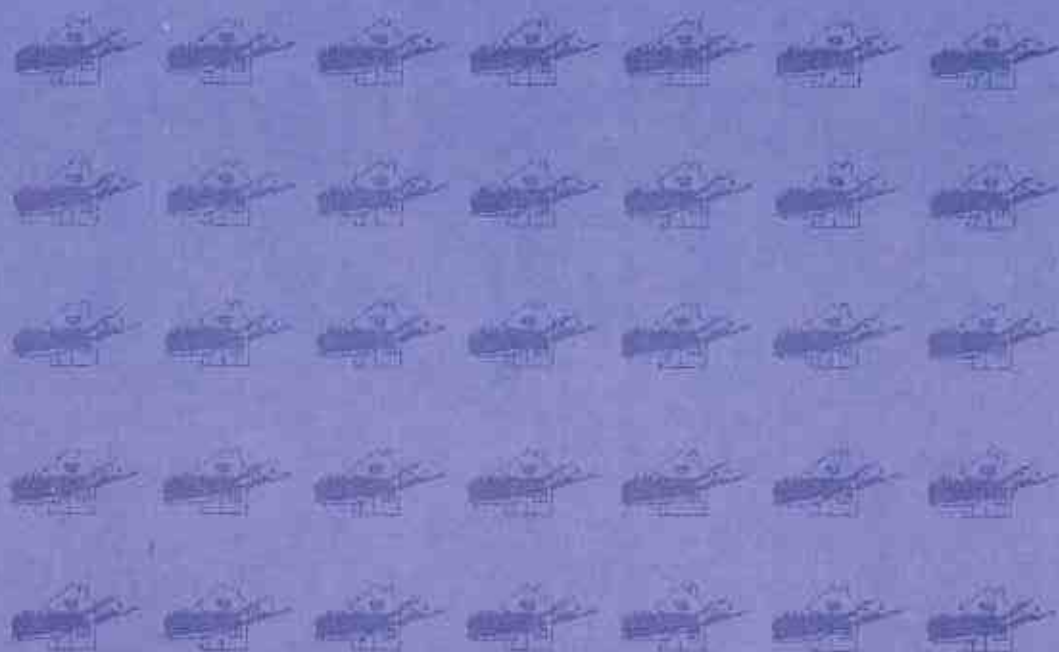


LONG ISLAND HOUSING PARTNERSHIP, INC.



# LHP



1992 ANNUAL REPORT

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The Long Island Housing Partnership is a private, not-for-profit affordable housing organization; the Long Island Partnership Housing Development

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Fund Company, its affiliate, is a private, not-for-profit developer and builder of affordable housing. More than 120 members sustain both organizations.

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### **LIHP — FIVE YEARS OF PROGRESS AND GROWTH**

- 552 First-time home buyers counseled, 1992
- 300 First-time home buyers counseled as of March, 1993
- 171 Homes under construction, 1993
- 132 Completed homes
- 106 Planned, 1994
- 14 Rentals

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We heard a lot about changes the past year, but as the Long Island Housing Partnership reflects on 1992, growth and progress seem more appropriate terms.

The Housing Partnership has changed since it opened its doors on February 22 1988 in a tiny classroom at SUNY, Stony Brook. This spring, the Housing Partnership, now housed in Hauppauge, will expand its physical space for the fourth time. And there have been many other changes as well — new programs, new staff and many new members.

But in spite of many changes, LIHP has never veered from its primary mission — creating affordable home ownership for Long Islanders who otherwise would not be able to afford decent and safe homes.

To that end, the Partnership has finished or has under construction more than 300 homes,



**JIM MORGIO, PRESIDENT; PETER ELKOWITZ, JR., VICE-PRESIDENT; BOB MCMILLAN, CHAIRMAN.**

and has another 106 on the drawing boards. Beyond construction, the Partnership has found new ways to aid prospective homeowners.

