Housing with compassion...development with vision.

Improving lives and communities for over 30 years
Dear Friends,

It’s very satisfying to reflect on the events of this past year and know that Hudson River Housing embraced its challenges, achieved many successes, and finished the year strong and healthy. Now, all of us at HRH are ready for a new year of new challenges. We were founded in a challenge: providing shelter and care for the homeless families and individuals of Dutchess County. Thirty-one years later, through the collective generosity of our many volunteers, supporters and the dedication of our Board and staff, our emergency shelter has been open every night. That’s a record that tells a much bigger story about our values: Hudson River Housing exists to improve lives and communities, and we never falter in that mission.

New Programs and Services

During 2012 we were most fortunate to secure new funding that will help individuals move from a shelter bed to a real home. Through a combination of support, education, and guidance, our staff is succeeding with homeless adults who truly want a better life. We will build on these early successes, setting the example for all shelter guests. At HRH we are really about preventing and ending homelessness.

Another exciting development this past year is our first experience working directly with veterans of our armed services. This work is tremendously gratifying to all involved. I know our staff are touched by every veteran who walks through our doors. The thanks we receive from grateful veterans are the best indicators of the impact we have on real lives. We are honored to serve those who have served us.

Building for a Stronger Future

In the midst of a sluggish housing economy, HRH was busy building and re-building housing in the City of Poughkeepsie. More than twenty units of high quality affordable rentals and for sale housing were completed during 2012. “Green” is the way we are building these days. Our buyers and renters are moving into truly affordable housing, built with renewable resources and energy efficient systems.

55 Garden Street in Poughkeepsie, opened in September, is our prototype project for the full integration of green technologies in our development work. As we move forward, all of our properties will incorporate as many green practices as possible.

In addition, the staff of our NeighborWorks HomeOwnership Center continue to provide quality housing counseling and education for families who wish to become homeowners and for those who are trying to save their homes from foreclosure. The quality and range of services are recognized as among the top in the nation.

Embracing New Challenges

What we accomplished in 2012 sets the table for 2013. Senior staff worked through the year to strengthen organizational health and sustainability. We continue that work this year, with our eye on greater coordination and integration of services and initiatives across the agency. An evolving funding environment requires resilience and flexibility to anticipate and embrace new opportunities. We are already strengthening our partnerships with other agencies and city, county, and state government, as we renew our commitment to improving neighborhoods, not just houses. Our Middle Main Initiative is recognized nationally as a model of healthy neighborhood revitalization. The White-Cherry-Rose Street neighborhood is feeling our continued presence as we bring a diverse community together. Over the next few years, the historic Poughkeepsie Underwear Factory property will see new life as an urban center of sustainable and healthy living. In tackling this community project, we will make every effort to involve our young adults in meaningful ways, preparing them to be the new stewards and leaders of our community.

All of this work, and more, is happening every day at HRH. On behalf of our talented and hard working staff and Board of Directors, I thank all of our many supporters for the energy and resources they contribute to the creating the successes we all expect of Hudson River Housing.

Ed Murphy
Executive Director
Our Mission

Through a continuum of services for the homeless to the homeowner, Hudson River Housing is dedicated to building strong, sustainable communities by developing and preserving quality affordable housing and helping families and individuals obtain and maintain housing through education, advocacy, and support services.

What We Do

- Prevent and end homelessness
- Create, rehabilitate, and manage housing
- Educate and advocate on affordable housing issues
- Revitalize and preserve neighborhoods
- Provide hope and opportunities through a variety of specialized services
- Provide leadership, vision and direction on housing and community development issues

Our Board of Directors 2012

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Roderick MacLeod

Vice President
Kimberly Wright

Treasurer
Mary Paden

Secretary
Carol Stevens

Members:
Michael Boyle
William Carroll
Jack Effron
Yvonne Flowers
Daniel Hubbell
Jeff Kosmacher
Ruth Jones

