Executive Director's Message

The last year has been as difficult as any in the history of Community Housing Innovations. First, we increased our budget by about $5 million, adding four new homeless shelter programs—three in Suffolk County and one in Orange County. In all of those cases, the county Department of Social Services asked us to take over troubled programs from other nonprofit operators forced to relinquish them. As always, CHI responded to the need. Today, our facilities serve over one thousand homeless residents each night in five counties—Dutchess, Nassau, Orange, Suffolk and Westchester.

While the explosive growth put a strain on our resources, it also coincided with vast changes in HUD funding and philosophy for permanent supportive housing programs on Long Island. We lost three programs serving 46 people on Long Island, as HUD diverted funds from existing programs to start new ones. The new programs target the chronically homeless—the 15% of homeless people who have been in the streets for the longest time. In order to accommodate this most resistant population, HUD eliminated rules that required sobriety, engagement with a social worker, and even paying rent.

It engendered a painful and expensive relocation process, as we had to find alternate housing for 46 formerly homeless people whom we had stably housed for over a decade in many cases. Ironically, our formerly homeless tenants who played by the old rules, participating in a program and maintaining their sobriety ended up losing their housing. Without the HUD subsidy, we sustained large losses last year. Fortunately, we were able to relocate most of our former tenants to other housing and only a handful remains. Some, however, who had nice apartments for years ended up in rooming houses or left the state.

On the development front, we experienced the great success of obtaining approvals for 42 apartments for seniors in Buchanan, New York and are awaiting a state commitment for funding.

Finally, we administered approximately $1 million in New York State Affordable Housing Corporation down payment assistance and counseling to 40 first-time homebuyers in Westchester and Suffolk Counties. This brought the total amount CHI has administered in down payment assistance to $14 million distributed to 750 families enabled to purchase their first home.

The changes in the landscape have engendered a strategic re-assessment of our mission, goals and structure to insure that CHI continues to provide the cutting edge leadership our funders inside and outside government have come to expect.

We could not have accomplished any of this without the continued support of our funders and donors, our talented staff or our Board of Directors who so generously give of their time, talent and resources.

Alexander H. Roberts
Executive Director

The mission of Community Housing Innovations, Inc. is to provide housing and human services that support social and economic independence.
CHI By The Numbers...

4,544 — Number of people served by CHI in 2017

Emergency & Transitional Housing:
CHI provided 342,168 safe nights to 2,841 adults and children in 5 Counties
- Over 1,000 people housed in emergency housing each night by CHI
- 241 homeless individuals moved to permanent housing
- 263 homeless families moved to permanent housing

Transitional-to-Permanent Housing:
- 107 singles served and 50 people moved to permanent housing
- 15 families consisting of 65 people served and 5 families moved to permanent housing

Supportive Housing:
- 60 singles and 32 families consisting of 99 people housed in supportive housing
- 4 singles and 5 families moved into permanent housing

Homeownership & Foreclosure Counseling:
- 1,220 individuals attended home buyer orientations on Long Island and in Westchester
- 312 individuals counseled by homeownership
- 40 homes purchased through CHI down-payment assistance grants
- 152 households provided with foreclosure prevention counseling
- 35 homes saved by securing loan modifications through foreclosure prevention counseling

Affordable Housing Development:
- 81 units of newly constructed affordable rental housing, including 22 supportive housing units completed and occupied
- 17 affordable condominium units completed and occupied
- 4 units of affordable rental housing purchased and renovated under Westchester’s AFFH settlement agreement
- 42 units of affordable rental housing for seniors given site plan approval by the Village of Buchanan

What We Do

Since 1991, CHI has served tens of thousands of homeless families on Long Island, in Westchester and across the Lower Hudson Valley. Each night, CHI provides emergency housing to approximately one thousand homeless adults and children in five New York counties: Nassau, Suffolk, Orange, Dutchess and Westchester. CHI is also committed to ensuring that permanent affordable housing is available to people of modest means.