LIHP began mortgage counseling because Long Islanders who had incomes low enough to be eligible for homes frequently didn't have incomes high enough to qualify for mortgages. In 1992 LIHP helped over 500 Long Islanders learn what it takes to own a home, and the Housing Partnership continues as Long Island's leading advocate for first-time home buyers.

The Housing Partnership created the Regional Lending Consortium (RLC) so participating banks can share the risk of lending to affordable projects. Although 1992 ended without a closing, it is expected that the consortium in 1993 will finance the conversion of Port Washington's Main Street School to senior citizen housing, and this will be the signal to Long Island's construction industry that help

for affordable projects is available through the Housing Partnership.

The Housing Partnership also extended its reach as a developer in 1992 and will broaden its scope of operations in 1993 and beyond.

The Manorville project, completed in 1992, resulted in 72 beautiful new town homes. New programs span the Island from Southampton to Long Beach. Building continues at Amity Villas in Babylon, and new phases were begun in partnership with the Towns of Islip and Brookhaven.

These efforts are more fully explained in this annual report. None of them could have been pursued without the continued trust and support of New York State and local governments. LIHP is truly a public/private partnership with you, our members, providing the essential contributions of funds and expertise. Your collaborative efforts benefit the entire Long Island community.

With your support, the Housing Partnership will continue to grow in 1993 and will keep in mind that housing — whether ownership or rental — is not just bricks and mortar. Safe and decent housing is essential for people, for neighborhoods, for Long Island.

Please know that it has been our pleasure serving you. We welcome your comments.

## **I**SLIP PHASE III - HOMEOWNERS SELECTED; TWO FAMILY HOMES, A FIRST FOR LIHP.



**ISLIP'S NEW SUPERVISOR PETER MCGOWAN SELECTS A NEW HOMEOWNER DURING THE ISLIP PHASE III LOTTERY.**

Vacant, rubbish-strewn lots that were neighborhood eyesores were transformed into 53 affordable homes that anchor their communities in the first two phases of an ongoing project with Islip Town.

Now the Housing Partnership, the state and the town are building on that success and embarking on the third phase of new construction in Islip with many new twists. For the first time, duplexes are part of the program as are rental units. Each duplex will consist of two homes of 1,300 to 1,400 square feet. Each will also have a downstairs one-bedroom accessory apartment. The owners of the duplex homes will gain the added income generated by the rent of the accessory apartments. The renters will be needy Islip senior citizens. In addition, three detached owner-occupied colonial model homes will be built across the street from the four duplexes. LIHP will also build 6

owner-occupied detached units at Vasquez Park in Brentwood. The Housing Partnership is paying for the Vasquez Park property. Islip will use the payment to construct a pocket park at the northern tip of the property, a benefit to the new homeowners and to the neighborhood. Four single family homes on scattered sites round out Phase III.

Much has to be done before construction begins — clearing titles, securing grants and loans, signing contracts and committing mortgages.

An important step was completed in 1992: On October 8th, Islip's Town Board and the Housing Partnership selected eligible homeowners in the third Islip lottery. None of it would have happened without the cooperation of New York State, Suffolk County, Islip Town, JJR Associates, Tom Datre and Son and LIHP staff and volunteers.

**ISLIP SUPERVISOR MCGOWAN IS PICTURED WITH MR. AND MRS. MONTALVO, LOTTERY WINNERS, AND ISLIP TOWN COUNCIL MEMBERS PAM GREEN AND BRIAN FERRUGGIARI.**



## **M**ANORVILLE: A STUDY IN COOPERATION WITH AMAZING RESULTS: 72 AFFORDABLE HOMES COMPLETED IN 18 MONTHS

Well-designed affordable housing that makes intelligent use of land can be efficiently built on Long Island. All it takes is loads of public

and private cooperation.