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Antoinette McKenzie
Janet Ready
Nancy Romaine
Felipe Santos
Noel Tepper
Lorna Thompson

Left to right: Volunteers create a garden at Cannon Street Senior Housing; formerly foreclosed home at 3 High Street, Poughkeepsie now rehabilitated and for sale; community mural by Nestor Madalengoitia at 517 Main St., Poughkeepsie; construction in progress at 55 Garden Street, Poughkeepsie.
Emergency & Supportive Housing

The core of Hudson River Housing’s services is its dedication to creating a path out of homelessness. Our residential programming spans the range from emergency shelters to transitional and permanent supported housing programs, each specifically designed to address the needs of homeless adults, families, children, and unaccompanied youth. Our services aim to prevent homelessness and its recurrences by addressing the underlying causes, and by providing opportunities for those experiencing homelessness to develop the means, skills and strength to overcome difficult situations. We partner with many local organizations to address the comprehensive needs of those we serve, and we work collaboratively to analyze community needs, find solutions, share resources, and implement innovative strategies to combat homelessness. 1,057 Individuals Provided With Emergency Shelter - 371 Households Provided With Transitional Housing and Supported Permanent Housing

Services for Youth

Our youth programs offer a full array of emergency housing, crisis intervention, transitional housing, independent living skills building, and street outreach services, working to meet the needs of youth and their families. Youth fleeing homes where abuse, neglect, mental illness, substance abuse and severe family conflict are prevalent; parents at a breaking point in their efforts to manage a teen; families coping with a variety of stressors, including economic struggles; lack of suitable housing; the illness or death of a family member; divorce or separation; and domestic violence; and older youth who lack the support of a family, but are not yet prepared to live on their own, are all among those who receive our services. The circumstances facing each youth and family are unique, and River Haven works with each individually, finding solutions that address their particular needs, strengths and goals. 115 Youth Provided With Emergency Shelter - 24 Young Adults Provided With Transitional Housing - 153 Youth Received Services Through Street Outreach & Independent Living Programs

Housing Development & Neighborhood Revitalization

Housing development continues to be a fundamental part of our work to serve homeless and low– to moderate-income populations, creating quality, affordable housing opportunities. Our housing development work has also proved an important part of neighborhood revitalization efforts taking place in the City of Poughkeepsie and throughout the Mid-Hudson Valley. We have turned dozens of vacant lots and blighted properties into quality, cost-appropriate housing, and in the process have brought new life into economically-challenged neighborhoods. We seek avenues to advocate for the various groups that make up our community, and develop collaborations within the community to strengthen the position of our neighborhoods and programs, and make maximum use of resources and assets. We have achieved significant revitalization results by improving housing quality and increasing resident pride and investment. 24 Units of Housing Constructed or Rehabilitated - 1 Vacant Lot Reclaimed - 58 Units of Housing and 1 Community Space in the Pipeline

HomeOwnership Promotion & Preservation

Hudson River Housing’s NeighborWorks HomeOwnership Center of Dutchess County promotes homeownership, creates educated and confident homebuyers, and assists homeowners in preserving their investment. Through the collaboration of residents and business leaders, government, and nonprofit participants, the NeighborWorks HomeOwnership Center offers all of the services and training needed to shop for, purchase, rehabilitate, insure, maintain, and manage a home. Our goal is to help people achieve the dream of homeownership, and in the process help to revitalize neighborhoods. 44 First Time Home Buyers Closed on a Home - 767 Homeowners Received Foreclosure Prevention Counseling - 243 Households Counseled on Ways to Maximize Energy Savings - 135 Home Club Pre-Purchase Education Graduates