Services include:
- Emergency Housing
- Transitional Housing
- Permanent Supportive Housing
- Permanent Housing
- Homeownership Counseling & Education
- Foreclosure Prevention Counseling
- Affordable Housing Development
Iris and Jimmy Fowler arrived with their three children at CHI’s newest family shelter in Suffolk County, the Workforce Development Center (WDC), in January 2017, where GED classes are offered on a rolling basis. The Fowlers were in the WDC’s first GED class and they were eager to participate. They credit Educational Specialist Danny Rodriguez with motivating them to finish classes and take the test. “There were days when I was down on myself and didn't want to do it anymore and Danny would show up at my door to get me to the classroom,” said Iris.

Iris and Jimmy gained confidence and this gave them the motivation they needed to move forward and succeed. They worked hard on their studies, took the test and passed!

Iris and Jimmy have participated in employment workshops offered on-site and updated their resumes, received interview clothing from Career Couture and continued to increase their skills in the computer lab. Iris is currently enrolled in an Administrative Assistant certificate course paired with Medical Billing and Coding. Jimmy has received his security guard license.

In February, Jamia, their youngest daughter, participated in CHI’s first-ever essay contest and she won third prize. The proud parents posed in the park with their daughter.

CHI’s Emergency Housing Program: CHI operates a variety of homeless housing models, from emergency facilities with more than 300 residents, to scattered-site individual apartments for families and individuals. Though each model differs depending upon local needs and available resources, they all provide 24/7 supervision, case management and linkages to community resources to move families and individuals as quickly as possible to transitional or permanent housing. CHI operates emergency housing in five New York counties: Nassau, Suffolk, Westchester, Dutchess and Orange.

From Emergency to Permanent Housing

Tamie Franklin arrived at CHI’s emergency housing in Nassau County after losing her rental home of six years when the utility bills became too much and she couldn’t keep up. The mother of a 14-year old son, she was extremely motivated, working almost 60 hours a week as a line cook. Her case manager, Tola Thomas, worked with her to quickly identify new permanent housing that was appropriate for her and her son. One of CHI’s two-bedroom affordable apartments was available and Tamie jumped on it. She successfully met and completed all requirements and within five weeks she was in her new home in Farmingdale.

She loves the new place. “It is one block from the school for my son, one block to the train station and I have a beautiful, large back yard. I absolutely love it. Tola was my angel. I couldn't have done it without her and CHI,” said Tamie.
Edward Hardy was referred to CHI’s Transitional-to-Permanent Housing (TPH) program in Suffolk County in February. He had been incarcerated and was homeless when he was released. Edward started immediately working with his case manager, Kylie, to set goals and connect to the resources he needed to be successful. He started seeing a doctor and a nutritionist regularly to help him become healthier. After having weight loss surgery, Edward became employed full-time with a cab company. He helped his father transition into a nursing home and was able to help his father deal with medical issues. For himself, Edward entered mental health counseling and he flourished. Within exactly one year, Edward identified and was approved for permanent supportive housing in Brentwood. He moved into his new home in early February – a place that he loves. He continues to be employed full-time and receives support to remain successful.

CHI’s Transitional to Permanent Housing Program (TPH): Operating in Suffolk County, CHI’s TPH Program is considered a stepping stone to permanent housing. It is a one-year program that allows more independence to clients. During the clients’ stay, case management assists clients with their goals and objectives, with the ultimate objective of independence and permanent housing. Currently, CHI operates four TPH locations for single men, one of which is a County-Licensed substance abuse Recovery Home, two TPH houses for single women, and five TPH houses for families.

Juan Douglas was released from prison following a two year sentence related to his drug addiction. During his time in prison, his family lost their home to foreclosure due to his inability to contribute to the bills. When he was released in January, he arrived at CHI.

Juan credits CHI with helping him with paperwork, benefits, and transportation, securing housing and connecting him with resources to help him maintain his sobriety. He has been sober for two years. He has identified permanent housing, which CHI owns, and in late April moved in to the new home.