Developer Charles Mancini of the Park Ridge Organization brought the concept of Cobbleridge to the Housing Partnership in November, 1990. In June, 1992 first-time Long Island home buyers and their children were moving into their beautiful new town houses. The speed in going from conception to completion would have been impossible without the work, expertise, and cooperation of New York State, Brookhaven Town, Fleet Bank, Residential Mortgage Company and the Park Ridge Organization.

The 72 homes — clustered on 20 acres of a full 72 acre parcel in a tree filled, rural setting in Manorville — sold for \$79,499.

Teaming with responsible builders like Charles Mancini and in partnership with New York State and Brookhaven Town, LIHP has found a creative way to make affordable home ownership a reality on Long Island.



**TOP: THE TREE-LINED ENTRANCE TO THE HOUSING PARTNERSHIP'S COBBLERIDGE HOMES IN MANORVILLE.**

**BOTTOM: THE MANORVILLE HOUSING MAKES INTELLIGENT USE OF SPACE IN ORDER TO PROVIDE QUALITY SUBURBAN HOUSING AT VERY AFFORDABLE PRICES.**

## NEW BEGINNINGS IN THE EAST AND WEST: FROM SOUTHAMPTON TO LONG BEACH

Long Island is a region of great diversity. One common strain, however, is the need for affordable home ownership. The Housing Partnership will begin to help meet this need in two diverse com-

partnership programs, volunteer LIHP members donate their time and expertise to make the programs work.

The specifics of the two programs reflect the diversity of the two municipalities. In Southampton, the Housing Partnership will build 30 single family homes on 15 wooded acres in the hamlet of East Quogue. The infrastructure costs — a railroad crossing, pavement, drainage sumps, curbing, etc. — will, unfortunately, raise the price of each home by approximately \$30,000. Still because of the participation of Southampton, New York State, and the Long Island Rail Road (a new partner), the Housing Partnership intends to bring the homes in for less than \$90,000, an unheard of price for a detached home on a half acre of land anywhere on Long Island.

In Long Beach, 15 homes will be built on two lots. The homes will be close to the Long Island Rail Road station and downtown Long Beach. Long Beach's city government has been an incredibly cooperative public partner, and Nassau County, under County Executive Tom Gulotta, emerged as a public partner as well. As always, New York State, under Governor Cuomo and Housing Director Aponte, has an active role.

The lotteries to select home buyers for Southampton and Long Beach programs are slated for the spring of 1993.



**PICTURED BEFORE THE DEBRIS-STREWN LOT ON WHICH FIFTEEN NEW SEMI-ATTACHED HOMES WILL BE BUILT ARE (FROM LEFT) NEW YORK STATE ASSEMBLYMAN HARVEY WEISENBERG; LONG BEACH COMMUNITY VOLUNTEER, SAM SLOAN; LIHP PRESIDENT, JIM MORGO; FORMER NASSAU COUNTY COMMISSIONER RAY MALONE; LONG BEACH CITY COUNCIL PRESIDENT KEVIN BRADDISH; AND LONG BEACH COMMUNITY VOLUNTEER, JOE TINKER.**

munities: the Town of Southampton in Suffolk County and the City of Long Beach in Nassau County.

Although at opposite ends of the Island, the two communities share more than the need for affordable homes. Both Southampton and Long Beach have responsible local governments.

In Southampton, Supervisor Fred Thiele, the Town Board, and the Community Development Office have united in affordable housing efforts. Likewise, in Long Beach, the City Council President Kevin Braddish, the City Manager Edwin Eaton, and the Community Development Office have worked publicly to make affordable housing a reality. In each community, LIHP is also working with private citizens from the community to create the needed housing. As in all

## AMITY VILLAS: THE DREAM BUILDS TO REALITY; HOMES ON LONG ISLAND FOR \$58,584 OR LESS



GOVERNOR CUOMO SPOKE AT THE AUGUST, 1991 GROUNDBREAKING OF AMITY VILLAS. THE GOVERNOR EMPHASIZED THE IMPORTANCE OF AN AFFORDABLE HOME FOR THE STABILITY OF AMERICAN LOW- AND MODERATE-INCOME FAMILIES.

