

# *2012 Annual Report*



**Habitat**  
for Humanity®  
New York State

*Teamwork is the ability to work together toward a common vision. It is the fuel that allows common people to attain uncommon results.*

*-Andrew Carnegie*

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*Habitat for Humanity seeks to eliminate poverty housing and homelessness from the world and to make decent housing a matter of conscience and action.*



Habitat for Humanity was founded on the principles of **partnership** and **teamwork**. While every Habitat affiliate is a wholly independent organization, we are all part of Habitat for Humanity and share the common desire to provide decent, affordable housing for all. This is a monumental task, but by working together, we can build upon and support each other in working toward this vision. Habitat for Humanity has touched countless lives, and through our efforts to serve families and speak out for decent housing, we will end poverty housing.



# *From the President*

*God's various ministries are carried out everywhere; but they all originate in God's Spirit... Each person is given something to do that shows who God is. Everyone gets in on it, everyone benefits. All kinds of things are handed out by the Spirit, and to all kinds of people! The variety is wonderful.*

I Cor. 12: 4, 6-7, The Message

Habitat as a community has committed to the vision of “a world where everyone has a decent place to live.” Each of us—volunteer, staff, partner family from the local affiliate, the state office, the national office, and our partners abroad—has been given something to do which shows who God is. We celebrate with the Apostle Paul that “the variety is wonderful”!

As we bring our unique skills, perspectives, and experiences together, we make a critical impact on the housing situation of the more than 1 million New York families in need of safe, decent, affordable housing. For a few, we provide a home; for a few more we provide much needed repairs; for others we provide a voice in the legislature to create systemic changes to housing policy. We are more effective together than any of us is alone.

This report is an accounting of where we, together, have come thus far, and a vision of where we are headed. It is a statement of our continued commitment to work together to realize our vision as “everyone gets in on it.” We join with our global partners in “unifying as one body with many diverse parts to act with courage and boldness” to end poverty housing in our community.

Judith Nelson  
President & CEO

## ***A Global Prayer***

**God, teach us humility so that we may...**  
**...listen,**  
**...confess and forgive,**  
**...serve in relationship with the poor,**  
**...persevere in our mission,**  
**...unify as one body with many diverse parts,**  
**...and act with courage and boldness.**

From Habitat for Humanity's Strategic Plan

# *Our Organization and Services*

Habitat for Humanity New York State (HFH-NYS) was established in 2006 by the New York State Habitat affiliates. As a state office, HFH-NYS works in concert with local Habitat affiliates and Habitat for Humanity International (HFHI) to provide the programs, support, and resources needed to make decent, affordable housing a reality for families everywhere. Combining our unique skills and perspectives creates a robust organization to serve Habitat partner families.

HFH-NYS' work in support of affiliate partners, families in need of affordable housing, and the Habitat mission are shaped by HFHI's prescribed scope of services for state organizations.

## *Training & Technical Assistance*

State offices serve as a resource for affiliates on state laws, public policy, and organizational policies. We provide targeted training opportunities to meet the broad learning needs of all affiliates.

## *Resource Development*

We identify resources that are difficult for affiliates to obtain on their own and apply for grants on behalf of multiple affiliates. These grants help local affiliates implement growth strategies.

## *Advocacy*

State offices are tasked with establishing a statewide legislative agenda, as well as mobilizing local affiliates and coordinating statewide advocacy efforts.

## *Disaster Preparedness & Response*

We serve as a central communication point for affiliates and statewide relief agencies in the event of local and regional emergencies.



# Highlights of 2012

Over the past year, HFH-NYS focused on partnering with affiliates and outside organizations to help cultivate and strengthen the role of Habitat affiliates as providers of decent, affordable housing in New York State. Through the continuation of successful programs and the addition of new programs, HFH-NYS strives to offer affiliates a bounty of services.

## Annual Conference

HFH-NYS launched an annual multi-day training and networking event for NYS Habitat affiliates called the Affiliates Building Leadership and Excellence (ABLE) Conference in 2012. The ABLE Conference includes workshops with industry leaders, HFHI staff members, and members of local affiliates. Attendees are able to easily access local and national knowledge, share ideas and experiences, and form partnerships with other NYS Habitat affiliates.

