



2020  
ANNUAL  
REPORT



# Greetings

Dear Friends,

Maybe you know CHI and have been a friend to us and supported our efforts for the past thirty years. Maybe this is the first time that you have heard about us, but you support the idea that everyone deserves a quality, affordable place to call home. Our team provides housing and human services to over 1,000 people every day in New York's Nassau, Suffolk, Westchester, Dutchess and Orange Counties and soon New York City, with a longer-term goal to expand nationwide.



We have the know-how and team in place to continue to build on CHI's thirty-year long mission to provide housing and human services that support social and economic independence. And we won't stop there. We have a plan to increase our affordable and supportive housing portfolio, expand our homeownership program, provide financial literacy, substance misuse and mental health services as well as new innovative housing models.

**CHI's vision is to break the cycle of poverty by ensuring that all families and individuals live in quality housing, have a home of their own and a job to support them.**

CHI believes quality, affordable housing provides a firm foundation for a prosperous life.

All can agree that the upward mobility of a family or individual due to an improved economic status and housing situation has a positive effect on all that family's and individual's neighbors! I encourage you to support the critical work we are doing at CHI—providing emergency temporary housing to families and single adults, moving people into permanent housing, providing supportive housing and affordable housing options for low and moderate income and previously unhoused people, helping many reach the dream of homeownership and preventing many from being evicted from their apartment or foreclosed from their house.

Together we can make this happen!

You can count on CHI to be here for our neighbors in need.

Please let us know that we can count on you.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Abad'.

Ron Abad  
CEO & Executive Director



**Perseverance and hard work led one of our clients and his family to achieve their goal of permanent housing.**

**W**hen Jay, a single father to two young girls, found himself homeless early in the pandemic, he turned to CHI for help. The family found respite at one of CHI's family shelters on Long Island. Although Jay described himself as frequently frustrated by the daily grind of experiencing homelessness, parenting and looking for employment, he was determined to turn it all around. With his children safely attending their remote schooling from the shelter's community room, Jay turned his focus toward developing his parenting skills. He attended the Fatherhood Initiative program offered at the site, providing him with more insight into his girls' social and emotional development. Guided by these insights, Jay became even more determined to find work and permanent housing for his family. His perseverance paid off when he landed a fulltime job just a short bus ride from the shelter. With a secure job, Jay was then able to work with CHI's housing specialist to find permanent housing. After he and the girls had settled into their apartment, Jay paid his success forward--lending his time and talents to producing TV and radio ads for the Fatherhood Initiative.

# Success





Total number of people served 2020

12,685

**EMERGENCY HOUSING**

1000 People housed in emergency housing each night

456 Homeless individuals moved to permanent housing

139 Homeless families moved to permanent housing

**SUPPORTIVE HOUSING**

22 individuals in OMH Supportive Housing Program The Modern

**HOME OWNERSHIP & FORECLOSURE COUNSELING**

1426

attended homebuyer orientations on Long Island and in Westchester

224 individuals counseled by homeownership program

59 homes purchased with CHI down-payment assistance grants

15 homes purchased through education, counseling and grant assistance

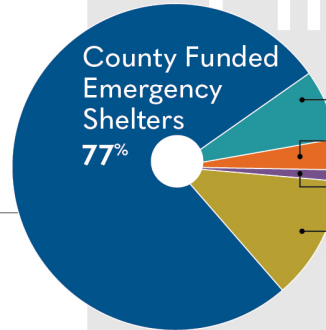
54 households provided with foreclosure prevention counseling

5 homes saved by securing loan modifications through foreclosure prevention counseling

42 individuals attended Financial Literacy Education Sessions

Community Housing Innovations, Inc.  
FY 2020 Financial Report  
January 1, 2020 - December 31, 2020

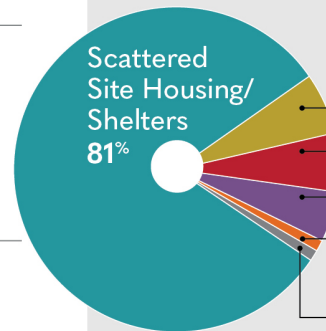
# Financials



**REVENUE AND SUPPORT**

- Permanent Housing ..... 7%
- Home Grant Programs . 3%
- Other Programs ..... 1%
- Support Services ..... 12%
- Fundraising ..... 0%