AMITY VILLAS IS UNDERWAY!  
IT'S TRUE! IT'S TRUE!

Some never believed those words would be said. But prospective homeowners never gave up their dreams of home ownership, and now they can go to the site at Schleigel Boulevard in North Amityville and see that construction has begun. Soon they will be moving in.

After many hurdles, construction is under way. Flexibility, concern and hard work got Amity Villas going: Flexibility on the part of New York State's Affordable Housing Corporation, as well as on



THE HOUSING PARTNERSHIP PRESENTED MEETINGS TO UPDATE THE AMITY VILLAS HOMEOWNERS AND THEIR FAMILIES. PICTURED ARE TWO YOUNG MEN WHO REPRESENT THE CHILDREN WHO WILL BE MOVING INTO SAFE AND DECENT HOMES BECAUSE OF AMITY VILLAS.



THE AMITY VILLAS TOWNHOUSES ARE TAKING SHAPE IN NORTH AMITYVILLE, MUCH TO THE DELIGHT OF THE WAITING HOMEOWNERS.

the part of Roosevelt Savings Bank, Fleet Mortgage Corp., Chase Community Development Corp., and Amity Villas General Contractor, George Heinlein; concern from Babylon Supervisor

Richard Schaffer and Planning Commission Dan Falasco and the Town's Building Department, as well as concerns from North Amityville civic leaders Ed Larsen and Willie Tutt; and hard work on the part of Housing Partnership staff especially Dolores Murphy, Peter Elkowitz and Karen Gunkel.

## THE REGIONAL LENDING CONSORTIUM WILLING AND ABLE TO PROVIDE LENDING FOR AFFORDABLE HOUSING



THE MAIN STREET SCHOOL IN PORT WASHINGTON WILL BE CONVERTED INTO SENIOR CITIZEN APARTMENTS AND COMMUNITY SPACE IN THE REGIONAL LENDING CONSORTIUM'S FIRST VENTURE ON LONG ISLAND.

SOME OF THOSE JOINING TO MAKE THE CONVERSION OF THE MAIN STREET SCHOOL POSSIBLE ARE FROM LEFT: LILLIAN MCCORMICK, LANDMARK ON MAIN STREET COMMITTEE; BARBARA GOLDSTEIN, LANDMARK ON MAIN STREET COMMITTEE; JOHN COFFEY, FLEET BANK; REVEREND DR. CHARLES R. VOGLEY, LANDMARK ON MAIN STREET COMMITTEE; ELIZABETH MACKLIN, CHEMICAL COMMUNITY DEVELOPMENT CORP.; LEONARD SALTZMAN, LONG ISLAND SAVINGS BANK; JIM KORONA, PIONEER SAVINGS & LOAN ASSOCIATION; DANIEL NISSENBAUM, CHASE COMMUNITY DEVELOPMENT CORP.; AND KEVIN TALTY, RELIANCE FEDERAL SAVINGS BANK.

The Island's first and only lending consortium grew in 1992 with two new LIHP-member banks joining its ranks, The Bank of New York and Citibank. These institutions joined the Housing Partnership members who are committed to participating in lending to create affordable housing on Long Island: AFL-CIO Housing Investment Trust, Anchor Savings, Apple Bank, Astoria Federal Savings, Bayside Federal, Chase Community Development Corp., Chemical Bank, Continental Bank, European American Bank, Fleet Bank, Home Federal Savings Bank, Jamaica Savings Bank, Long Island Commercial Bank, Long Island Savings Bank, Manhattan Savings Bank, National Westminster Bank, Pioneer Savings & Loan Association, Reliance Federal Savings Bank, River Bank America, Roosevelt Savings Bank, and Roslyn Savings Bank.

As 1992 closed, the Regional Lending Consortium was working to finalize its first lending opportunity — the conversion of a Port Washington School into 59 rental apartments for needy senior citizens and 25,000 square feet for community organizations.

