

Report to the Community 2024



INHS



(Top l-r) INHS staff gather around co-founder Lucy J. Brown's sculpture. INHS Board of Directors at last year's annual meeting—Executive Director Kate de la Garza; Nicole Carrier-Titti; Steve Woods; Julee Johnson, Treasurer; Michael Cannon (retired in 2024); Denise Malone, Secretary; Jeremy Thomas, Board President; Lisa Nicholas; Maureen Abbott; Brendan Wilbur; Thys Van Cort. Not pictured: Cris Donovan, Vice President; Lacey Lent. (Bottom l-r) Statue of Frances Perkins unveiled in August 2024 in front of Breckenridge Place; Gloria, INHS resident, appreciates the view from her apartment; CHT homeowners Jerry and Molly beneath their wedding arch on their property; INHS client Nancy next to her new stairs, courtesy of the Minor Repair Program.

All photos by Jon Reis Photography, except Frances Perkins statue which is by Shira Evergreen.

Our Mission

INHS

is dedicated to expanding housing and lending opportunities for low- and moderate-income residents of Cayuga, Chemung, Cortland, Schuyler, Seneca, Tioga, and Tompkins Counties.

It seeks to foster communities that embrace diversity, equity, and sustainability in ways that produce lasting outcomes.

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INHS staff poses in front of our 115 W. Clinton Street office in Ithaca. Photo: Jon Reis Photography

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Renewed Commitment

FROM THE EXECUTIVE DIRECTOR

Kate G. de la Garza



As I reflect on my first full year at INHS, I'm filled with gratitude and optimism. It's been a year of listening, learning, and leading — a year of deepening our commitment to the communities we serve.

I'm excited to announce the launch of our Resident Services Program. This initiative renews our focus on supporting residents beyond housing — connecting them with resources, building community, and helping them thrive in every aspect of life. Affordable housing is just the beginning; true stability and opportunity come from holistic support.

At the same time, we're navigating a challenging landscape. With the looming threat of federal funding cuts, INHS remains steadfast in our mission. We're actively advocating to protect and expand affordable housing, while exploring new financial strategies to remain strong and sustainable. This includes forging new relationships, pursuing innovative funding models, and — most importantly — partnering with you, our community supporters and donors.

In 2026, INHS will celebrate our 50th Anniversary. For five decades, we've worked to create and preserve affordable housing, strengthen communities, and empower our neighbors. Next year, we will celebrate our past and commit to our future.

Your belief in our work fuels our progress. Together, we're not just building homes — we are building futures.

Thank you for standing with us.

2024 Annual Report

FROM THE PRESIDENT

Jeremy Thomas



This past year has been one of momentum and meaningful progress for INHS. At the heart of this energy is our Executive Director, Kate de la Garza, who has truly hit the ground running. Their fresh perspective, innovative ideas, and unwavering dedication have already made a powerful impact on our organization and the communities we serve.

We also celebrated a moving tribute to our values through the unveiling of the Lucy J. Brown statue — a powerful symbol of community, inclusivity, and sustainability. Lucy's legacy continues to inspire INHS's mission and reminds us of the deep roots and enduring spirit that guide our work.

Our recent developments reflect this spirit in action. Sears Street stands as a shining example of how INHS delivers high-quality, for-sale affordable housing in walkable, vibrant neighborhoods. Village Grove in Trumansburg further demonstrates our commitment to building not just homes, but supportive, mixed-income, enriching communities.

Looking ahead, we are excited about the Varna project in the Town of Dryden, which promises to bring even more innovative housing solutions to our region. As we approach our 50th anniversary in 2026, we celebrate five decades of impact — and look forward to continuing our legacy of excellence and equity.



Jerry and Molly

Community Housing Trust Homebuyers

Jerry and Molly dreamed of homeownership, but Ithaca's relentlessly high-cost housing market stood in the way. INHS's Community Housing Trust provided the solution, using a special ownership structure to offer affordable homes to buyers with modest incomes. Jerry and Molly are now proud to own a CHT home in Ithaca's historic Southside neighborhood.

They appreciate the financial stability of homeownership. "We often just look at each other and think, we're so lucky," Molly said. "I'm 50 years old and I spent a good chunk of my life going on and off food stamps," Jerry added. "I don't feel that insecurity anymore."

Photos: Jon Reis Photography



Gloria

INHS Resident

When Gloria, a US Army veteran, lost her long-term lease, she wasn't sure where to turn. After she learned about INHS's new Wheat Street Apartments, she applied and is now settled into her light-filled apartment with rabbits Rex and Angel.

