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgages payable</td>
<td>4,972,467</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4,972,467</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>24,308,842</td>
<td>17,629</td>
<td>(181,481)</td>
<td>-</td>
<td>-</td>
<td>23,144,990</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Assets (Deficit), Unrestricted</strong></td>
<td>5,350,332</td>
<td>(6,454)</td>
<td>181,461</td>
<td>(471)</td>
<td>-</td>
<td>5,524,838</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Support and Revenue</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental income</td>
<td>$4,610,708</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>$4,610,708</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scattered site housing</td>
<td>15,124,448</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>15,124,448</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenue from government contracts</td>
<td>2,022,139</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,022,139</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and social service fees</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td>1,966</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,966</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special events</td>
<td>27,782</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>27,782</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>421,309</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>421,309</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development fee income</td>
<td>2,009</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,009</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>36,126</td>
<td>-</td>
<td>32,242</td>
<td>-</td>
<td>-</td>
<td>68,368</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net assets released from restrictions</strong></td>
<td>186,955</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>186,955</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Support and Revenue</strong></td>
<td>22,436,862</td>
<td>-</td>
<td>83,639</td>
<td>-</td>
<td>-</td>
<td>22,520,501</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Services</td>
<td>10,211,469</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>10,211,469</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Permanent housing</td>
<td>3,515,812</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,515,812</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home grant programs</td>
<td>1,452,978</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,452,978</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other programs</strong></td>
<td>290,076</td>
<td>6,442</td>
<td>28,433</td>
<td>-</td>
<td>-</td>
<td>324,971</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Program Services</strong></td>
<td>21,470,355</td>
<td>6,442</td>
<td>28,433</td>
<td>-</td>
<td>-</td>
<td>21,505,250</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supporting Services</td>
<td>1,527,573</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,527,573</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>30,085</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>30,085</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fundraising</strong></td>
<td>35,085</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>35,085</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>20,034,013</td>
<td>6,442</td>
<td>34,885</td>
<td>-</td>
<td>-</td>
<td>20,069,105</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in Net Assets Before Other Changes</td>
<td>(955,151)</td>
<td>(6,442)</td>
<td>48,974</td>
<td>-</td>
<td>-</td>
<td>(552,162)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Changes</td>
<td>467,439</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>467,439</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Release of restrictions on grants payable</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Change In Net Assets (Deficit)</td>
<td>(107,712)</td>
<td>(6,442)</td>
<td>48,974</td>
<td>-</td>
<td>-</td>
<td>(65,180)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Unrestricted Net Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning of year</td>
<td>5,458,044</td>
<td>(12)</td>
<td>132,507</td>
<td>-</td>
<td>-</td>
<td>5,590,539</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>End of year</strong></td>
<td>$ 5,360,332</td>
<td>(6,454)</td>
<td>$181,481</td>
<td>-</td>
<td>-</td>
<td>$5,524,838</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TEMPORARILY RESTRICTED NET ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>$186,865</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>$186,865</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Temporarily Restricted Net Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning of year</td>
<td>186,865</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>186,865</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>End of year</strong></td>
<td>$ -</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>$ -</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in Net Assets (Deficit)</td>
<td>(294,997)</td>
<td>(6,442)</td>
<td>48,974</td>
<td>-</td>
<td>-</td>
<td>(252,165)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NET ASSETS (DEFICIT)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning of year</td>
<td>5,645,029</td>
<td>(12)</td>
<td>132,507</td>
<td>-</td>
<td>-</td>
<td>5,777,034</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>End of year</strong></td>
<td>$ 5,350,332</td>
<td>(6,454)</td>
<td>$181,481</td>
<td>-</td>
<td>-</td>
<td>$5,524,838</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
EMPLOYEE OF THE YEAR: KIM HILL

Kim Hill began her employment as a House Monitor in 2005 and has been promoted to several different positions throughout her tenure at CHI. She currently holds the title of Manager of Support Services reporting to the Director of Human Resources. There is no task that is above or beneath her – she is the “go to” person for the staff at CHI. She is available days, nights and weekends regardless of whether or not the required task is her “job”. Kim is a true team player with a great sense of humor and loved by her staff in this agency, as well as the population that we serve.

EXECUTIVE STAFF

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

BOARD OF DIRECTORS

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

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION BOARDS

Mount Vernon
Steven C. Brill, Esq. – Chairman of the Board
Alexander H Roberts – President
Gerry Feinberg, Esq. – Vice Chairman
Michael F. Puntillo, Jr.
Benny Brower
Anne Baptise

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

FUNDERS

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
NYS Homes & Community Renewal
NYS Office of Mental Health

DONORS

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

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

Westchester – Corporate Headquarters
75 South Broadway, Suite 340
White Plains, NY  10601
(914) 683-1010

Dutchess
2 Linden Lane
Hyde Park, NY  12538
(845) 229-9070

Nassau
250 Fulton Avenue, Suite 211 B
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

Community Housing Innovations, Inc.
(877) HUD-COUNSELING
www.chigrants.org

FOLLOW US ON

Facebook
Twitter
LinkedIn