

Breaking the cycle of poverty through
housing and human services



Greetings

Dear Friends,

Whether you have supported Community Housing Innovations (CHI) for many years or are learning about our work for the first time, I thank you for your interest. For over thirty years, CHI has remained dedicated to the belief that every individual and family deserves access to safe, affordable housing and the supportive services necessary to thrive.

Each day, our team serves thousands of people across Westchester, Long Island, the Hudson Valley, and New York City. **CHI provides more than shelter. We offer a pathway to stability, independence, and a better future.** Our programs span emergency and transitional housing, supportive and permanent housing, homeownership assistance, eviction and foreclosure prevention, and financial literacy.

Our mission remains clear. **We will continue to expand our housing portfolio, grow our services, and develop new models to meet the evolving needs of the communities we serve.** CHI is actively increasing homeownership education and counseling, strengthening eviction and foreclosure prevention efforts, and exploring new opportunities to empower those most in need.

Housing stability lifts entire communities. When one family secures a safe and stable home, the positive impact extends far beyond their doorstep. Your continued support, partnership, and belief in our mission allow us to build that impact every day.

Thank you for standing with us. Together, we will continue to create housing, opportunity, and hope for all.

With sincere gratitude,



Ron Abad
CEO



"I genuinely appreciate everything CHI has done for me; I cherish the gifts and the warm welcome, and I am hopeful and excited for the memories I will make with my son in our new apartment."

KATHERINE GARCIA

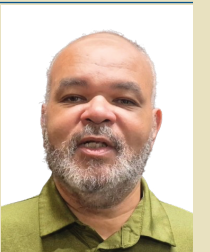
Success

Anton Kharchenko came to the United States in 2022 from Russia with his wife and two children. Mr. Kharchenko and his wife wanted the best for their children, and by the time they were placed in a CHI facility in the summer of 2023, their 9-year-old son was already enrolled in school in East Northport — a top school district in Suffolk County — and the family had doctors set up in Long Island. Mr. Kharchenko had to establish one year of residency before he could work and within two months of arriving at CHI, he secured a job as an Uber Eats driver. Mrs. Kharchenko stayed home with their 2-year-old daughter who was quickly enrolled in a pre-school program when she turned three.

In Russia, Mr. Kharchenko was a doctor, and Mrs. Kharchenko was a lawyer and interior designer, so they were no strangers to hard work and dedication. They were caring of each other, respectful to others, and conscientious. They complied with all the house rules, including monthly housing logs and shelter obligation payments. They even refused to use the air conditioning during the summer to conserve energy. In November 2024, just in time for the holidays, they moved into their new home in East Northport.



Philip Robinson was a resident at one of CHI's emergency housing programs for 10 months. During his stay, he expressed a strong desire for employment. With an associate degree in IT, Mr. Robinson was determined to start from the ground up and worked closely with the Social Service team to enhance his interview skills. Through his determination and cheerful outlook, he secured a position with CHI and moved out of the shelter. Mr. Robinson was promoted and keeps his sights on higher ground. His perseverance, work ethic, and humility make him a true success story. He has never forgotten where he came from, and his journey reflects the values of CHI in supporting individuals to achieve their housing and extended goals.



Katherine Garcia, a native New Yorker, ventured out to Florida with her 5-year-old son in search of a safer neighborhood. After three years on their own and feeling a bit nostalgic, Mrs. Garcia returned home to NYC. She and her son stayed with friends and family at first. When she started to feel like a burden, she entered the city's shelter system fully intending to get back on her feet. After a year in the shelter, she secured permanent housing in an affordable housing program managed by CHI, and walked into a fully furnished apartment in a newly constructed building.



Community Housing Innovations (CHI), founded in 1991, is a not-for-profit housing and human services organization serving Westchester, Long Island, Hudson Valley, and New York City. CHI's mission is to break the cycle of poverty by providing housing and human services that support social and economic independence. CHI believes quality, affordable housing provides a firm foundation for a prosperous life. CHI manages a diverse portfolio of programs and services including temporary, supportive, and permanent housing, homeownership assistance, financial literacy education and counseling, eviction and foreclosure prevention, and rental subsidy programs.

TEMPORARY HOUSING – SHELTER AND TRANSITIONAL HOUSING

CHI operates emergency housing programs throughout NYS that provide shelter and support services to assist residents build self-sufficiency and find permanent housing. New shelters are scheduled to open in 2026. CHI administers the Emergency Housing Assistance Program (EHAP) in Westchester, a transitional housing program helping high functioning families move one step closer to independent living.