“**Jan**

**There were workshops for affiliates at every level of involvement, from the new to the veteran, from the volunteer to the paid staff. These workshops help to reinvigorate ideas, strengthen knowledge and build relationships with other affiliates. The biggest take-away is that there are resources out there for us to use...and that we are not alone. And besides, it was a great time!**

***on the ABLE Conference***”

Jan Harvey is the President of Southeastern Steuben County HFH. She brought her affiliate's entire Board of Directors to the 2012 ABLE Conference.

## Capacity Building Conference

Affiliates often find themselves limited to building one or two homes each year. HFH-NYS offers a Capacity Building Conference to assist affiliates with building their infrastructure in order to increase their capacity and serve more families.

This ongoing educational series is held over the course of one year. It covers board governance, strategic planning, legal and policy compliance issues, finances, resource development, and organizational sustainability. HFH-NYS held its second Capacity Building Conference in 2012 and will conduct two more Conferences in 2013.

“**Ken**

**The Capacity Building Conference was a very valuable experience for our affiliate. It challenged us to analyze and update long entrenched policy and procedure. The conference leaders guided us in developing specific plans for future growth and assisted with development of infrastructure necessary for growth.**

***on Capacity Building***”

Ken Allen is the President of HFH of Ontario County.

## **Mortgage Documents** (+)

HFH-NYS receives frequent calls from affiliates who have encountered problems with their mortgages. In order to meet this need, HFH-NYS secured a grant from the Cornerstone Partnership to retain the services of a New York State banking attorney. HFH-NYS worked with this attorney to create a set of standard mortgage documents for affiliate use in New York State. These documents are designed to comply with all applicable laws and HFHI policies.

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“**Susan**

**We find it very helpful that we are using a consistent set of documents that have been approved by Habitat. We are appreciative of the fact that we know what documents to use in order to be compliant.**

***on Mortgage Documents***”

Susan Dimpfl a Board Member of Livingston County HFH.

## **Mortgage Servicing** (+)

Using a professional mortgage servicer to handle the time-consuming and heavily regulated task of servicing mortgages is critical tool for affiliate growth. By leveraging the collective interests of all NYS Habitat affiliates, HFH-NYS negotiated a single, low monthly fee for any NYS Habitat affiliate that chooses to use AmeriNational Community Services for mortgage servicing.

Professional mortgage servicing benefits both affiliates and homeowners. Six affiliates have completed transferring their mortgages to AmeriNational and eight others are preparing their mortgages for transfer.

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“**Cathy**

**AmeriNational is an effective solution for our affiliate’s growing mortgage portfolio. It ensures that we remain compliant with all of the changing laws, helps reduce delinquency, and frees up staff time to concentrate on other endeavors which allows us to serve more families.**

***on AmeriNational***”

Cathy Collins is the Executive Director of HFH Greater Newburgh.



## ***New York State Affordable Housing Corporation Grants***

In order to ensure the affordability of homes to partner families, affiliates often sell homes for much less than the cost of building the home. This creates the need for additional funding sources to cover the gap between the sales price and the construction cost.

The New York State Affordable Housing Corporation (AHC) offers funding to home builders and developers to promote affordable housing opportunities. HFH-NYS provides the expertise in government grant application and management to facilitate participation in grants that are not readily available to individual affiliates. By writing a collective AHC grant application we are able to make accessing these funds affordable and manageable for most affiliates. The 2012 AHC grant assisted 13 affiliates in making 43 homes affordable.

### **“ Brenda**

**Small affiliates especially benefit from the foresight and initiative of HFH-NYS. Their programs provide access to funding resources that we wouldn't be able to touch on our own.**

***on AHC Grants ”***

Brenda Adams is the Executive Director of Columbia County HFH.

## ***AmeriCorps Service Members***

A lack of manpower or a particular skill set is a barrier to growth for many affiliates. AmeriCorps service members are a low-cost, limited-commitment solution for this issue. HFH-NYS administers the grants that help fund the AmeriCorps programs, and provides support for service members and host affiliates.

During the 2012 grant year, 20 AmeriCorps members served at nine affiliates through HFH-NYS. These service members mobilized over 14,000 volunteers and worked to bring 179 individuals into decent, affordable homes.

### **“ Michael**

**The AmeriCorps members' wonderful coaching and leadership skills enabled us to utilize more volunteers and build at a faster rate than ever before. It was a transformational experience for us.**

***on AmeriCorps ”***

Michael Jacobson is the Executive Director of HFH Capital District.



## **Advocacy** (+)

It can be hard for affiliates to stay abreast of all the political decisions and regulatory changes that may affect their work. HFH-NYS seeks to keep affiliates informed and help provide a voice for all affiliates in the state and national conversations surrounding affordable housing issues including funding programs, building codes, and banking regulations.

Every March HFH-NYS hosts an advocacy event called Advocacy in Albany (AIA). AIA includes advocacy training and a day of lobbying New York State Senate and Assembly members.

### “**Jessica**

**All of us could be picking up hammers and building houses, but if there isn't someone dedicated to keeping up on legislative issues, our efforts could be greatly diminished. I rely heavily upon HFH-NYS to keep me informed when there is a concern in the political climate that impacts Habitat for Humanity. I routinely use information brought to my attention by HFH-NYS to lobby my local representatives.**

***on Advocacy*”**

Jessica Maguire-Tomidy is the Executive Director of HFH of Genesee County.

## **Disaster Preparedness & Response** (+)

HFH-NYS serves as a central communication point for statewide networking in the event of a local or multi-regional emergency. HFH-NYS is member of New York Voluntary Organizations Active in Disaster (NYVOAD), and shares disaster planning and response information with other NYS organizations. During state or regional emergencies, HFH-NYS coordinates information and assistance with local affiliates.

### “**Matthew**

**HFH-NYS' engagement and participation in NYVOAD helped in providing time sensitive information and critical representation during the post-storm weeks [after Hurricane Sandy] when HFH New York City was affected and displaced.**

***on Disaster Response*”**

Matthew Dunbar is the Advocacy and Community Relations Manager of HFH New York City.



# *What to Expect in 2013*

## ***Organizational Changes***

### **Strategic Plan**

HFH-NYS is focusing on building our infrastructure during 2013 in order to position ourselves to better serve affiliates in the coming years. HFH-NYS is developing a Strategic Plan that is consistent with and supports HFHI's 2014-18 Strategic Plan. HFH-NYS' Strategic Plan will guide our growth and help us focus our impact.

### **Board of Directors**

This new phase for HFH-NYS is supported by a deliberate restructuring of our Board of Directors. Seven years ago, HFH-NYS was established with a Board of Directors that was fully comprised of members from NYS Habitat affiliates. In 2010, these affiliate board members decided to restructure the HFH-NYS Board of Directors by selecting new board members that would broaden and elevate the relationship of Habitat in New York State with allied organizations.

### **Affiliate Council**

The last three affiliate members on HFH-NYS' Board of Directors completed their board appointments in June 2012. These outgoing members established an Affiliate Council as a mechanism for affiliates to participate in the formulation of HFH-NYS programs and policies. The Affiliate Council became active in early 2013 and participation is open to all member affiliates.

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## ***New Affiliate Programs & Services***

### **Down Payment and Closing Cost Assistance Grants**

HFH-NYS will continue adding to the services and resources we provide to affiliates. Many affiliates requested access to down payment and closing cost assistance grants. HFH-NYS already makes this assistance available to AHC grant participants, and is pursuing additional funding sources in order to provide more Habitat homebuyers with down payment and closing cost assistance.

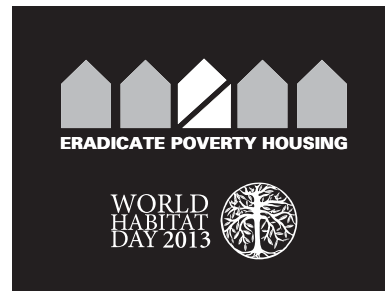
## **Mortgage Credit Review Service**

In response to the new federal regulations related to mortgage lending, HFH-NYS will begin offering a Mortgage Credit Review service to affiliates. Affiliates utilizing this service will receive an independent and standardized opinion about a family applicant's ability to pay, ensuring that federal mortgage underwriting criteria are met and required procedures are followed.

## **Communication Campaigns**

### **World Habitat Day 2013**

The United Nations established World Habitat Day as a day to reflect on the basic human right to shelter. HFH-NYS is launching an awareness campaign in celebration of World Habitat Day 2013 on October 7. Our goal is to **put affordable housing on the hearts and minds of 1 million New Yorkers.**



A combination of social media and grassroots outreach will promote the great need for affordable housing that exists in New York State. We have already begun championing World Habitat Day 2013 to elected officials in Albany and Washington, D.C. Toolkits will be made available for affiliates to engage their local communities with the World Habitat Day 2013 campaign.

### **200 x 2020 Campaign**

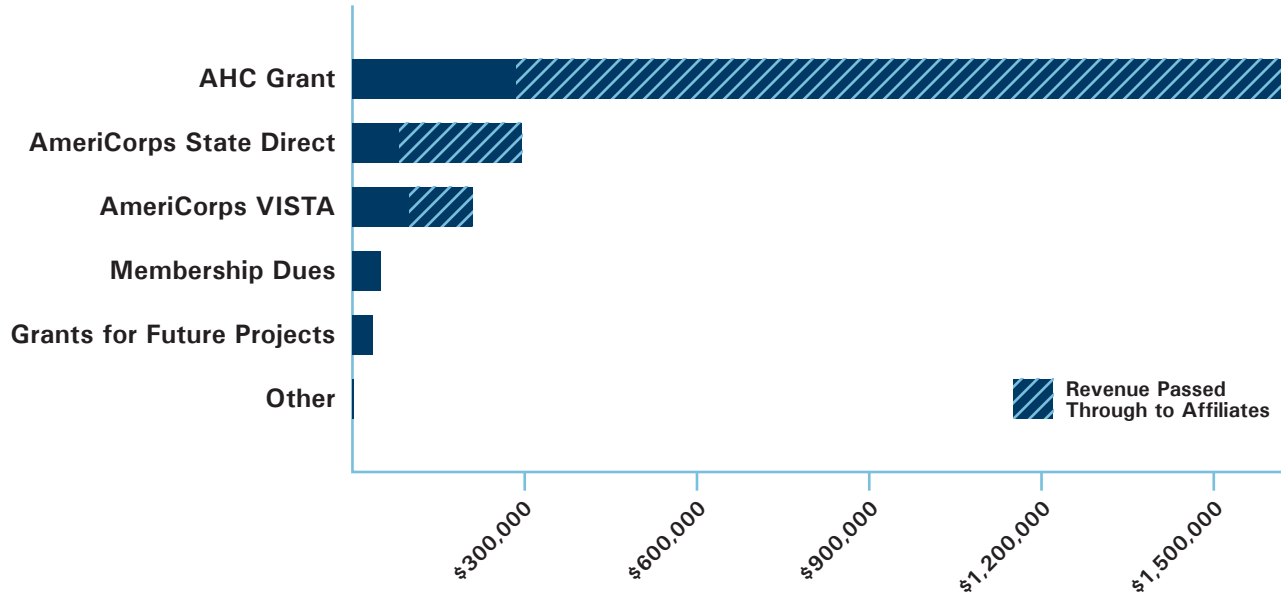
NYS ranks 23rd in statewide Habitat housing construction with 81 new and rehabbed homes built during FY 2012. This is no small accomplishment, but we can do more! We have set a goal of building 200 Habitat homes annually by 2020, and launched the 200 x 2020 campaign at the 2012 ABLE Conference to promote awareness of this goal. HFH-NYS will continue to partner with affiliates to consistently achieve higher housing production in order to serve more families.





# Financials

## FY 2012 Revenue



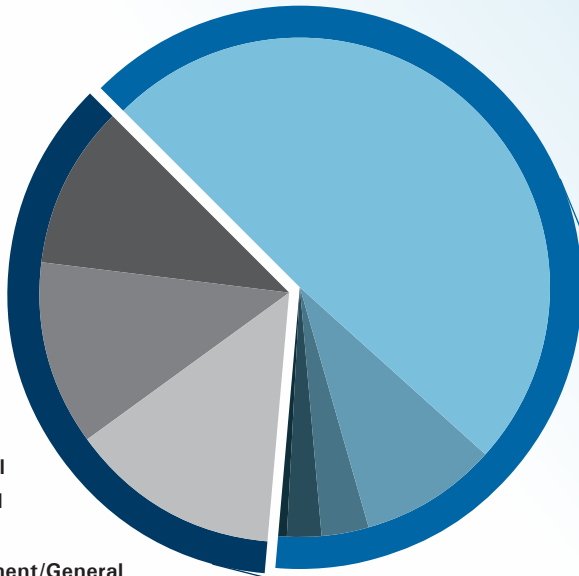
## FY 2012 Budget

	Revenue	Operating Costs	Direct Benefits to Affiliates
AHC Grant	\$1,616,945	\$57,803	\$1,331,096
AmeriCorps State Direct	\$295,527	\$44,101	\$214,142
AmeriCorps VISTA	\$209,369	\$50,007	\$109,579
Conference/Training	\$1,990	\$2,817	
Membership Dues	\$49,100		
Grants for Future Projects	\$36,000		
Donations/Other	\$1,347		
Personnel		\$208,409	
Overhead		\$37,494	
Tithe		\$13,640	
Management/General		\$8,824	
<b>Total</b>	<b>\$2,210,367</b>	<b>\$423,095</b>	<b>\$1,654,817</b>
Cash Reserves: \$132,366			

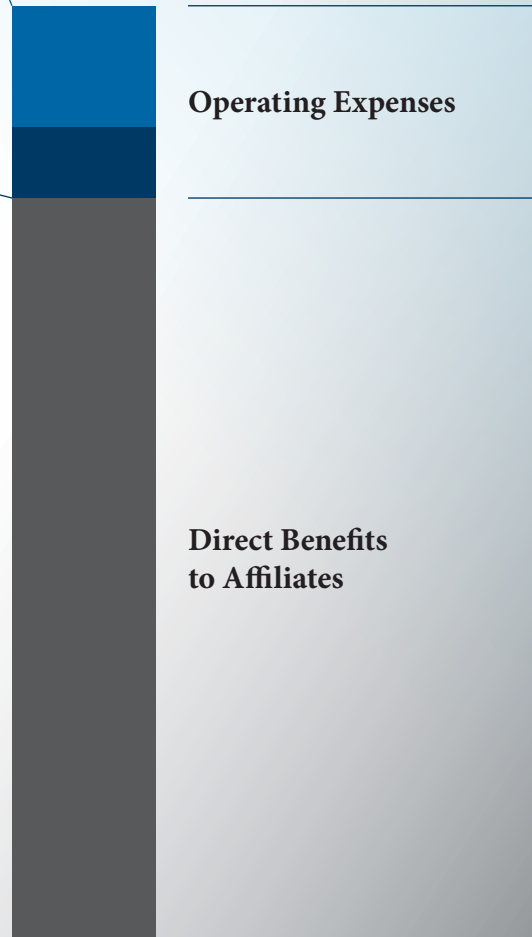
HFH-NYS administers \$1.65 million in direct financial benefits to affiliates. The affiliates stretch these resources further, leveraging this funding about 4.5 times.



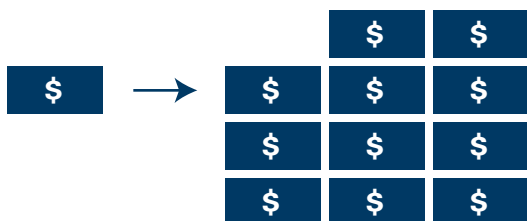
64 percent of HFH-NYS' operating costs support programs with no direct financial benefit to affiliates and thus, no revenue to HFH-NYS. These programs are noted ⊕ on the previous pages. In addition, these expenses support the research and development of new programs and funding sources.



- Personnel
- Overhead
- Tithe
- Management/General
- Conference/Training
- AHC Grant
- AmeriCorps VISTA
- AmeriCorps State Direct



Approximately 36 percent of HFH-NYS' operating costs are directly attributable to programs that provide direct financial benefits to affiliates. For each dollar utilized by HFH-NYS to administer and support these programs, \$11 in direct financial benefits is provided to affiliates.



***FY 2012 Expenditures  
\$2.08 Million***

## *New Leaders on the Team*

**Lewis Dubuque**  
HFH-NYS Board Member

**Neil Hetherington**  
CEO, HFH New York City

**Antonios Kireopoulos, Ph.D.**  
HFH-NYS Board Member

**Maureen Lashlee**  
Executive Director, HFH of Dutchess County

**Courtney Shaler Smith**  
Executive Director, Glens Falls Area HFH

**Joan K. Spilman**  
HFH-NYS Board Member

## “*Neil*

The simple truth that every man, woman and child deserves to live in a simple, decent and affordable home has been the vision of this organization since 1976. Importantly, it has always been done as a partnership, not as a parachuted gift. We do what we do at Habitat for Humanity not because we THINK some families are disadvantaged, but rather because we KNOW that they are equal.

*on Our Shared Mission*”

Neil Hetherington is the CEO of HFH New York City.

## *Member Affiliates*

### *& Affiliate Council Representatives*

**Adirondack HFH**—Lee Foster

**HFH Buffalo**—John Sexton

**Cayuga County HFH**

**Champlain Valley HFH**

**Chemung County HFH**

**Chenango County HFH**

**Columbia County HFH**—Brenda Adams

**HFH Delaware County**

**HFH of Dutchess County**

**HFH of Fulton County**

**HFH of Genesee County**—Jessica Maguire-Tomidy

**Herkimer County HFH**

**Livingston County HFH**—Susan Dimpfl

**HFH of Greater Newburgh**—Frank Gallagher

**HFH New York City**—Matthew Dunbar

**Niagara Area HFH**

**North Country HFH**

**Oneida County HFH**

**HFH of Ontario County**—Mark Wenderlich

**Orleans County HFH**

**HFH of Otsego County**—Brenda Balcom

**Raquette Valley HFH**

**HFH Seneca County**

**Southeastern Steuben County HFH**—Jan Harvey

**HFH of Suffolk**

**Syracuse HFH**—Suzanne Williams

**Thousand Islands Area HFH**

**HFH of Tompkins & Cortland Counties**—Shannon MacCarrick

**Ulster County HFH**—John LaValle

**HFH of Wayne County**

## ***Board of Directors***

**Daniel Hartnett, Chairman**

Broker/Owner  
Prudential CNY Realty

**Jacqlene Rose, Secretary**

Housing Opportunities Committee  
National Association of Realtors

**Amy Herlehy, Treasurer**

Senior Vice President  
RBS Citizens

**Lewis Dubuque**

Executive Vice President  
New York State Builders Association

**Antonios Kireopoulos, Ph.D.**

Associate General Secretary, Faith & Order and  
Interfaith Relations  
National Council of Churches USA

**Joan K. Spilman**

Field Office Director  
U.S. Dept. of Housing and Urban Development

## ***Staff Members***

**Judith Nelson**

President & CEO

**Margaret Ambrose**

Program Manager

**Karina Leung**

Program Coordinator

**David Morgan**

Director, Finance

**Christina Rizzo**

Program Coordinator

**Valerie Sherwood**

Director, Capacity Building

**Carrie Tocheny**

Office Manager

**Mary Vivona**

Director, Grant Programs

**Elizabeth Weber**

Graphic Designer, AmeriCorps State member



## ***Thank You All***

***Your commitment to HFH-NYS through leadership,  
membership, and participation enables us to continue  
expanding the depth and variety of services we offer.***

*None of us, including me, ever do great things.  
But we can all do small things, with great love,  
and together we can do something wonderful.*

*-Mother Teresa*

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