A Message from the President

The community continually committed themselves to learning what the apostles taught them, gathering for fellowship, breaking bread, and praying ... There was an intense sense of togetherness among all who believed; they shared all their material possessions in trust ... and used the money to help everyone in need ... Day after day the Lord added to their number everyone who was experiencing liberation.

Acts 2: 42-47

As Habitat for Humanity strives as an enterprise to grow and realize our transformative vision for mankind, it is imperative that we remain rooted in the soil from which our core tenets and values first sprang.

Habitat for Humanity was born on Koinonia Farm outside of Americus, Georgia in 1942. Our founders could not have chosen a more apt name for the place where we would sow the tenacious seeds of our organization. Koinonia is a Greek term commonly understood to mean fellowship or intimate spiritual communion, commitment, and community.

Now, as the need for housing solutions increases exponentially in New York State and worldwide, it is of the utmost importance that we reaffirm our commitment to community. Now, we must come together in order to grow and serve as one body.

As we work to create transformative impact, we must remember and continue to:

• Minister to low-income families through the creation of affordable housing units;
• Nurture our sense of fellowship as a NYS Habitat community;
• Commit to organizational growth with Christ’s love at its center.

It is only through fellowship and growth in God’s love that can we attain: A world where everyone has a decent place to live.

Judith Nelson
President & CEO
Our Vision

Highlights & Achievements

Moving Forward

Financials

Habitat for Humanity of New York State, Inc. works in partnership with Habitat Affiliates across New York State. Together, we serve families in need of safe, decent, and affordable housing solutions, and build homes, communities, and hope.
Our Vision

Our History
Habitat for Humanity of New York State, Inc. (HFH-NYS) was founded in 2006 by New York State Affiliates that recognized the need for a centralized office to magnify the collective efforts of Habitat for Humanity in New York. These affiliates believed that a state organization could help to advance Habitat’s mission and vision in New York.

Our Purpose
Like all Habitat Affiliates, HFH-NYS’ mission is: Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities, and hope. To fulfill the mission and vision of Habitat for Humanity, HFH-NYS is committed to partnering with Habitat Affiliates and HFHI. Through partnership, HFH-NYS enhances the effectiveness of all 53 NYS Habitat Affiliates by providing training and technical assistance, resource development, advocacy, and disaster preparedness.

Training & Technical Assistance
Training and technical assistance are key components of growth, impact, and sustainability. In order to meet the broad learning needs of NYS Affiliates, HFH-NYS provides targeted training opportunities that include:
- Affiliates Building Leadership & Excellence (ABLE) Conference
- Learning Symposia
- Capacity Building Series

The training and technical assistance opportunities offered by our organization impacts local affiliates by:
- Supporting growth in infrastructure;
- Promoting a culture dedicated to learning; and
- Building a statewide community committed to excellence.

Resource Development
Resource development plays a critical role in organizational growth; thus is a major pillar in HFH-NYS’ scope of services. As a state organization, HFH-NYS has the ability to foster cooperation between affiliates in order to access large-scale grant programs and funding. These resources can be used to spur production and growth for a greater number of affiliates—particularly smaller affiliates that may not be able to obtain these resources on their own.
Our Vision Continued

Advocacy
Habitat must never lose sight of its fundamental purpose: to serve families in need by providing affordable housing solutions. With one voice, Habitat for Humanity must speak on behalf of those who are least among us in order to create meaningful and lasting change in New York State and worldwide. To support this, HFH-NYS dedicates itself to advancing advocacy in our state. Our office is responsible for:

- Establishing a statewide agenda;
- Mobilizing local affiliates and coordinating statewide advocacy efforts; and
- Helping advocates educate elected officials on housing-related issues.

Disaster Preparedness
Through its centralized office, HFH-NYS is responsible for overseeing the New York State Habitat Disaster Plan. It includes pre-identified communication pathways, organizational structures, and resources that can be utilized in the event of an emergency or natural disaster.

Our Future
In order to advance our entire enterprise, we must reaffirm our Christian roots, commit to the tenets of our organization, and incorporate both into our daily work.

As the affordable housing landscape continues to shift and the need for housing increases exponentially, we must prayerfully commit to a true attitude of service and partnership with one another. We must continue to build and rehabilitate more affordable homes, revitalize communities, support the work of our neighbors, and act as catalysts for change in New York and abroad.
Achievements & Highlights

Our Goal: Creating a Pathway to Sustainability

Our chief objective as a state organization is to create a pathway to sustainability for all NYS Habitat Affiliates. Regardless of the size or scope of an organization, three critical concepts shape the path to sustainability. They are:

1.Igniting passion for our organization’s mission;
2. Cultivating strong, organizational infrastructure; and
3. Developing adequate affiliate resources.