**Total Revenue and Support ..... \$33,511,782**



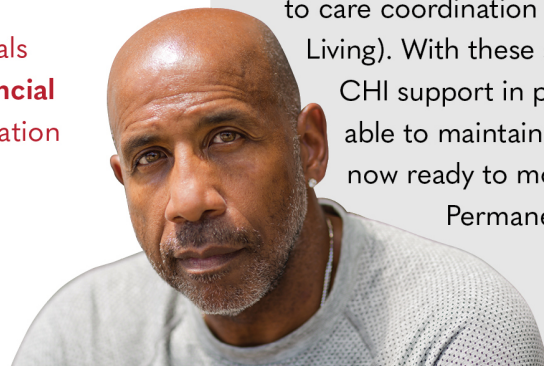
**EXPENSES**

- Government Contracts 6%
- PPP Loan ..... 6%
- Rental Income ..... 5%
- Contributions & Special Events ..... 1%
- Other ..... 1%

**Total Expenses ..... \$32,955,570**

**36% percent of people experiencing homelessness suffer from a chronic substance abuse problem, a severe mental illness, or both.** When James first came to one of CHI's temporary to permanent houses, he was struggling with addiction. CHI staff knew that treatment was necessary and gave him a warm hand-off to a treatment provider (Behavioral Enhancement and Substance Abuse Treatment), as well as

to care coordination services (Options for Living). With these services and other CHI support in place, James has been able to maintain his sobriety and is now ready to move to Supportive Permanent Housing.





## Community Housing Innovations

(CHI) provides shelter, as a temporary measure, for individuals and families who are homeless; as well as, programs and services for low and moderate income households. CHI manages **emergency shelters** as well as **transitional and supportive housing** for over 1,000 individuals per night. CHI also provides **permanent affordable housing** and partners with community-based organizations, government agencies, and private sector entities to develop and maintain properties. CHI operates a total of 255 locations consisting of shelters/emergency housing, affordable, supportive, and permanent housing. Of the 255 properties CHI owns 112.

In addition to ensuring that individuals and families are provided safe housing and supportive services, CHI runs a **Homeownership Program** to help people achieve the dream of homeownership—the stepping-stone to upward mobility and economic independence. CHI provides individuals and families with first-time homebuyer education, one-on-one counseling, and financial assistance to guide them through the home purchase process. Approximately 2,100 individuals have participated in CHI's **Homeownership Counseling, Education, and Grant Assistance Program**.

CHI also provides **Foreclosure Prevention Counseling** for homeowners experiencing financial distress. The goal of the program is to secure a loan modification thereby preventing potential homelessness. In addition, CHI offers **Eviction Prevention Services** to prevent eviction, one of the primary causes of homelessness.

CHI is expanding its homeownership, affordable housing and permanent housing portfolio and developing a new **Financial Literacy Program** in Long Island. In addition, CHI is working on expanding its **CHI Realty** entity, an independent brokerage that works to place homeless clients into permanent housing.



emergency shelters



transitional and supportive housing



permanent affordable housing



homeownership program



homeownership counseling, education, and grant assistance program



foreclosure prevention counseling



eviction prevention services



financial literacy program



CHI Realty



# Board

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CHAIRMAN

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Carolyn B. Stevens

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Linney Smith, CHIEF OPERATING OFFICER

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Kibby Samuel, DIRECTOR OF COMPLIANCE & QUALITY ASSURANCE

# Partners

## Partners

American Housing Corporation

Bank of America

BRI

Cigna

Citibank

Dutchess County DSS

Emigrant Bank

Empire State Supportive Housing Initiative (ESSHI)

EPIC

Equal Housing Opportunity

Evolve Bank & Trust

Freedom Mortgage

Health and Wellness Council of Long Island

HSBC

HUD - Housing Opportunities for Persons With AIDS (HOPWA)

Loan Depot

M&T Bank/Peoples United Bank (Recently Merged)

Marathon Development Group  
Nassau County DSS

Nationwide Mortgage Bankers

New York Homeowner Protection Program

New York State Office of Mental Health

New York State OTDA

Nonprofit Westchester

Orange County DSS

Putnam County Savings Bank

Ridgewood Savings Bank

Santander

SHNNY

Sterling National Bank/  
Webster Bank (Recently Merged)

Suffolk County DSS

Suffolk Federal Credit Union

U.S. Green Building Council  
Long Island Chapter

Wells Fargo

Westchester County DSS



## Locations

WESTCHESTER HQ

75 South Broadway  
Suite 340

White Plains, NY 10601

T (914) 683-1010

F (914) 683-6158

SUFFOLK

285 Sills Road

Building 16

East Patchogue, NY 11772

T (631) 475-6390

F (631) 475-6393

@communityhousinginnovations

@ChiPosts

@CHI\_Community