The construction and permanent loans for the project, called the Landmark on Main Street, are to be shared by participating consortium members.

Many public participants are involved as well: The Town of North Hempstead, Nassau County, New York State and HUD are all making financial commitments to the program as is the community-based, not-for-profit corporation, the Landmark on Main Street Housing Development Fund Company. Finally and significantly, the rehabilitation of the Main Street School will be the first time the Federal Low Income Housing Tax Credit Program will be used on Long Island.

This first lending opportunity is very complex. Nevertheless, the lenders of the consortium are confident that closings on the construction and permanent loans will occur in late spring or early summer of 1993. All involved are to be commended for their creativity and perseverance. It is hoped by the end of 1993 the Regional Lending Consortium will become the single best source of funds for affordable housing production on Long Island.



## LIFT HOME: MEETING A NEED THROUGH INNOVATION



INDIVIDUAL MORTGAGE COUNSELING IS CONDUCTED AT LIHP'S HAUPPAUGE OFFICES.

The Housing Partnership's Future Directions Committee made mortgage counseling of low- and moderate-income Long Islanders its first priority for 1992. In response, LIHP staff created the LIFT HOME Program (Long Island Financial Training toward Home Ownership Mortgage Eligibility) and it has taken off.

Member banks — EAB, Dime, Chase, and others — have sponsored LIFT HOME seminars with the Housing Partnership to packed crowds eager to learn how to be new home buyers.

The LIFT HOME seminars cover the entire mortgage process. Those who complete the program receive certificates that make them eligible for the more flexible mortgage terms of FANNIE MAE'S Community Home Buyers Program. Vice-President Peter Elkowitz coordinates the LIFT HOME Program.

In addition to the seminars with participating banks, the Housing Partnership conducted LIFT HOME in the fall of 1992 with two of its education members — Hofstra University and SUNY Stony Brook.



LIHP PRESIDENT JIM MORGO ADDRESSES OVERFLOW CROWD AT LIFT HOME SEMINAR, CO-SPONSORED BY EAB.

# C O N D E N S E D   F I N A N C I A L   S T A T E M E N T S

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Long Island Housing Partnership, Inc.

And Long Island Partnership Housing Development Fund Company, Inc.

## BALANCE SHEET

December 31, 1992

	<u>COMBINED</u>	<u>LONG ISLAND HOUSING PARTNERSHIP, INC.</u>	<u>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</u>
<b><u>ASSETS</u></b>			
<b>CURRENT ASSETS:</b>			
Cash and cash equivalents	\$1,490,655	\$287,365	\$1,203,290
Receivables	299,748	98,748	201,000
Capitalized project costs	812,283	—	812,283
Other	43,648	19,283	24,365
Total current assets	2,646,334	405,396	2,240,938
<b>EQUIPMENT AND OTHER ASSETS</b>	<u>33,404</u>	<u>33,404</u>	<u>—</u>
	<u>\$2,679,738</u>	<u>\$438,800</u>	<u>\$2,240,938</u>
<b><u>LIABILITIES AND FUND BALANCES</u></b>			
<b>CURRENT LIABILITIES:</b>			
Payables	\$686,752	\$133,067	\$553,685
Customer deposits	201,000	—	201,000
Deferred revenue	87,765	50,731	37,034
Total current liabilities	975,517	183,798	791,719
<b>NYS HOUSING DEVELOPMENT FUND LOAN</b>	840,000	—	840,000
<b>FUND BALANCES</b>	<u>864,221</u>	<u>255,002</u>	<u>609,219</u>
	<u>\$2,679,738</u>	<u>\$438,800</u>	<u>\$2,240,938</u>

Long Island Housing Partnership, Inc.  
And Long Island Partnership Housing Development Fund Company, Inc.  
**STATEMENT OF PUBLIC SUPPORT AND REVENUE, EXPENSES AND  
CHANGES IN FUND BALANCES**  
Year Ended December 31, 1992