Rental Housing & Property Management

Hudson River Housing manages hundreds of housing units throughout the Hudson Valley. Our properties offer various affordable housing options, including one to four-bedroom apartments, studios, and single-room occupancy units with shared kitchen and bath facilities. Housing options are available to meet the needs of single adults, families, and seniors. Many of our properties are historic buildings that have been restored completely and sensitively to their surroundings. All offer high-quality housing, building and grounds maintenance service, and the support of a highly respected and competent property management staff. Our properties consistently have occupancy rates of over 90%, and waiting lists that attest to the need for the cost-appropriate, high-quality housing we provide. 831 Residential Units Owned & Managed - 10 Commercial Units Owned & Managed
BUILDING GREEN AT 55 GARDEN STREET IN POUGHKEEPSE

Hudson River Housing proudly unveiled its newest rental property, 55 Garden Street in Poughkeepsie, in the fall of 2012. The formerly derelict building occupying the site was demolished to make way for the greenest building constructed to date by the agency. Working with the NYSERDA Multifamily Building Performance Program and a green building consultant, Hudson River Housing designed the building as a prototype that will serve as a model for future projects by Hudson River Housing. All units will meet affordability guidelines and income restrictions, and two units are fully handicapped accessible.

NEW RESOURCES TO SUPPORT A PATH OUT OF HOMELESSNESS

Hudson River Housing continues to seek ways to reduce preventable, long-term use of emergency shelter and focus new resources on homeless prevention and rapid re-housing. We successfully competed for funding from a new federal program, Solutions to End Homelessness, to provide additional case management support to homeless individuals, and help them identify housing and other needed community supports. Increased efforts will focus on providing the chronically homeless intensive services, working to break the cycle of homelessness, and ensure that no one is living long-term in emergency housing.

RECLAIMING THE HISTORIC POUGHKEEPSIE UNDERWEAR FACTORY

Hudson River Housing’s White Cherry Rose Redevelopment Plan, in the heart of Poughkeepsie’s Middle Main neighborhood, continues to gain speed. This three-block, neighborhood-scale redevelopment project calls for the creation of a hub for local, sustainable living that links our urban city centers and the wealth of natural and cultural resources in the Hudson Valley. The hub will center on the adaptive reuse of the former Poughkeepsie Underwear Factory as upper story housing and a first floor community space. Hudson River Housing was awarded funding from the New York Main Street program and Urban Initiatives program, which will allow work to begin on reclaiming this vacant structure. Through a collaboration with Hudson River Sloop Clearwater, we have also begun a green infrastructure demonstration project on the grounds.

NEW PROGRAMS TO SUPPORT OUR LOCAL VETERANS

Hudson River Housing has launched a new program to provide housing assistance and services to our local armed services veterans. With funding from the Supportive Services for Veteran Families program, Hudson River Housing will assist very low-income veteran families obtain permanent housing, and will provide individualized services including outreach, case management, and help in obtaining VA and other benefits. Hudson River Housing expects to see an increased need for housing and services for veterans in the coming years. Future plans include development of dedicated housing for veterans and their families, and expansion of current program services.

CONTINUED GROWTH IN HOMEOWNERSHIP PROMOTION & PRESERVATION SERVICES

Hudson River Housing continues to be a leader regionally and nationally in providing services to current and would-be homeowners, helping guide efforts to broaden access to homeownership and create strong homeowners across the country. We continue to compete successfully for funding to confront the ongoing challenge of foreclosures in our area, including the New York State Homeowner Protection Program of the Office of the Attorney General, which has served 3,600 homeowners across the state in just three months. As NYS Attorney General Eric Schneiderman stated during a recent visit to Hudson River Housing to discuss the program, “housing counseling agencies are our most effective warriors in the struggle against foreclosure.”
## Financial Information

### Balance Sheet

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<thead>
<tr>
<th></th>
<th>Current Year</th>
<th>Prior Year</th>
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<tbody>
<tr>
<td><strong>Assets</strong></td>
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<tr>
<td><strong>Current Assets</strong></td>
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<tr>
<td>Total Cash &amp; Cash Equivalents</td>
<td>838,431.80</td>
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<tr>
<td>Total Investments</td>
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<td>Total Receivables</td>
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<td>STEHP bank account</td>
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<td>Prepaid Expenses</td>
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<td>Prepaid Rent</td>
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<td><strong>Fixed Assets</strong></td>
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<td>Total Construction in Progress</td>
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<td>Total Buildings</td>
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<td>Total Accumulated Depreciation</td>
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<td>(5,015,039.64)</td>
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<td><strong>Total Fixed Assets</strong></td>
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<td><strong>Other Assets</strong></td>
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<td>Total Due from Related Parties</td>
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<td>Total Investment in Subsidiaries</td>
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<td>214,698.91</td>
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<td>Total Mortgages Receivables</td>
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<td>Total Mortgage Receivables - De-</td>
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<td>508,953.00</td>
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<td><strong>Total Other Assets</strong></td>
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<td>3,264,885.72</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>21,016,494.57</td>
<td>18,047,926.86</td>
</tr>
</tbody>
</table>

|                     |              |            |
| **Liabilities & Net Assets** |          |            |
| **Current Liabilities** |          |            |
| Total Trade & Employee Liabilities | 457,519.88  | 440,998.47 |
| Total Payroll Liabilities | (126,487.36) | 0.00       |
| Total Deferred Revenues | 1,140,662.41 | 246,913.38 |
| Total Def Revenues -Contra | 508,953.00  | 508,953.00 |
| Total Loans Payable | 648,304.46   | 564,500.00 |
| **Total Current Liabilities** | 4,695,310.19 | 1,761,364.85 |
| **Long Term Liabilities** |          |            |
| Total Mortgages (Paid Monthly) | 2,641,731.89 | 2,884,861.76 |
| Total Mortgages (Compliance Only) | 2,871,898.80 | 2,812,868.11 |
| Total Long Term Liabilities | 5,513,630.69 | 5,697,729.87 |
| **Total Liabilities** | 21,016,494.57 | 18,047,926.86 |
| **Net Assets** |              |            |
| Net Assets - Unrestricted | 8,313,592.82 | 8,313,592.82 |
| Prior Period Adjustment | (34,801.00)  | (34,801.00) |
| Net Assets - Restricted | 934,353.00   | 934,353.00 |
| (Perm)                  |              |            |
| Fund Balance - Close   | 1,594,408.87 | 1,375,687.32 |
| **Total Net Assets**   | 10,807,553.69| 10,588,832.14 |
| **Total Liabilities & Net Assets** | 21,016,494.57 | 18,047,926.86 |

### Notes

- **2012 Revenues**: $7,409,979.29
- **2012 Expenses**: $7,191,257.74

### Revenue Composition

- **Contribution Income**: 1%
- **Grant Income**: 56%
- **Special Events Income**: 1%
- **Rental & Food Income**: 33%
- **Program Income**: 5%
- **Development Fees**: 3%
- **Interest Income**: 1%
- **Miscellaneous Income**: <1%

### Expenditure Composition

- **Administrative Salaries & Expenses**: 11%
- **Program Services**: 67%
- **Professional Support**: 2%
- **Occupancy Costs**: 7%
- **Maintenance Expenses**: 3%
- **Bad Debt, Depr & Interest**: 9%
OUR SUPPORTERS

Hudson River Housing, Inc. is funded by Federal, State, Dutchess County, local and private dollars. Our work would not be possible without the assistance of our generous supporters, including:

<table>
<thead>
<tr>
<th>City of Poughkeepsie</th>
<th>NYS Homes and Community Renewal</th>
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<tbody>
<tr>
<td>Community Foundations of the Hudson Valley:</td>
<td>NYS Housing Finance Agency</td>
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<tr>
<td>Ann and Abe Effron Fund, Community Response Fund, &amp;</td>
<td>NYS Housing Trust Fund</td>
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<tr>
<td>John T. Sloper Community Fund</td>
<td>NYS Hunger Prevention and Nutrition Assistance Program</td>
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<tr>
<td>Dutchess County Department of Community &amp; Family Services</td>
<td>NYS Office of the Attorney General</td>
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<tr>
<td>Dutchess County Department of Mental Hygiene</td>
<td>NYS Office of Children and Family Services</td>
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<td>Dutchess County Department of Planning and Development</td>
<td>NYS Office of Mental Health</td>
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<td>Dyson Foundation</td>
<td>NYS Office of Parole</td>
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<td>Federal Home Loan Bank of NY</td>
<td>NYS Office of Temporary and Disability Assistance</td>
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<td>National Foreclosure Mitigation Counseling Program</td>
<td>Oswego County Opportunities, Inc.</td>
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<tr>
<td>NeighborWorks America®</td>
<td>Poughkeepsie City School District</td>
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<tr>
<td>NYS Affordable Housing Corporation</td>
<td>Regional Food Bank of Northeastern New York</td>
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<td>NYS Child and Adult Care Food Program</td>
<td>Stewart’s Shops</td>
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<td>NYS Department of Corrections and Community Supervision</td>
<td>United Way of Dutchess—Orange Region</td>
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<td>NYS Department of Health</td>
<td>US Department of Health and Human Services</td>
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<td>NYS Education Department</td>
<td>US Department of Housing and Urban Development</td>
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<tr>
<td>NYS Energy Research Development Authority</td>
<td>US Federal Emergency Management Agency</td>
</tr>
</tbody>
</table>
Financial Contributions

A & R Security
Mark Aaron
Nicolas Abrams
Bridge Adams
Doris Adams
Pauline Adema
Christopher & Bonny Algozine
Robert & Jacqueline Allers
Allstate Giving Campaign
Morton & Rita Alterman
Philip & Jennifer Amatulle
Stephan Anania
Claudia Archimede
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Denise Assogna
Mary Ann Bahnsen
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John & Betsy Brockway
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Tom Bull
Earle & Dorothy Bunn
Frederick & Alice Bunnell
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Lindsay Burns
Samuel & Rebecca Bussell
Lynda Byrne
Cabinet Designers
Linda Calvelli
Cannon, Heyman & Weiss
Richard & Linda Cantor
Joseph & Jeanne Carfora
Ana Cargile
Valerie Carlisle
Stefanie Carrington
William Carroll
Timothy L. Casey
Rodney B. Cassell
Mary E. Cassese
Elizabeth Celaya
Central Hudson
James Challey
Martin & Eleanor Charwat
Chazen Engineering
Lynette Chen
Donald Chisamore
Christ Church Quaker Hill
Church Of The Messiah
Warren & Barbara Church
Citizens Bank
Diane Closs
Wayne Cochran
Doris Cohen
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Commercial Coverage
Community Preservation Corporation
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Leland Corwin
Wallace Cross
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Frank Darrow
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Barbara Davis
Christina Davis
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Laurie DeCitiuss
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Dennis Dengel
Dominque Diasera
Lawrence Dickinson
Timothy E. Diemoz
Jean Dingee
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Thomas Dombroski
Jeremy Doxsee
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Gregory & Brenda Druback
Dutchess County Dental Society
Dutchess County Economic Development Corp
Dutchess County Pomona Grange
Dutchess County Regional Chamber Of Commerce
Dutchess Day School
Arthur & Julia Dutton
John & Abby Dux
Jane Eager
Linda Eberth
Joan Eck
Ecosystems Strategies
Jack & Rita Effron
William Eidle
Donna Ellis
Walter F. Engel
Karen Falagna
Joan Fay
Lori Feinman
Fidelity Charitable Gift Fund
Renee Fillette
Tom Finkle
First Niagra Bank Foundation
James Fischette
Virginia Fisher
Brian Fitzgerald
Carl Foehrenbach
Beth Forscher
Freedom Plains Presbyterian Church
David Freeman
Friends of Dil Gap Foundation Gift Match Program
G. Nicholas Garin
Robert Geller
Thaddeus & Mary Gesek
Joyce Ghee
Percy Gilbert
Theresa Gill
Steven Giovannelli
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Girl Scout Troop 10521
Bruce Glickman
Alan & Colleen Goettel
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Nan Greenwood
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Arthur Groten
Nihad Hadzic
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Herbert Harkins
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Lynn M. Heuermann
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Richard Hines
Sigmund Holtz
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Daniel Hubbell
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Christopher King
Kirchhoff-Consiglio Construction Management
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Robert A. Knaizik
Kurt Knoernshild
Anthony Kondysar
Jeff Kosmacher
Margaret Kraft
Emma Kreyche
Anthony Krzywicki
Judith Kufert
Daniel & Deborah Kufner
Michael Kulla
Margaret Kuras
Patricia Lamanna
Ronald Lane
Shirley Langlois
Richard & Barbara LaPietra
William Lavery, Jr.
Lawrence Paggi PE PC
Howard Lawrence
Julie Leach
Judith Lessinger
Edwin & Anita Lester
Fred Levine
Mary Linge
Roderick & Ruth Link
Charles Liscum
Mary Lou Logan
Judith A. Lombardi
Dean Lombardo
David & Judith Longacre
Peter Luber
Richard Ludwin
Mary Lunt
Inc. Lupaie Exteriors
Lyall Memorial Federated Church
RoseMary Lyons
M & M Mechanical & Plumbing
M & O Sanitation
M & T Bank
M & T Charitable Foundation
Roderick & Karen MacLeod
Jacqueline Malave
Cereal Counts
Carole Chambers
Christ Church
Church of The Messiah
City of Poughkeepsie Police
Clearwater
Colonial Bakery
Columbia University
Community Transitions Center
Community Vineyard Church
Copake Country Club
Frank Corbet
Cornell Cooperative Extension
Philip Corso
John Daniels
DC Division of Youth Services
Alex & Janice Del Castello
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Jean Dingee
Debbie Dirusso
Just Say Yes To Fruits & Vegetables
Patrice Kellett
Margaret Kennedy
Rev & Mrs. WC Knight
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Rich LaFalce
William & Pamela Lavery, Jr.
Mark Lehrer
Linacre Chiropractic Office
Mary Linge
Babette Lorenzo
Elaine Lukica
M*POWER Center For Cultural Fitness
Nestor Madalengoitia
Major League Baseball
Gail Maloney
Paul Markowski
Joanne Marrone
Michelle Martinez
Mary H. Abdoo & You
Anita McCabe
McRitchie's Deli & Pizza
Mental Health America
Mental Health Association
Merritt Bookstore
Mid Hudson Heritage Center
Middle Main Working Group
Tim Middlebrook
Mid-Hudson Chinese Christian Church
Millman's T-Shirt Factory
Janet Mills
Milton Engine Company #1
Ann Moffett
Maureen Murnane
William Murphy
Laszlo Nagy
New Hackensack Reformed Church
New Horizons Evangelical Outreach Ministries
David & Carol O'Malley
Dominique Pagan
Franc Palaia
Panera Bread
PAUSE
Marlene Peyster
Joe Picard
PK Diamond Group
Planned Parenthood
Pleasant Plains Presbyterian Church
Pleasant Valley United Methodist Church
Poughkeepsie SDA Elementary School
Regina Coeli Church
Regina Coeli School
Colleen Reilly
Rhinebeck Bank
Stephanie Richers
Donald & Judith Rielle
Nancy Riva
Christine Robb
Samuel Rosenberry
Erwin Rosenfeld
Jaye Rossi
Ginny Roussey
Rowland Dance Studio
Roy C. Ketcham High School
Sai Baba Organization
Latoya Samuels
Laura Sanders
Sherry Scholz
Sandra Schwartz
Dan & Sarah Seifert
Siegrist & Sons Construction, Inc.
Diane Sizemore
Sovereign Nation
Spackenkill Cadette Troop
10122
Spicy Mexican Grill
St. Andrew's Church
St. Christopher's Church
St. Denis Church
St. James Church
St. John's Evangelical Lutheran Church
St. Kateri Tekakwitha Church
St. Margaret's Episcopal Church
St. Mary's Church of Fishkill
St. Mary's of Wappingers Falls
St. Stanislaus Parish
Jacklyn Steixner
Ruth Stern
Stigmata Fraternity
Marlene Strauss
Vincent Sullivan
Sustainable Hudson Valley
Abigail Tait
Kareem Talbert
TOPS
Trinity United Methodist Church
Unitarian Universalist Church
Robert Upshaw
Jon & Kim Urban
Jean VanTassel
Vassar College
Vassar Temple
Jessica Velez
Cynthia Vergilii
Peggy Vergilis
Village Ministry
Barbara Vitale
Melissa Wagner
Wax The Duck
Erin Weimann
James Weir
Todd Weir
Janet Wendover
Babs Wilcox
Williams Lumber & Home Centers
Barbara Willmer
Women's Work
Harriett Ziegler
“What helped me, definitely, were the people along the way. They've made so much more of an impression on my life in the sustaining of my welfare then just the actual housing that they provided me over the years. Those were just roofs over my head. It’s not just about where you are, what you've been through, or the organization you go to for help. It’s being fortunate enough to meet unique and interesting people that not just do their jobs, but who also go that extra mile. I was lucky enough to find that here at Hudson River Housing.”