SUPPORTIVE HOUSING

CHI manages supportive housing programs in Westchester for formerly homeless individuals with severe mental illness. Onsite case management services focus on housing stability and connecting tenants to health and social support networks in the community. New Supportive Housing programs are scheduled to open in 2026 and 2027.

PERMANENT HOUSING

CHI operates affordable housing programs for formerly homeless households in NYC, an innovative housing model that caps tenant rent payments at 30% of their household incomes. CHI also owns and manages open market housing units in Long Island and Hudson Valley and partners with community-based organizations and government agencies to provide support services and preserve long-term affordability.

RENTAL SUPPLEMENT PROGRAM (RSP)

CHI administers the Rental Supplement Program (RSP) in three counties, a NYS program that subsidizes rents for tenants paying 30% of their income towards rent.

HOMEOWNERSHIP

CHI operates a Homeownership Program to help people achieve the dream of owning a home – the stepping-stone to upward mobility and economic independence. CHI provides individuals and families with financial assistance, first-time homebuyer education, and one-on-one counseling to guide them through the home purchase process.

CHI's Financial Literacy Workshop program teaches effective money management and budgeting strategies grounded in knowledge and skills, informed decision-making, and access to resources to navigate economic challenges and achieve financial goals.

HOMELESS PREVENTION

CHI's Foreclosure Prevention Counseling assists homeowners experiencing financial distress secure loan modifications to preserve their homes. CHI also offers Eviction Prevention Services to help tenants keep their homes.

2023-2024 Data Snapshot

TEMPORARY HOUSING

3,132 units of **emergency/transitional housing** were provided to families or singles in need

10,993 households were served during this two-year period

PERMANENT HOUSING

944 formerly **homeless families** moved to permanent housing, offering stability and a myriad of supportive services

84 residents living in supportive housing

HOMEOWNERSHIP PROGRAMS

51 individuals attended **homebuyer orientations** on Long Island and in Westchester

120 individuals received counseling by **homeownership program**

17 homes were purchased with CHI down-payment assistance grants

267 homes were purchased through **education, counseling and grant assistance**

HOUSING STABILITY PROGRAMS

402 households were provided with **foreclosure prevention counseling**

416 individuals attended **Financial Literacy Education Sessions**



“Buying a home for the first time is both exciting and overwhelming, especially when you don’t know where to begin. CHI changed that for me. From the very first meeting, they offered more than just resources—they offered hope. The homeowner education class, financial management tools, the one-on-one counseling with Indhia, the guidance through every step of the process—it made something that once felt impossible, possible.”

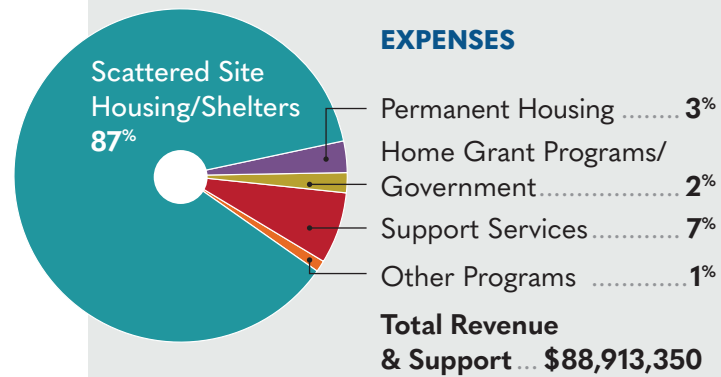
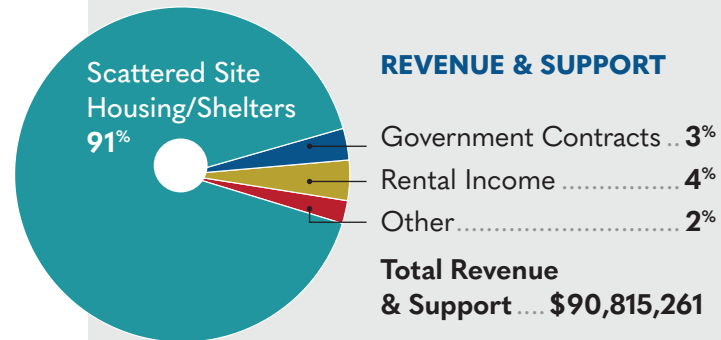
CHYNA HILL