Gloria appreciates the view from her windows, a nearby park, and proximity to Cayuga Lake — "I look around and say, 'I made it. I'm here.'" A writer, she seeks to inspire others with messages of positivity and persistence. "I want to thank Lucy Brown, cofounder of INHS," Gloria said. "I would like to be able to follow in her footsteps."



Nancy

INHS Minor Repair Client

As retirees on a fixed income, Nancy and her husband, Humayun, couldn't fund improvements needed to address Nancy's neuropathy. Navigating the bathroom had become challenging, and deteriorating stairs limited Nancy to a single entrance to her home.

INHS's Minor Repair Program installed a walk-in shower with grab bars and replaced worn bathroom flooring, eliminating a tripping hazard. The precarious stairs were removed and sturdy wooden ones built in their place. Small but crucial safety improvements like smoke detectors and upgraded handrails were installed.

Nancy now feels secure navigating her home. "I'm comfortable, and they've made it much safer for me."

Homeownership

Empowering Neighbors + Preserving Homes

INHS promotes homeownership by helping people purchase their first homes, educating them on how to care for their homes after purchase, and assisting with safety, accessibility, and repair projects to ensure that homes continue to meet the needs of their owners.

Down-payment assistance programs offer up to \$20,000 to eligible homebuyers, while one-on-one counseling and homebuyer education classes empower clients to take on the homebuying process. Over 300 households participated in these programs in 2024.

INHS's Minor and Major Repair Programs help those who already own their homes with needed repairs and accessibility upgrades. With a median income of \$31,000, these households represent vulnerable seniors and those with disabilities, who often cannot afford to maintain the homes they bought years ago.

In 2024

30 homebuyers, closing \$918,000 in loans

24 home rehab clients, closing \$557,000 in loans

135 free home repairs, assisting seniors and those with disabilities with a median income of \$27,000.

262 households participated in one-on-one homeownership counseling

102 households participated in a homebuyer education course

In Loving Memory of Lucy J. Brown: A legacy of love and dedication | 1933-2025

INHS's tireless and dedicated co-founder Lucy J. Brown, a devoted advocate for racial justice, educational equity, and affordable housing, passed away in February at the age of 91.

Lucy's work to advance social equity and justice in Ithaca was a lifelong passion. A highlight of her career was co-founding and serving on the board of INHS. Lucy was instrumental in INHS's growth and its dedication to affordable housing, especially in Ithaca's Southside neighborhood. She served on the INHS Board of Directors from 1977 to 2016.

In August 2024, Lucy was honored for her contributions to the community with a commemorative statue located in front of the historic Henry St. John Building in the Southside neighborhood of Ithaca. She attended the celebration with family and friends, as INHS and the community joyously expressed their gratitude for her dedication and service. INHS will always be thankful for Lucy and her unwavering commitment to affordable and equitable housing.



Lucy Brown with her granddaughter during the unveiling ceremony of her statue in August 2024. Photo: Shira Evergreen



Photo: HOLT Architects



Photo: HOLT Architects

Village Grove

INHS's greenest project to date, Village Grove, delivered 46 new apartments in late 2024. Residents are settling into the beautiful new neighborhood, just a short walk from downtown Trumansburg and the Trumansburg schools.

The 19-acre development includes a cheerful new stand-alone facility for the Trumansburg Community Nursery School and will offer ten for-sale townhomes as part of INHS's Community Housing Trust in late 2025.

Village Grove earned the Phius CORE 2021 Design Certification, recognizing it as a Passive House and NetZero development. One of the first Passive House affordable housing projects to use geothermal in New York State, the project utilizes ground- and air-source heat pumps as well as off-site community solar to meet stringent green energy standards.



Jennifer, her daughter Alexis, and her two children were the first residents at Village Grove!

Verona Village

INHS completed a \$10-million renovation of this aging 46-unit senior housing development in 2024. Improvements to the Seneca County community not only greatly enhanced the aesthetics of the community, but also will achieve a 25 percent reduction in energy usage.

Built in the early 1980s in Ovid, the property had fallen into disrepair. INHS purchased the development in 2020 and began the first renovations ever done on the property. Improvements included replacement of siding, roofs, windows, and flooring; upgraded apartment interiors; replacement of HVAC systems; added accessibility features; and property-site improvements including repair of parking and driveway areas, landscaping improvements, and a new gazebo.



Photos: John Griebisch



Wheat Street Apartments

INHS celebrated the completion of its first development in Cayuga County, located in the lakeside village of Cayuga, in early 2025. The \$17.6-million project renovated a 1950's-era elementary school and added new townhome units, resulting in 47 affordable rental apartments and townhomes available to the community.