- John Careccia

“I was homeless, and moved into Hillcrest House. While at Hillcrest, I went back to college, and then to night school to get my NYS license for drug and alcohol counseling. I now have my own apartment through Hudson River Housing, and am currently employed by [Hudson River Housing] as well. All this would not have been possible without Hudson River Housing giving me housing opportunities and a job to help others. Thank you HRH!”

- Craig Sweetser

“I heard about Hudson River Housing’s First Time Homebuyers Club in a newspaper article, and to take part in a program in place to teach me how the process worked and also help me save more money, that seemed like a win-win. It was a totally approachable way to get the information I needed. The nice thing about the program is that it’s not biased in any way; the program just has altruistic motives behind it. The program made me feel like I had a little bit of x ray vision. It's great. Everyone should do it. It's just a wonderful, wonderful class.”

- Daniel Clark

“I just wanted to take the time to say what a wonderful job everyone did in helping my dream of being a homeowner come true. I will never forget the kindness, professionalism, and patience shown to me during this very stressful process. Being a single mom, I don’t get a lot of free time. The staff made the extraordinary effort to work with my schedule, and made sure to return my many calls, e-mails, and faxes. I was nervous, anxious, impatient, and in a rush to get my house. By the time I left, I felt I had a better sense of what to expect. I was able to make a plan of action and follow through. The staff was able to slow me down, explain things in everyday terms that were easy for me to understand, and finally move into my first house. My house... Yeah, that has a nice ring to it, right? Thank you for all your help!”

- Katrina Davis

“I want to thank and praise the Support Services for Veteran Families Program at Hudson River Housing for all that was done to help me out when things were very difficult for me. If it wasn’t for [Hudson River Housing] I would not be in this beautiful apartment. At certain times things were very bleak for me, but they never gave up hope. This is the happiest I’ve been in many, many years.”

-[name not disclosed]

“I’ve been at River Haven almost a year now, and they’ve put me on track towards all of my goals. I’m in college, I have a better job, and I’m finally saving money, which is very important. I was even able to afford a car to drive myself to school with. If I were by myself, I don’t think I would have gotten this far. They made this possible for me. They’re like a family to me. It’s the best program I’ve ever been in.”

- Davidson Osakue