His goal for the future is to be under one roof with his wife of thirty years, their son and daughter. “I’ve come a long way. I was using every day. Today I am two years clean. I’m happy and looking forward to doing better things with my life. I know things are going to get better. Nothing happens overnight. I have been having patience. I can see the progress and I can see things are going to be good for me,” said Juan Douglas.
Becoming a First-Time Homeowner

Lorraine Messano started the First Home Club when she was referred to CHI’s first-time home buyer grant program. She was renting a small basement apartment with her son and it began to take a toll on her emotionally. She felt she could sacrifice when he was a baby because she was able to save money but as he started to get bigger, they started to outgrow the apartment. Employed at the same job for over 15 years, she felt ready to take on a mortgage. She found the perfect house and filled out the grant application – checking everything ten times. The support and counseling she received throughout the process was invaluable. As a single mom going through the process on her own, she feels she could not have done it without the help of CHI. The house needed all new appliances and a new boiler which the grant covered.

Lorraine states that buying this home greatly improved her family’s quality of life. They don’t have to worry about having to leave at any time. Her son has a yard to play in and windows. He has a place to take a bath. He has a place to have play dates that he doesn’t have to be embarrassed of. Lorraine is happy to be able to give him every possible chance to be successful and looks forward to many years in their home.

As a HUD-approved housing counseling agency, CHI provides education, counseling and down payment grant assistance to first-time homebuyers. Participants benefit from a thorough review of their credit report, creation of a personalized affordability analysis, review of mortgage programs, and establishment of a home purchase strategy and budget. With funding from the New York State Affordable Housing Corporation, CHI offers grants, typically $25,000 each, to cover down payment and rehabilitation costs. CHI has made the American dream of homeownership a reality for 800 families in Westchester and on Long Island.

Foreclosure Prevention Counseling Help Saves Home

Fabio Alexandre contacted CHI seeking help with his first and second mortgage as both servicers were threatening foreclosure. He and his wife had tried to secure loan modifications on their own and with the help of an attorney with no results. CHI’s Foreclosure Prevention Counselors advised Fabio to tackle the main mortgage first. After a series of meetings and document gathering a loan modification was submitted and a HAMP trial plan was approved, with the payment saving over $800 per month.

After being elated from the results of the first mortgage, the Alexandres wanted to modify their second mortgage. They owed over $6,000 in arrears but were able to come up with a one-time payment – half the amount of what the mortgage company originally wanted – that they offered to pay to close out the mortgage. The company agreed to CHI’s proposal and sent over a discount payoff agreement.

CHI offers free foreclosure prevention counseling to homeowners in Westchester County at risk of losing their homes. Counselors analyze specific situations, design a mitigation action plan, and review financial profiles to develop a realistic budget, including a plan to manage debt. CHI helps clients secure a loan modification, forbearance, partial claim, short sale, deed-in-lieu of foreclosure or MAP loan.
Affordable Housing Development

CHI helps connect developers with the funding they need to include affordable housing in their projects. As a nonprofit Community Housing Development Organization (CHDO), CHI receives priority in competition for grants and has the staff expertise to write winning proposals to federal, state and local agencies. Besides grants, CHI also has access to special low-interest loan funds targeted to nonprofits that allow higher than market loan to value ratios.

Manufactured Homes

Melissa Lugo, a 34-year old mother of two, felt that owning a home was not a possibility due to the high cost of housing, low inventory in her price range and her limited income. She applied for various affordable housing units throughout Westchester County – to 12 different places – and won the lottery at Lockwood Road in Cortlandt. Although the process was long – almost exactly one year – this past spring she, her 11-year old son Mat and her 10-year old daughter Mia moved into their brand-new, 1,500 square foot manufactured home on over an acre lot. The ranch-style home is beautiful with a fully-equipped kitchen with an island, master bedroom with bathroom and walk-in closet, two additional bedrooms and a large backyard.

CHI’s manufactured housing initiative started in 2015, funded with a revolving loan from nonprofit lender Leviticus Fund and Westchester County to comply with the 2009 affordable housing settlement with HUD. These are single family homes targeted to first-time homebuyers with income up to 80% of the area median income. Buyers purchase the homes with conventional mortgages as well as a $40,000 forgivable loan from the NYS Affordable Housing Corporation, administered by CHI.

Upcoming Development Projects

**Buchanan Mews** – 42 units of affordable housing received planning approvals in July 2017 for a new development with Conifer Realty LLC.