In the following pages, there are several examples of measurable impact and sustainability that are occurring as a result of partnerships between HFH-NYS, NYS Habitat Affiliates, and HFHI.

Leadership: Growth in Commitment to Mission

To be successful in our mission, it is critical that we grow the number of passionate, visionary leaders who will work to advance our collective enterprise. Since our affiliation as a state organization, the number of NYS Affiliate Executive Directors has grown significantly. In 2007, there were nine Executive Directors statewide. By the end of 2014, New York had 23 Executive Directors—representing a 155% increase over seven years.

Although HFH-NYS is not responsible for all of this growth in leadership, our organization worked directly with six affiliates and prepared them to hire Executive Directors through its Capacity Building Series—representing nearly half of the growth during this period. Furthermore, we were also able to facilitate conditions that are a function of growth in leadership, namely: 1. Increase in Resources; 2. Solid and Centralized Infrastructure; and 3. Community.
Achievements & Highlights

Resource Development: Growth in Capacity & Organizational Development

Affordable Housing Corporation (AHC)
Between 2008 and 2014, HFH-NYS’ Affordable Housing Corporation (AHC) grant program experienced significant growth in affiliate participation and homes supported.

Growth in Affiliate Participation

<table>
<thead>
<tr>
<th>Year</th>
<th>08</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>(14)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4</td>
<td>9</td>
<td>9</td>
<td>12</td>
<td>12</td>
<td>17</td>
<td>19</td>
</tr>
</tbody>
</table>

Growth in Homes Supported

<table>
<thead>
<tr>
<th>Year</th>
<th>08</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>(14)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>21</td>
<td>21</td>
<td>19</td>
<td>41</td>
<td>42</td>
<td>46</td>
<td>45</td>
</tr>
</tbody>
</table>

Note: HFH-NYS submitted its statewide 2014 AHC Application, and the grant award is pending approval.

To date, HFH-NYS and NYS Affiliates have built a total of 190 homes with the support of AHC funds. In seven years, the number of homes supported by HFH-NYS’ AHC funds increased from 21 houses in 2008 to 46 in 2013, representing a 119% increase. Additionally, affiliate participation increased 325%—beginning with four affiliates in 2008 and increasing to 17 affiliates in 2013.

Through its administration of its AHC program, HFH-NYS has helped pass more the $5 million through to NYS Affiliates since 2008.
Achievements & Highlights

Resource Development: Growth in Capacity & Organizational Development Cont’d
National Service Programs
HFH-NYS and HFHI partner with the Corporation for National and Community Service (CNCS) to engage
talented and passionate individuals to serve in AmeriCorps positions at local NYS Habitat Affiliates. These
AmeriCorps volunteers serve in a variety of roles that enable local affiliates to build their organizational
capacity and sustainability.

Growth in National Service Members in New York State

Growth in the number of national service members is significant for several reasons. First, it indicates that more
NYS Affiliates have full-time staff members to meet CNCS program requirements and support member service.
This graph also implies that national service members are positively impacting their host-site affiliates by
increasing the number of volunteers they engage, by boosting construction efforts, and by building infrastructure
and resources. Their impact, in turn, contributes to overall growth in capacity and sustainability of affiliates.

Recognizing the value of CNCS’ programs, our office has worked with HFHI representatives to assure that,
regardless of which agency administers an AmeriCorps or VISTA program, NYS Affiliates will have maximum
access national service members. Beginning in 2013, HFH-NYS collaborated with HFHI to place national
service members at NYS Affiliates.
Achievements & Highlights

Training & Technical Assistance:
Growth in Community, Expertise & Efficacy
Mortgage Regulation Guidance
For over a year, HFH-NYS collaborated with HFHI legal experts and other state organizations to develop a comprehensive strategy in order to assist local affiliates in understanding and complying with the Consumer Financial Protection Bureau (CFPB) and new mortgage regulations. The result of these efforts was twofold. New York was the first state to present its CFPB Symposium, and our model has now been implemented in other states nationwide. We also unveiled Part II of the Home Sales Companion, a web-based tool kit to support affiliate mortgage compliance.

Rural Community Development Initiative (RCDI)
The Rural Community Development Initiative (RCDI) is a United States Department of Agriculture (USDA) program that aims at building the capacity of rural nonprofit organizations throughout New York State. It allows HFH-NYS to focus on rural affiliate growth and prioritize training, community, leadership, and excellence.

Capacity Building Series
HFH-NYS hosted a third round of its Capacity Building Series in 2014. The purpose of this series is to rigorously focus on growing organizational leadership and infrastructure. All three affiliates who participated in the last round now have full-time Executive Directors.

ABLE
To support critical learning needs, HFH-NYS offered two professional certification courses at the 2014 Affiliates Building Leadership & Excellence (ABLE) Conference: Occupational Safety & Health Administration’s (OSHA) Competent Person Safety Certification, and HFHI’s new Volunteer Management Certification. Additionally, registrations increased 37% from the previous year.