	<u>COMBINED</u>	<u>LONG ISLAND HOUSING PARTNERSHIP, INC.</u>	<u>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</u>
<u>PUBLIC SUPPORT AND REVENUE</u>			
Public support	\$373,183	\$348,183	\$25,000
Receipts from transfer of units	70,100	—	70,100
Inter-company reimbursement	211,764	211,764	—
Other revenue	<u>62,242</u>	<u>41,293</u>	<u>20,949</u>
Total	<u>717,289</u>	<u>601,240</u>	<u>116,049</u>
<u>EXPENSES</u>			
Program services	468,614	410,414	58,200
Inter-company reimbursement, net	142,662	—	142,662
Supporting services	<u>177,892</u>	<u>176,459</u>	<u>1,433</u>
Total	<u>789,168</u>	<u>586,873</u>	<u>202,295</u>
(Deficiency) excess of public support and revenue over expenses	(71,879)	14,367	(86,246)
<u>FUND BALANCES:</u>			
Beginning of year	<u>936,100</u>	<u>240,635</u>	<u>695,465</u>
End of year	<u>\$864,221</u>	<u>\$255,002</u>	<u>\$609,219</u>

The above data has been condensed from the financial statements audited by Holtz Rubenstein & Co., Certified Public Accountants of Melville, New York. Copies of the audited statements, including the accountant's unqualified opinion dated January 22, 1993, are available from the Long Island Housing Partnership office upon request.

## A CREATIVE PUBLIC/PRIVATE PARTNERSHIP

**SOME OF THE HOUSING PARTNERSHIP'S DEDICATED STAFF ARE PICTURED (FROM LEFT) EILEEN FLATLEY, LINDA MATHEWS, DOLORES MURPHY, JEANETTE PERRA, DIANE PATRIZIO, CHRISTEL WALTER, MARIE LOUGHLIN, SUSAN RETSKY.**

The Housing Partnership has a wide variety of partners. Its public partners, from New York State through the leadership of Mario Cuomo and Director of Housing, Angelo Aponte to Suffolk and Nassau Counties and the support of



**LIHP COUNSELS HOWARD GROSS AND KAREN GUNKEL ARE SEATED AT THE HOUSING PARTNERSHIP'S FOURTH ANNUAL MEETING. SEATED NEXT TO MS. GUNKEL IS BROOKHAVEN COMMISSION OF HOUSING BOB REUTZEL. STANDING ARE LIHP MEMBER TOM OSTERMAN OF STERLING EQUITIES, AND SUFFOLK COUNTY ASSISTANT DEPUTY COUNTY EXECUTIVE MIA KNAPP.**

County Executives Gaffney and Gulotta to state and county legislators to the local towns and their supervisors and town boards, are all essential to the Housing Partnership. Its private sector members — over 120 of them — provide LIHP with its operating funds. Volunteers for the Housing Partnership emerge from a wide variety of sources. Community organizations with which we work provide volunteers. For example, the North Amityville Taxpayers



**CHAIRMAN BOB MCMILLAN PRESIDES AT LIHP'S FOURTH ANNUAL MEETING.**

Association gave us Ed Larsen, and the United North Amityville Youth Organization, Willie Tutt. LIHP homeowners like Melody Fulton and future homeowners like Francine Brown frequently volunteer at the Partnership's office. Volunteers also come from LIHP members who, in addition to paying their annual dues, contribute their employees who guide and assist our work. LILCO's Bill Davidson, Sterling Equity's Tom Osterman, the LIA's Mitch Pally are just a few members who contribute their expertise.

And the Housing Partnership's staff may be small but it's dynamic and vibrant. Each staff member in the last year has learned new skills and has applied them; Dolores Murphy is one example. She came to LIHP as a part-time secretary. Dolores is now the principal mortgage counselor for the entire Amity Villas Housing Program. LIHP's staff may be small, but it is flexible and always willing to grow.