**Empire State Supportive Housing Initiative (ESSHI)** – In September 2017, CHI received awards for up to 77 units of supportive housing through ESSIHI. CHI is partnering with Marathon Development Group on a rehabilitation project which involves the creation of at least 74 units of senior affordable housing with at least 12 EESHI units.

**Mount Hope Plaza** – CHI is partnering with Mount Hope AME Zion Church in White Plains on a 56-unit senior affordable housing project which will include up to 20 EESHI units.
### ASSETS

#### Current 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 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$1,554,157</td>
<td>—</td>
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<td>$1,554,157</td>
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<tr>
<td>Accounts receivable/accrued revenues, net</td>
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<td>$4,837,352</td>
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<tr>
<td>Due from consolidated organizations</td>
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<td>$187,329</td>
<td>$(188,399)</td>
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<tr>
<td>Prepaid expenses &amp; other current assets</td>
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<td>$763,516</td>
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<tr>
<td><strong>Total Current Assets</strong></td>
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<td><strong>$1,070</strong></td>
<td><strong>$187,329</strong></td>
<td><strong>$(188,399)</strong></td>
<td><strong>$7,155,025</strong></td>
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#### Noncurrent Assets

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit Entity Total</th>
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<th>CHI Realty Division</th>
<th>Eliminations</th>
<th>CHI Consolidated Total</th>
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<tbody>
<tr>
<td>Security deposits and other assets</td>
<td>$286,050</td>
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<td>—</td>
<td>$286,050</td>
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<tr>
<td>Property and equipment, net</td>
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<td>$21,928,704</td>
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<td><strong>Total Noncurrent Assets</strong></td>
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<td>$(471)</td>
<td><strong>$22,214,754</strong></td>
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**Net Assets:**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit Entity Total</th>
<th>CHI For-Profit Subsidiaries</th>
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<th>Eliminations</th>
<th>CHI Consolidated Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>$3,468,305</td>
<td>—</td>
<td>$187,329</td>
<td>—</td>
<td>$3,655,634</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>$15,000</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>$15,000</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$3,483,305</strong></td>
<td>—</td>
<td><strong>$187,329</strong></td>
<td>—</td>
<td><strong>$3,670,634</strong></td>
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</tbody>
</table>

**Total:**

<table>
<thead>
<tr>
<th></th>
<th>CHI Not-for-Profit Entity Total</th>
<th>CHI For-Profit Subsidiaries</th>
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<th>Eliminations</th>
<th>CHI Consolidated Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$29,369,779</td>
<td>$1,070</td>
<td>$187,329</td>
<td>$(188,399)</td>
<td>$29,369,779</td>
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## Consolidated Statement of Activities ~ December 2017

**UNRESTRICTED NET ASSETS**

### Support and Revenue

<table>
<thead>
<tr>
<th>Description</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 Total</th>
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</thead>
<tbody>
<tr>
<td>Rental income</td>
<td>$2,096,176</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>$2,096,176</td>
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<tr>
<td>Scattered site housing</td>
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<td>—</td>
<td>$22,031,979</td>
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<tr>
<td>Revenue from government contracts</td>
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<td>—</td>
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<td>$2,075,634</td>
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<td>Management and social service fees</td>
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<td>—</td>
<td>—</td>
<td>$58,971</td>
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<tr>
<td>Interest</td>
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<td>$5,772</td>
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<td>Special events, net of $18,000 direct expenses</td>
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<td>$59,736</td>
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<tr>
<td>Contributions</td>
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<td>—</td>
<td>—</td>
<td>—</td>
<td>$164,344</td>
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<tr>
<td>Loss on disposal of property and equipment</td>
<td>(96,406)</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>(96,406)</td>
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<tr>
<td>Other</td>
<td>$73,559</td>
<td>$7,170</td>
<td>$94,447</td>
<td>$471</td>
<td>$175,647</td>
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<td><strong>Total Support and Revenue</strong></td>
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<td><strong>$7,170</strong></td>
<td><strong>$153,418</strong></td>
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<td><strong>$26,571,853</strong></td>
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### Expenses