Highlights
New Faces
HFH-NYS welcomes this year’s new Executive Directors:

Christine LaValle
Ulster County HFH

Sara Liu
Chemung County HFH

John Scharf
HFH of Schenectady County

Michael VerSchneider
Rockland County HFH

Kate Whitlock
HFH Buffalo

HFH-NYS also welcomes its three new Board Members:

Kevin Centore, Treasurer
Firley, Moran, Freer & Eassa, CPA, P.C.
Staff Accountant

Eleanor Ciccheri
Food Bank of Southern Tier
Director of Resource Development
Indiana University
Lilly Family School of Philanthropy
Adjunct Faculty

Jennifer Stevenson
Blue Heron Realty
Broker/Owner
Moving Forward in 2015

Mortgage Origination Compliance
Our work last year in assisting affiliates to prepare for the changes in the legal landscape and providing tools to assure compliance is just the beginning of the journey to achieving industry standards in our origination programs. HFH-NYS will continue our training programs to assist affiliates during this transition as well as to identify additional services and tools to assure effective implementation.

200 x 2020 Campaign
The 200 x 2020 Campaign challenges New York State Habitat Affiliates to increase their collective capacity to build 200 homes per year by the year 2020. Many NYS Affiliates have already pledged their contribution toward the campaign; however, given the dire housing situation, we need more partners to make a pledge. Moving forward in 2015, HFH-NYS will continue to encourage pledges, identify as well as develop resources that help NYS Habitat Affiliates meet their production goal.

200 x 2020 Campaign Affiliate Pledge List

- Broome County
  - Buffalo
- Champlain Valley
- Chautauqua Area
- Chemung County
- Columbia County
- Dutchess County
- Flower City
- Genesee County
- Livingston County
  - Greater Newburgh
  - North Country
- Ontario County
  - Seneca County
- SE Steuben County
- Thousand Islands Area
- Tompkins-Cortland
  - Ulster County

What will your affiliate’s 200 x 2020 Campaign Pledge be?

Rural Community Development Initiative (RCDI)
As HFH-NYS’ progresses toward its RCDI program goals, we will continue to identify needs and pilot new initiatives. In turn, they will be moved forward to the broader community and include:

- Comprehensive Policy Portfolio
- Affiliate Ambassadors
- Increased Training Opportunities
Moving Forward in 2015

Growth & Learning Opportunities

NYS Regional Trainings
In order to facilitate a culture of learning, partnership, and growth while broadening access to new opportunities, HFH-NYS will facilitate a series of regional trainings beginning in 2015.

ABWK Learning Exchange
HFH-NYS is partnering with HFHI’s A Brush with Kindness (ABWK) and Home Preservation experts to host an ABWK Learning Exchange to support affiliate program expansion.

Finances for the Non-Financial Manager
This summer, HFH-NYS will be hosting a day-long learning event called: Financials for the Non-Financial Manager. It will cover basic concepts of non-profit financial management.

2015 ABLE Conference
The 2015 ABLE Conference theme is “Imagine” and is inspired by Lewis Carroll’s: Alice in Wonderland.

Web-Based Learning
In order to increase access to essential information and support independent learning, HFH-NYS is exploring web-based learning solutions for NYS Affiliates.

Advocacy
Building more affordable housing units is one critical way to address housing needs in New York State. However, it is not enough. As social ills related to shelter compound, we must pursue other strategies to affect transformative change.

We must advocate. We must raise our voice for those who cannot in order to change the policies and systems that perpetuate injustice. In recognition of:

- Our moral commitment to serve the least among us with Christ-like love, and
- Our understanding that truly effective nonprofit organizations both serve and advocate

HFH-NYS will craft a comprehensive advocacy agenda and share it with NYS elected officials at Advocacy in Albany in April.

Together, our miniscule efforts can be multiplied to accomplish the magnificent for New York State.
# Financials

## 2013 - 2014 Financials

<table>
<thead>
<tr>
<th></th>
<th>Revenue</th>
<th>Direct Resources to Affiliates</th>
<th>Operating Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTRACT PROGRAMS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AHC Grant</td>
<td>1,010,550</td>
<td>847,000</td>
<td>79,616 (8%)*</td>
</tr>
<tr>
<td>AmeriCorps</td>
<td>440,553</td>
<td>310,944</td>
<td>46,475 (11%)*</td>
</tr>
<tr>
<td><strong>OTHER PROGRAMS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conferences</td>
<td>30,202</td>
<td>-</td>
<td>54,736</td>
</tr>
<tr>
<td>Training &amp; Technical</td>
<td>3,534</td>
<td>-</td>
<td>31,215</td>
</tr>
<tr>
<td>Tithe</td>
<td>-</td>
<td>-</td>
<td>5,065</td>
</tr>
<tr>
<td><strong>NON-PROGRAM</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affiliate Support</td>
<td>43,400</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Donations &amp; Other</td>
<td>17,710</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Administration</td>
<td>-</td>
<td>-</td>
<td>215,606 (14%)**</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>1,545,949</td>
<td>1,157,944</td>
<td>432,713</td>
</tr>
</tbody>
</table>

* = Percent of Program Revenue  ** = Percent of Total Revenue

## Expense by Revenue Source

![Chart showing expense by revenue source]
Once contract revenue passes on directly to NYS Affiliates, the residual revenue is used to support HFH-NYS programming. This is demonstrated in the bar graph below.

Non-contract revenue is dedicated to, but cannot cover the costs, of training and the following services:

**Tools & Technical Assistance**
- Mortgage Documents
- Mortgage Origination Checklists
- Mortgage Portfolio Analysis
- Credit Review
- Criminal Background Checks
- Accounting & Other Professional Support
- Phone & Website Support

**Training**
- Annual ABLE Conference
- Symposia
- Capacity Building Series
- Board Development Training
- On-Site Training Programs

**And...**
- Advocacy
- Disaster Preparedness
- Tithe
## Supporting Affiliates

<table>
<thead>
<tr>
<th>Adirondack HFH</th>
<th>HFH of Fulton County</th>
<th>Raquette Valley HFH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broome County HFH</td>
<td>HFH of Genesee County</td>
<td>Rockland County HFH</td>
</tr>
<tr>
<td>HFH Buffalo</td>
<td>Herkimer County HFH</td>
<td>HFH of Seneca County</td>
</tr>
<tr>
<td>Cayuga County HFH</td>
<td>Livingston County HFH</td>
<td>SE Steuben County HFH</td>
</tr>
<tr>
<td>Champlain Valley HFH</td>
<td>Madison County HFH</td>
<td>HFH of Suffolk</td>
</tr>
<tr>
<td>Chautauqua Area HFH</td>
<td>HFH of Greater Newburgh</td>
<td>Sullivan County HFH</td>
</tr>
<tr>
<td>Chemung County HFH</td>
<td>Niagara Area HFH</td>
<td>Syracuse HFH</td>
</tr>
<tr>
<td>Columbia County HFH</td>
<td>North Country HFH</td>
<td>Thousand Islands Area HFH</td>
</tr>
<tr>
<td>Delaware County HFH</td>
<td>Oneida County HFH</td>
<td>HFH of Tompkins &amp; Cortland Counties</td>
</tr>
<tr>
<td>HFH of Dutchess County</td>
<td>HFH of Ontario County</td>
<td>Ulster County HFH</td>
</tr>
<tr>
<td>Flower City HFH</td>
<td>Orleans HFH</td>
<td>HFH of Wayne County</td>
</tr>
</tbody>
</table>

Thank you to all of the NYS Habitat Affiliates that served on the Affiliate Council in 2014. Supporting Affiliates are entitled to serve on the Affiliate Council in 2015. If you are interested, please contact HFH-NYS at 607.748.4138 for details.

“In your name, we will work to foster integrity with our people-to-people partnerships ... [We] will disciple others – regardless of race, nationality, religion or socioeconomic status – to work together for the good of all; so that everyone can unite behind serving those in need within your communities.”

-Kingdom Building for the 21st Century: Voices from the Soul of Habitat for Humanity, Mission Principle #4
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NYS Builders Association
Executive Vice President

Laurie Couture, Vice-Chairman
Integral/One Network Solutions, LLC
Account Executive

Joan Spilman, Secretary
US Dept. of Housing & Urban Development
Field Office Director

Kevin Centore, Treasurer
Firley, Moran, Freer & Eassa, CPA, P.C.
Staff Accountant

Eleanor Cicerchi
Food Bank of Southern Tier
Director of Resource Development
Indiana University
Lilly Family School of Philanthropy
Adjunct Faculty

Daniel Hartnett
Berkshire Hathaway HomeServices CNY Realty
Broker/Owner

Amy Herlehy
RBS Citizens
Senior Vice President

Antonios Kireopoulos
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Associate General Secretary
Faith & Order and Interfaith Relations

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Home HeadQuarters, Inc.
Executive Director

Greg Rinckey
Tully Rinckey Law Firm
Managing Partner

Jacqueline Rose
National Association of Realtors
Housing Opportunities Committee

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Christina Rizzo Di Stefano
Director, Training & Development

Valerie Sherwood
Director, Capacity Building

Carrie Tocheny
Office Manager

Mary Vivona
Director, Grant Programs

A Special Thanks!

HFH-NYS would like to thank all of our partners who helped contribute to our collective impact and advanced Habitat’s mission in New York State.
What will we build next?