Nine units offer supportive services to residents with an intellectual or developmental disability through INHS partner the Gavras Center, and three mobility units and one hearing and visually impaired unit add to the inclusivity of this new housing project. Residents enjoy the connection to an adjacent public walking trail and nearby lakefront access, with easy driving proximity to the cities of Auburn and Seneca Falls.

Exploring New Housing Solutions

Compass, Manufactured Housing Community

With the 2021 purchase of Compass, straddling the Tompkins and Seneca County line in Trumansburg, INHS became the first affordable housing nonprofit in NYS to own and operate a manufactured housing community. Since then, INHS has invested \$9.5 million in improvements to enhance infrastructure, amenities, and housing opportunities, with \$2.5 million in additional improvements planned. Manufactured housing represents a key and often overlooked affordable housing resource in our region, and we seek to ensure that Compass serves as a safe, stable, and affordable local housing resource.

In 2025, improvements at Compass continue with the addition of new for-sale and rental homes to the community. INHS plans to develop and offer for sale up to six new homes in the community, along with eight new rental homes. The replacement of homes will continue as well, with up to nine substandard owner-occupied homes set to be replaced with new units over the next two years.



Photo: Ben Carver

Supporting Our Residents

With the opening of Wheat Street Apartments in the Village of Cayuga, INHS now operates rental communities in four counties: Cayuga, Seneca, Schuyler, and Tompkins. With many residents on a fixed income and making less than 50% area median income, many of our residents benefit from assistance beyond housing needs.

In response to this need, we pioneered a resident services program in 2024, hiring a Resident Services Coordinator to provide support for residents in crisis and connect residents to community resources. We also focused on the wellbeing of our rental communities as a whole, organizing resident events to bring local communities together for food, socialization, and community-building.

2024 Data

654 apartments in
16 communities in **36** locations

151 pad manufactured
home community

14 commercial spaces

65% of current residents
receive a **Section 8 HUD**
voucher, meaning they earn
less than **50%** of the area's
median income



Community Housing Trust Modular Homes

In December 2024, INHS hosted a viewing party for a modular home installation on Ithaca's Sears Street. Onlookers watched in awe as a two-story, single-family home was craned into place, floor by floor. Modular homes save costs via construction efficiency and are less disruptive to the surrounding neighborhood as less time is spent in on-site construction.

There are currently 17 homes under construction in Tompkins County that will soon join the 71 existing homes in the Community Housing Trust. CHT homebuyers purchase only the house, while the Trust owns the land under a 99-year lease, making the home permanently affordable for both current and future homeowners. Since the program's inception, 29 homes have changed ownership meaning 100 households in and around Ithaca have benefited.

On the Horizon

2025 brings another year of growth, opportunity, and challenge for INHS and our mission

To support our commitment to being a resident-centered organization, in 2024 INHS added a Resident Services Coordinator to our staff. In 2025 we will continue to build the resident services program, providing all staff with training in trauma-informed care and establishing more formal lines of communication with tenants. We are currently restructuring our property management department to increase efficiency, improve service, and prepare for approaching 1,000 units in our rental portfolio.

We currently have 159 rental units in our construction pipeline, including projects in Varna (Town of Dryden) and downtown Ithaca. Breaking ground late in 2025, the Varna project will entail 53 rental apartments and six for-sale Community Housing Trust homes on a parcel that has been abandoned for decades. This project, an easy bus or car commute from Cornell and Ithaca, will serve a wide range of incomes, with partner nonprofits the Village at Ithaca and the Learning Web serving young adults transitioning out of homelessness. A planned senior housing community in downtown Ithaca will add 56 one-bedroom apartments for this underserved demographic. A daycare facility, operated by a local provider, will occupy the ground floor. INHS is also planning a 50-unit multi-family rental project at 197 North Street in Auburn. This community will be designed to meet Passive House Standards that will serve households with incomes at 50% and 60% of area median income. Twenty-five percent of the units are reserved for people with an Intellectual or Developmental Disability; supportive services for those residents will be provided by Unity House.

And, in 2025 we will lay the groundwork for a celebration of five decades serving Ithaca and the surrounding communities, as we prepare to observe our 50th anniversary in 2026!



Photo: HOLT Architects

Our success is thanks to you!

\$10,000 and above

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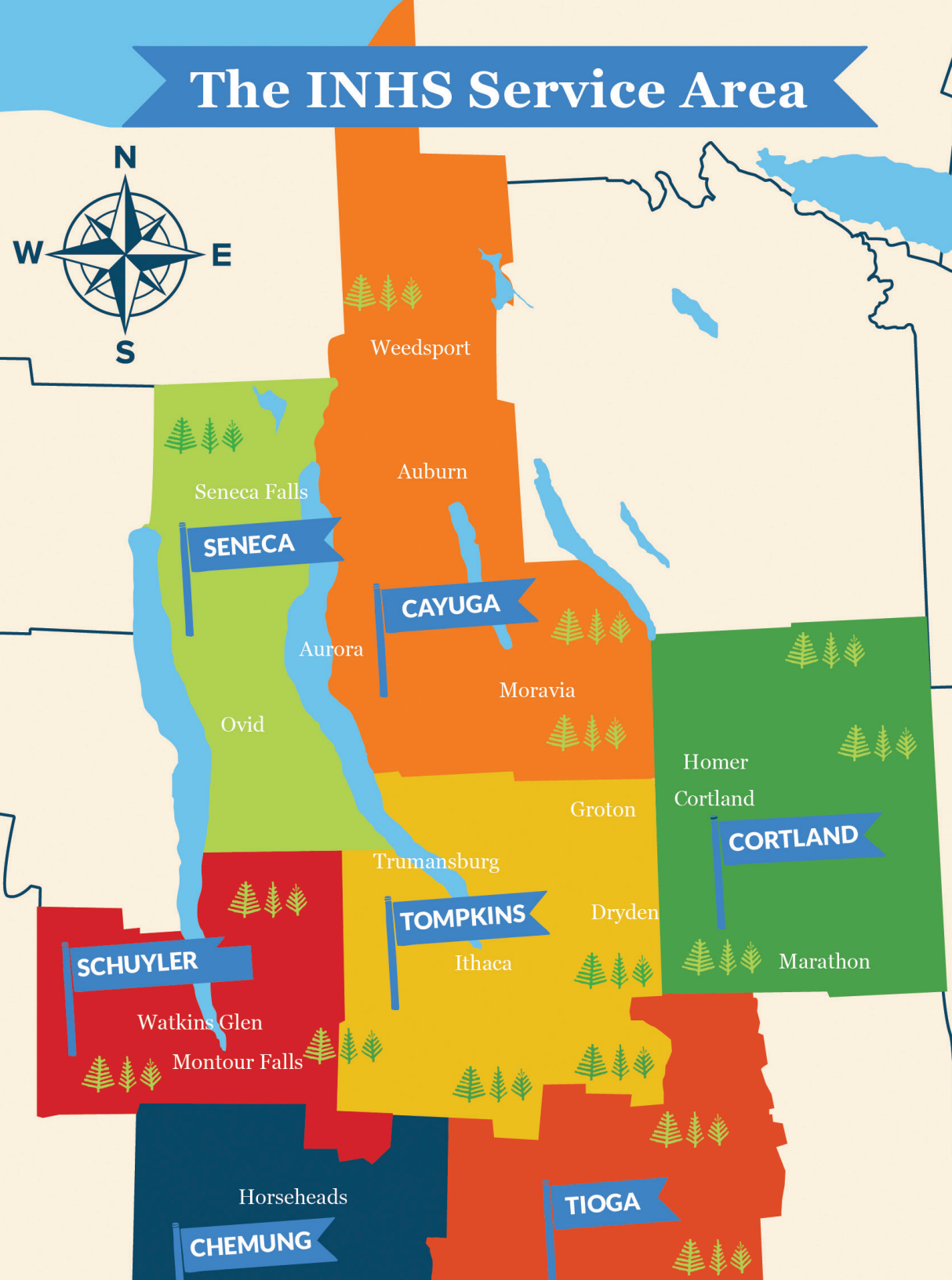


INHS Financial for Audit Report

ASSETS	OPERATIONS	ALL FUNDS
Total Cash & Equivalents	435,948	4,039,954
Total Acc. Receivable	749,899	4,347,043
Total Loan & Note Receivables	-	24,931,197
Total Construction in Progress	-	6,252,867
Total Fixed Assets-Net	350,553	8,729,472
Total Other Assets	-	7,705,972
TOTAL ASSETS	1,536,400	56,006,505
LIABILITIES & NET ASSETS		
Total Accounts Payable	184,570	2,319,353
Total Other Liabilities	97,525	97,525
Total Long-Term Liabilities	-	7,003,594
Total Net Assets & Equity	1,254,305	46,586,033
TOTAL LIABILITIES & NET ASSETS	1,536,400	56,006,505

Complete financial statement is available for inspection
 at INHS, 115 W. Clinton St., Ithaca, NY 14850 • 607-277-4500

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