#### Program Services

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<thead>
<tr>
<th>Description</th>
<th>CHI Not-for-Profit Entity Total</th>
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<th>Eliminations</th>
<th>CHI Consolidated Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>County funded</td>
<td>$20,573,606</td>
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<td>$20,573,606</td>
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<td>Permanent housing</td>
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<td>—</td>
<td>$3,310,763</td>
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<tr>
<td>Home grant programs</td>
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<td>—</td>
<td>$1,610,130</td>
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<tr>
<td>Other programs</td>
<td>$459,673</td>
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<td>—</td>
<td>$613,589</td>
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<td><strong>Total Program Services</strong></td>
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<td><strong>$153,916</strong></td>
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<td><strong>$26,108,088</strong></td>
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#### Supporting Services

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<tr>
<th>Description</th>
<th>CHI Not-for-Profit Entity Total</th>
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<th>Eliminations</th>
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</thead>
<tbody>
<tr>
<td>Management and general</td>
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<td>$716</td>
<td>$13,343</td>
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<td>$2,493,423</td>
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<tr>
<td>Fundraising</td>
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<td>—</td>
<td>$116,702</td>
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<tr>
<td><strong>Total Expenses</strong></td>
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<td><strong>$716</strong></td>
<td><strong>$167,269</strong></td>
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<td><strong>$28,718,213</strong></td>
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<tr>
<td>Change in Net Assets Before Other Changes</td>
<td>$(2,139,444)</td>
<td>$6,454</td>
<td>$(13,841)</td>
<td>$471</td>
<td>$(2,146,360)</td>
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### Other Changes

<table>
<thead>
<tr>
<th>Description</th>
<th>CHI Not-for-Profit Entity Total</th>
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<th>Eliminations</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Release of restrictions on grants payable</td>
<td>$801,466</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>$801,466</td>
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<tr>
<td>Change in Unrestricted Net Assets (Deficit)</td>
<td>$(1,337,978)</td>
<td>$6,454</td>
<td>$(13,841)</td>
<td>$471</td>
<td>$(1,344,894)</td>
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### Unrestricted Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>CHI Not-for-Profit Entity Total</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Beginning of year</td>
<td>$4,806,283</td>
<td>$(6,454)</td>
<td>$201,170</td>
<td>$(471)</td>
<td>$500,528</td>
</tr>
<tr>
<td>End of year</td>
<td>$3,468,305</td>
<td>—</td>
<td>$187,329</td>
<td>—</td>
<td>$3,655,634</td>
</tr>
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</table>

### TEMPORARILY RESTRICTED NET ASSETS

#### Contributions

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Beginning of year</td>
<td>$15,000</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>$15,000</td>
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<tr>
<td>End of year</td>
<td>$15,000</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>$15,000</td>
</tr>
<tr>
<td>Change in Net Assets</td>
<td>$(1,322,978)</td>
<td>$6,454</td>
<td>$(13,841)</td>
<td>$471</td>
<td>$(1,329,894)</td>
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</table>

### NET ASSETS

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<thead>
<tr>
<th>Description</th>
<th>CHI Not-for-Profit Entity Total</th>
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</thead>
<tbody>
<tr>
<td>Beginning of year</td>
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<td>$(6,454)</td>
<td>$201,170</td>
<td>$(471)</td>
<td>$500,528</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$3,483,305</strong></td>
<td>—</td>
<td><strong>$187,329</strong></td>
<td>—</td>
<td><strong>$3,670,634</strong></td>
</tr>
</tbody>
</table>
Board of Directors

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

Executive Staff

Alexander H. Roberts, Executive Director
Tracey A. Lutz, LMSW, Associate Executive Director
Kathleen Doran, Chief Financial Officer
Jerome J. August, Treasurer
Debbie Anderson, LMSW, Senior Director, Hudson Valley Programs
Deborah Post, Senior Director, Housing Development & Finance
Karen Anderson, Director, Human Resources
Savitri Choon, MSW, Director of Emergency Housing, Small Congregate Sites
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Community Housing Innovations, Inc. (CHI) guides families and individuals from homelessness to home by providing emergency, transitional and permanent housing with an array of supportive services, homeownership counseling, education and grant assistance, foreclosure prevention counseling and affordable housing development. All programs have the goal of providing housing permanency and stability in the most cost-effective deployment of resources.

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