# B O A R D O F D I R E C T O R S

## DIRECTORS AND OFFICERS GUIDE THE HOUSING PARTNERSHIP

Make no mistake about it. The Housing Partnership Board is a working board. A new Director learns that much more is necessary than attending monthly meetings. The Directors and the institutions they represent contribute time, money, and expertise that build a solid foundation for the Long Island Housing Partnership.

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Michael P. Capaldo



Harold L. Barnes



SECRETARY  
Peter Klein



PRESIDENT, CEO  
Jim Morgo



VICE-PRESIDENT  
Peter J. Elkowitz, Jr.



Monsignor  
Thomas Hartman



Richard Villafana



David Daly



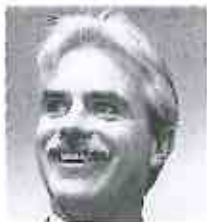
Jim Hyland



Monsignor  
John D. Gilmartin



Edward Travaglini



Patrick G. Halpin



Andrea Fortunoff



William Lindsey



William Chapman



Henry C. Schreiber, Jr.



Reverend  
Thomas W. Godhue



Lawrence S. Lioz



Richard J. Roberto



Reginald Tuggle



Harry Oster



William R. Kuhn



Karen E. Gunkel  
Counsel



Howard Gross,  
Counsel



Catherine A. Mullarkey,  
Counsel

# A C K N O W L E D G E M E N T S

F In addition to the essential  
 O contributions of LIHP's Directors  
 U and Members during its fifth  
 R year, other significant  
 T contributions should also be  
 E acknowledged.  
 E  
 N

Governor Mario M. Cuomo's Long Island Offices  
 The Office of Lieutenant Governor Stan Lundine  
 Angelo J. Aponte, New York State Director of Housing  
 New York State Division of Housing and Community Renewal  
 New York State Affordable Homeownership Development Program  
 State of New York Mortgage Agency (SONYMA)  
 Congressman George Hochbrueckner  
 Congressman Rick Lazio  
 Kemp Hannon, New York State Senator  
 Caesar Trunzo, New York State Senator  
 Norman Levy, New York State Senator  
 Howard Lasher, Member of New York State Assembly  
 Robert Sweeney, Member of New York State Assembly  
 Paul Harenberg, Member of New York State Assembly  
 Robert J. Gaffney, Suffolk County Executive  
 Thomas S. Gulotta, Nassau County Executive  
 Eric Kopp, Chief Deputy Suffolk County Executive  
 George Gatta, Deputy County Executive for Economic Development and Planning  
 Joseph Sanseverino, Suffolk County Community Development Director  
 Donald Campbell, Commissioner, Nassau County Office of Housing & Intergovernmental Affairs  
 Ruth Brandwein, Suffolk County Department of Social Services  
 Suffolk County Legislators  
 Michael A. LoGrande, Chairman, Suffolk County Water Authority  
 Edwin L. Eaton, City Manager, City of Long Beach  
 Kevin Braddish, President, City of Long Beach City Council  
 Paul Goodman, City of Long Beach Community Development Director  
 Richard Schaffer, Babylon Town Supervisor  
 Dan Falasco, Babylon Town Commissioner of Planning & Development  
 Peter McGowan, Islip Town Supervisor  
 Paul Fink, Islip Town Community Development Director  
 Tom Isles, Islip Planning Commissioner  
 Gene Murphy, Islip Principal Planner and Islip Town Hall Liaison  
 John LaMura, Brookhaven Town Supervisor  
 Robert Reutzel, Brookhaven Community Development Commissioner  
 Fred Thiele, Southampton Town Supervisor  
 Kathy McGinnis, Southampton Assistant to Supervisor  
 Peg Christy, Southampton Community Development Director  
 Howard DeMartini, Senator Ralph Marino's Special Assistant  
 Mitch Pally, Long Island Association's Vice President and Economic & Legislative Affairs Director  
 Edwin (Buzz) Schwenk, Long Island Builders Institute  
 Helen Martin, Director of Bellport, Hagerman East Patchogue Alliance, Inc.  
 Edward Larsen, North Amityville Taxpayers Association  
 William Tuff, United North Amityville Youth Organization  
 Bill Davidson, ULCO  
 Alfred E. Werner, Metropolitan Transit Authority  
 Home Depot Community Affairs  
 Abass Wessen and Robert Rowley, The Concerned Citizens for a Better North Bellport  
 Joseph Ucci, CPA  
 Jim Nelson, Volunteer  
 Jim Gay, Volunteer  
 Stacey Stoss, Assistant to Robert R. McMillan  
 Royce Mulholland, Royce Affiliates, Inc.  
 Valerie Manzo, Esq.  
 Ellen Kornfield, Esq.  
 David Scro, Esq.  
 Charles Mancini, Park Ridge Organization  
 Don Eversoll, Klein & Eversoll  
 Clara Datre, Tom Datre & Son  
 Warren Cronacher, P.E.  
 Anthony J. Greico, Architect  
 Roger Smith, Burton, Hand, Behrendt & Smith  
 Beatrice Neil, Veterans Administration  
 Lance Motta, Veterans Administration  
 Chase Mortgage Staff  
 Chemical Mortgage Staff  
 Dime Mortgage Staff  
 EAB Mortgage Staff  
 First Nationwide Mortgage Staff  
 Fleet Mortgage Staff  
 Christopher Thomas Associates, Inc.  
 Finally, the hours of volunteer time contributed by LIHP's members in 1992 can not be over-emphasized.

# BOARD OF DIRECTORS

## Chairman

Robert R. McMillan  
McMillan, Rather, Bennett & Rigano P.C.

## Vice Chairman

James L. Larocca  
Long Island Association

## Treasurer

John Coffey  
Fleet Bank

## Secretary

Peter Klein  
Long Island Builders Institute

## President, CEO

Jim Morgo

## Vice President

Peter J. Elkowitz, Jr.

Michael P. Capaldi  
Allstate Insurance Company

Harold L. Barnes  
Bank of New York

Richard Villafana  
Chase Manhattan Bank

David Daly  
Chemical Bank

Jim Hyland  
Citibank

Monsignor John D. Gilmartin  
Diocese of Rockville Centre

Edward Travaglini  
European American Bank

Patrick G. Halpin  
First United Insurance Group, Inc.

Andrea Fortunoff  
Fortunoff

William Lindsey  
IBEW, Local 26

William Chapman  
Long Island Board of Realtors

Henry C. Schreiber, Jr.  
Long Island Builders Institute

Reverend Thomas W. Goodhue  
Long Island Council of Churches

Lawrence S. Lioz  
Margolin, Winer & Evens

Richard J. Roberts  
National Westminster Bank USA

Reginald Tuggle  
Newsday

Harry Oster  
River Bank America

William R. Kuhn  
Roosevelt Savings Bank

Monsignor Thomas Hartman  
Telicare

Counselors  
Karen E. Gunkel  
LIHP

Howard Gross  
Weinberg, Kaley, Gross and Pergament

Catherine A. Mullerkey  
European American Bank

## BUSINESS

Arthur Anderson & Co  
DDO Seidman

Burlin, Behrendt, Smith & O'Callaghan  
Certilman, Balin, Adler & Hyman

Chicago Title Insurance Co.  
Commonwealth Land Title Ins. Co.

Community Preservation Corps.  
Computer Assoc. International Inc.

Coopers & Lybrand  
Cullen & Dykman

EMJ Construction Consultants Inc.  
Ernst & Young

Fairfield Properties  
First United Insurance Group, Inc.

Fortunoff  
Freudenthal & Elkowitz Consulting Group

Grumman Corporation  
H2M Group

Henson Development Corp.  
Home Depot

Kapson Group  
Kenneth H. