



2008 Annual Report

Hudson River Housing, Inc.

staying the course

a message from the president and executive director



First and foremost, we must recognize our outstanding board of directors and staff, who continue to be the heart and soul of this organization. We would like to thank our board, which is successfully guiding us through the current economic downturn, and our exceptional staff, who have proven time and time again that they are willing to do whatever it takes to make this organization not only run, but grow, strengthen and improve, despite sometimes difficult conditions.

HRH has not been immune to the recession. However, our strong relationships with our partners and our history of success mean that as a whole, we are well-positioned to deal with the current economic situation, and respond to what may lie ahead. As a result, as we look back over 2008, we find HRH to be a stronger organization than before. We are more efficient, we have created new programs and initiatives to meet both internal and external needs, and we continue to set our sights on the horizon without losing focus of the ground beneath our feet.

We have been lucky to be able to add new staff, and promote several other from within, enabling us to expand our capacity in key areas. We have also reorganized and streamlined several departments within the agency, making us more efficient. We have invested in our capital plant, upgrading our infrastructure to ensure our facilities are operating smoothly. We have launched a green initiative to help us conserve energy and reduce waste. HRH is committed to greening our operations, including our development projects. We are actively pursuing partnerships and funding opportunities that will allow us to be on the cutting edge of green development in affordable housing.

We continue to strive to find new ways to meet the needs of those in our community. This year, we made a significant change to DCCH, our emergency overnight shelter, renovating the shelter's home at Hillcrest House to allow for all sixty beds to be located in one place. We are also moving closer to constructing a new home for the River Haven Shelter on Thompson Street, which will provide staff and youth with updated, more spacious quarters, including a room reserved for a parenting teen. This year, we celebrated the opening of Cannon Street Senior Housing, bringing 40 units of affordable housing for seniors to the heart of downtown Poughkeepsie, and providing a new option for those seeking quality, dignified housing. We also celebrated our collaboration with the New Directions YouthBuild Partnership, part of Nubian Directions II, Inc. and the rehabilitation of 60 Catharine Street. With the help of several teams of students intent on learning the construction trade, we have successfully transformed this vacant building into six units of affordable housing.

In light of the housing crisis, we expanded our services at the NeighborWorks HomeOwnership Center to address the incredible need for foreclosure prevention counseling. In October, HRH launched Hudson Valley Foreclosure Prevention Services, a four-county initiative in partnership with RUPCO and Legal Services of the Hudson Valley, that provides free counseling and loss mitigation services to households throughout Dutchess, Orange, Ulster and Sullivan Counties. We already have nearly 400 active customers through this program. We are addressing the foreclosure crisis through our development work as well, seeking to receive funding through the 2008 Economic Recovery Act, and positioning ourselves to take advantage of any additional opportunities that may become available as the President Obama's administration moves into full swing.

Finally, we would be remiss in not mentioning that HRH was the recipient of a 2008 Eleanor Roosevelt Valkill Medal. This prestigious award is given annually to individuals, and rarely to organizations, that exemplify Mrs. Roosevelt's humanitarian spirit and human rights activism. This year, the Val-Kill Medals had special significance, as 2008 marked the 60th Anniversary of the passage of the Universal Declaration of Human Rights. And now, as we turn to face 2009, we can feel confident that we will continue to be a strong organization, not only internally, but also in the community. We will, like every person and business in this nation, have to make some changes and sacrifices. While we will not forgo providing any of the primary services we have in the past, we must look for new opportunities to use our strengths and skills to serve the community. We will continue to need your support. As we foresee more challenges ahead, we appeal to you to continue to join with us as we move forward.

A handwritten signature in black ink that reads "May Mamiya". The signature is fluid and cursive, with a long horizontal line extending to the right.

May Mamiya, President

A handwritten signature in black ink that reads "Gail V. Webster". The signature is cursive and somewhat stylized.

Gail V. Webster, Executive Director

Our Mission:

Hudson River Housing, Inc. (HRH) is a Neighborhood Preservation Company, Community Housing Development Organization and NeighborWorks America organization that develops, rehabilitates, and operates emergency, transitional and permanent housing for low income and homeless families and individuals in Dutchess County. In addition to housing, HRH provides supportive services intended to aid residents in achieving and maintaining stable and long-term housing, in increasing their skills levels and in gaining more influence over their lives.

Our Guiding Principles:

Outcomes for People and Communities

In accordance with our mission and vision, HRH has identified the following organizational outcomes that guide the whole of our work:

- Increase the availability of affordable rental and homeownership housing for low- and moderate-income households in our region.
- Ensure that quality and affordable housing stock exists in our region for the long-term.
- Contribute to the stabilization of families and neighborhoods in our region by creating and facilitating access to opportunities for families to move from rental housing to homeowner housing, and maintain that housing.
- Reduce the devastating consequences of homelessness experienced by those directly impacted, as well as by the community as a whole.

Our Vision:

Housing will be seen as a basic human right that should be available to all, regardless of income, family makeup, physical or mental health issues, or any other defining factors. As a result, all inhabitants of our region will have access to decent, cost-appropriate housing that meets their needs. Communities, including their residents and governing bodies, will value attractive, affordable, and well-designed housing and neighborhoods as essential to everyday life.

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Family & Adult Services

Emergency Housing

After-Hours Emergency Placement

Dutchess County Coalition for the Homeless

Transitional Housing

Hudson River Lodging

Hillcrest House

LaGrange House

Supported Permanent Housing

Shelter Plus Care

COACH

Maximize

Special Unit Beds

Partnership for Permanent Housing

Non-Residential Services

Follow-Through Program

Youth Services

Emergency Housing

River Haven Shelter

Transitional Housing

River Haven Transitional Living

Supported Permanent Housing

Home Base I & II

Non-Residential Services

River Haven Independent Living

Excel

Street Outreach

**Housing with compassion ...
Development with vision.**

Housing Development

Property Rehabilitation & New Construction

Multifamily Rental Housing

Single and Two Family Homes

Historic Preservation

Property & Asset Management

Workforce Rental Opportunities

Harlow Row

Garden Street

Townhouses

60 Catharine Street

Senior Housing

Cannon Street Senior Housing

Maybrook Gardens

Homeownership & Education

NeighborWorks® HomeOwnership Center of
Dutchess County

Homebuyer Education

Foreclosure Intervention

Inclusionary Housing

Credit Building

Financial Literacy Education

Landlord Training

Community Development

New York Main Street Program

Anchor-Based Neighborhood Revitalization

Services Provided 2008

Family & Adult Services

Emergency Housing

- 999 individuals provided with shelter

Transitional Housing

- 180 individuals and families housed

Supported Permanent Housing

- 35 households assisted

Non-residential services

- 10 households received services

Youth Services

Emergency Housing

- 97 youth provided with shelter

Transitional Housing

- 19 young adults housed

Supported Permanent Housing

- 21 households assisted

Non-residential Services

- 208 households received services

Property Management

Residential Units

- 453 units managed

Commercial Units

- 9 units managed

Housing Development

Units Developed

- Managed \$25,068,920 in public and private funds
- 142 rental units created

Units in Pipeline

- 12 homeowner units
- 7 rental units
- 15 emergency beds

HomeOwnership & Education

Counseling and Education

- 1,086 hours of services provided
- 65 graduates of The Home Club

First-Time Homebuyers

- 40 household closed on a home

Foreclosure Prevention

- 338 households counseled
- 35 foreclosures prevented

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“Every night at the homeless shelter, guests bring stories of homelessness. I tell them, “I know what you are going through, I feel your pain, because I have been where you are.” I want them to know that there is life after homelessness. You can go on and make a better life than the one you had.”

Chris Canale



“I went into the office, and HRH staff shook my hand and said, ‘Congratulations, you have your apartment.’ I was the first tenant to get a key. I can’t tell you how much I love my apartment. Living here gives me such security.”

Ruth Jones



“Getting a room at Hillcrest House was such a blessing. I used my time there as a foundation to start getting my life back on track again.”

Clarice Parker



“Having never bought a house, I realized early on how daunting the process of buying a home can be. The monthly training taught me how to buy a home responsibly and put me in touch with trusted industry professionals. HRH was there to calm my fears, answer my questions and help me draw up a financial plan that facilitated the process.”

Mara Kane



January - HRH continued to expand its commitment to offering high-quality permanent housing with supportive services to special needs populations with the introduction of the Partnership for Permanent Housing and Special Unit Beds, offering up to 12 additional units of housing throughout Dutchess County.

February - HRH launched a diversity initiative to increase communication around various issues of diversity throughout the agency.



March - On March 13, 2008 HRH hosted its 2nd Annual Wind Chill Dinner at the Culinary Institute of America to raise money for the Wind Chill Fund, which supports operations of the DCCH overnight shelter. The dinner raised a record-breaking \$3,847.

April - Ed Murphy, HRH's Associate Executive Director for Real Estate Development, was a featured panelist at the New York Conference of Mayor's Main Street Economic Development Forum, providing attendees with information on Main Street redevelopment from the perspective of a nonprofit developer.



May - Hudson River Lodging, HRH's largest site, unveiled impressive building updates, with a redesigned lobby, revamped case managers' offices, refinished parking lot, and updates to all guest rooms.

HRH launched a green initiative throughout the agency, focusing on greening our internal and external operations.



June - HRH celebrated the 25th Annual National NeighborWorks Week with a series of open houses at HRH's projects in the Upper Mill Street neighborhood, including the River Haven Shelter, the Administrative Offices, River Haven TLC/IL, and the NeighborWorks HomeOwnership Center of Dutchess County. An open house at 60 Catharine Street was the featured event, showcasing the rehabilitation of this 100--year-old six unit structure. The project was completed in collaboration with students from YouthBuild, several of whom were on hand to share their experiences helping build homeless housing.

DCCH held an open house on June 17, 2008 to showcase the newly expanded overnight shelter. The new shelter now has 60 beds, up from 12, and features and new dining area for guests.



HRH helped kick off the Pattern for Progress "Housing the Hudson Valley" Conference on Affordable and Workforce Housing. Ed Murphy, HRH's Associate Executive Director for Real Estate Development provided the day's first remarks, reflecting on the astounding changes that have taken place in the housing market in the past year, and their effect on the state of affordable housing in our area.



July - HRH held the 16th Annual Rooftime Volleyball Tournament, with enormous help from the tournament's volunteer coordinators Shari Wingard and Stephen Anania. 276 volleyball enthusiasts showed up at Oakwood Friends School on one of the hottest weekends of the year, helping raise a record-breaking \$8,127.

August - HRH celebrated a landmark this month - the 500th closing by a first-time homebuyer who has utilized our homebuyer education programs.

HRH began its second City of Poughkeepsie Main Street Program initiative, receiving \$200,000 from the New York Main Street program to help property owners undertake building and façade renovations in the Upper Mill Street National Historic District.

September - HRH held the 15th Annual Evening by the Hudson fundraiser on September 18, 2008, raising a record-breaking \$32,000. During the event, HRH provided long-time supporters Bernadette Barrett and her late husband John Lubber with a special honor—the wing of Hillcrest House that houses the DCCH shelter will now be known as the Barrett-Luber Wing.

HRH was asked to serve on the National HomeOwnership Center Advisory Committee through NeighborWorks America. The Committee advises and counsels NeighborWorks America to ensure NeighborWorks HomeOwnership Centers are providing the highest quality services in the homebuyer education industry.

October - HRH received an extraordinary honor this month - we were the recipient of a 2008 Eleanor Roosevelt Val-kill Medal. The award is presented annually to individuals or organizations that exemplify Mrs. Roosevelt's humanitarian spirit and human rights activism. HRH now shares a page in history which such noted leaders as Christopher Reeve, Barbara Jordan, Hillary Rodham Clinton, and many others.

HRH held a ribbon cutting ceremony at our latest project, Cannon Street Senior Housing. US Congressman Maurice Hinchey and others helped HRH unveil the state-of-the-art apartment complex, which provides 40 units of quality affordable housing for adults 55 and older.

HRH launched its new foreclosure intervention initiative, Hudson Valley Foreclosure Prevention Services, which will provide foreclosure prevention counseling and loss mitigation services throughout Dutchess, Ulster, Orange, and Sullivan Counties. Over 1,000 homeowners are expected to be helped over the next two years.

November - In recognition of National Runaway and Homeless Youth Prevention Awareness Month, River Haven youth and staff took to the streets to talk about their experiences and help that is available. The NYS Bridge Authority lit the Mid-Hudson Bridge in green lights (the initiative's official color); youth joined teens partying at Intrigue Nightclub to pass out information about River Haven; and the River Haven Youth Writer's Guild shared their poetry at an open mike night hosted by the Muddy Cup. On November 14th, River Haven was honored as Organization of the Year by the local chapter of the Omega Psi Phi Fraternity.

December - HRH partnered with Rhinebeck Savings Bank on a holiday food drive for families of our permanent housing programs, and we joined with One Warm Coat (sponsored by Burlington Coat Drive and Good Morning America) as the recipient of over 100 donated coats for our clients.

HRH received a record-breaking 50 media hits, recognizing the work done by programs throughout the agency in newspaper, magazines, websites, radio and television.



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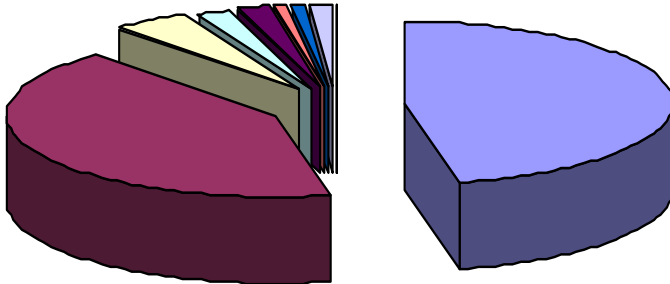
2008 agency financials

Balance Sheet

Assets	2008	2007
<u>Current Assets</u>		
Cash & Cash Equivalents	\$ 355,914	\$ 539,173
Investments	\$ 1,583,716	\$ 1,268,906
Receivables	\$ 1,631,690	\$ 1,585,795
Other Current Assets	\$ 489,255	\$ 258,700
Total Current Assets	\$ 4,060,575	\$ 3,652,574
<u>Fixed Assets</u>		
Construction in Progress	\$ 745,561	\$ 523,203
Land, Buildings & Equipment (net of accumulated depreciation)	\$ 8,532,534	\$ 8,678,497
Total Fixed Assets	\$ 9,278,095	\$ 9,201,700
<u>Other Assets</u>	\$ 3,177,648	\$ 3,862,015
Total Assets	\$16,516,317	\$ 16,716,290
Liabilities & Net Assets		
<u>Current Liabilities</u>		
Deferred Revenues	\$ 887,467	\$ 1,064,255
Loans Payable	\$ 702,220	\$ 688,167
Other Liabilities	\$ 446,436	\$ 352,244
Total Current Liabilities	\$ 2,036,123	\$ 2,104,666
<u>Long Term Liabilities</u>		
Mortgages Payable	\$ 5,430,111	\$ 5,551,591
Total Long Term Liabilities	\$ 5,430,111	\$ 5,551,591
<u>Net Assets</u>	\$ 9,050,083	\$ 9,060,033
Total Liabilities & Net Assets	\$16,516,317	\$ 16,716,290

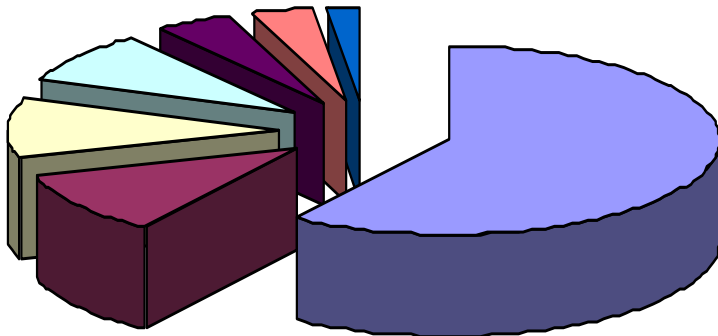
2008 agency financials

Revenues



- Grant Income - 47%
- Rental Income - 41%
- Program Income - 5%
- Development Fees - 2%
- Contribution Income - 2%
- Special Events Income - 1%
- Food Income - 1%
- Interest Income - 1%
- Dividend Income - <1%

Expenses



- Salaries & Benefits - 59%
- Program Related Expenses - 11%
- Bad Debt, Depr, & Interest - 10%
- Occupancy Costs - 9%
- General & Administrative - 5%
- Maintenance Expenses - 4%
- Total Professional Support - 2%

Total Revenue	\$6,795,197
Total Expenses	\$6,715,121
Excess (or Deficiency) of Revenue over Expenses	\$80,076

thank you to our supporters

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