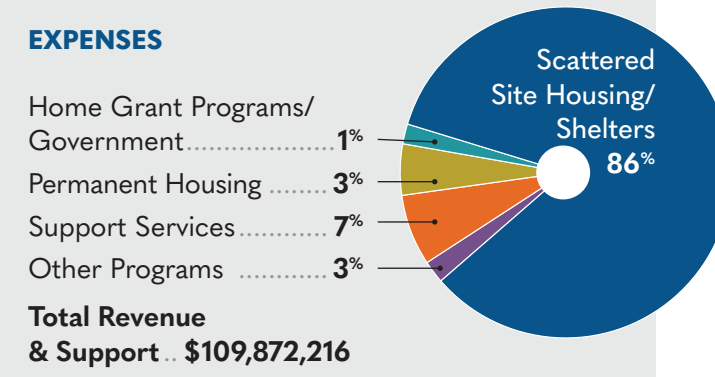
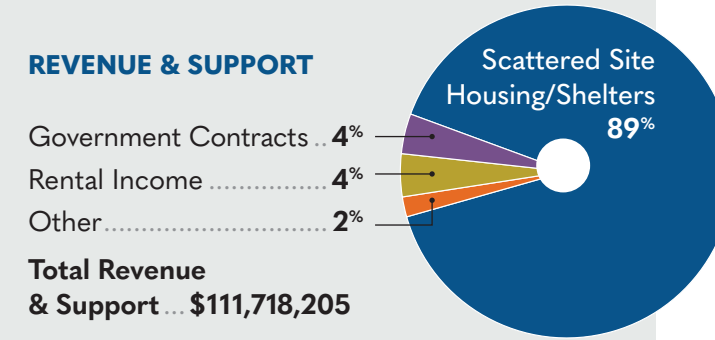


Financials

Community Housing Innovations, Inc.
FY 2023 Financial Report
January 1, 2023 - December 31, 2023



Community Housing Innovations, Inc.
FY 2024 Financial Report
January 1, 2024 - December 31, 2024



New Programs

Between January - September 2023, CHI opened five emergency housing shelters for families with children and one emergency housing shelter for single men in NYC. CHI opened another emergency housing shelter for single men in the summer of 2024.

In the summer of 2023, CHI launched an innovative affordable housing program for formerly homeless households in NYC where rent payments were capped at 30% of household incomes.

In the summer of 2024, CHI implemented two additional Rental Supplement Programs on Long Island to provide rental subsidies to formerly homeless families.



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

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Alaina Thaler, EXECUTIVE ASSISTANT TO THE CEO & COMMUNICATIONS MANAGER

Executive Leadership

Nicole Falkman, SENIOR VICE PRESIDENT OF HOUSING
Nikia Hughes-Cousins, SENIOR VICE PRESIDENT OF HOUSING
Fanta Solly, VICE PRESIDENT OF HOUSING
Deborah Anderson, VICE PRESIDENT OF HOUSING
Savitri Choon, ASSISTANT VICE PRESIDENT OF HOUSING
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Sherranda Harris, CONTROLLER

Partners

Partners

American Housing Corporation
Association of Development Officers
BRI
Chase
Cigna
Citibank
Citizens Bank
Dutchess County DSS
Emigrant Bank
Empire State Supportive Housing Initiative (ESSHI)
Hudson Valley Credit Union
Empire Justice Center
EPIC
Equal Housing Opportunity
Family Residences & Essential Enterprises
Feeding Westchester
Health and Wellness Council of Long Island
HUD - Housing Opportunities for Persons With AIDS (HOPWA)
Hudson Gateway Association of REALTORS
Human Services Council
KeyBank

Leviticus Fund
M & T Bank
Marathon Development Group
NAMI
Nassau County DSS
National Community Reinvestment Coalition
New Rochelle YMCA
New York City DHS/HRA
New York Homeowner Protection Program
New York State Affordable Housing Corporation
New York State Office of Mental Health
New York State OTDA
Nonprofit Westchester
NYS Homes & Community Renewal
Orange County DSS
Pro Bono Partnership
Ridgewood Savings Bank
Suffolk County DSS
Sustainable Westchester
Thursday's Child
United Way of Westchester
U.S. Green Building Council Long Island Chapter
Webster Bank
Westchester County DSS
William George Agency



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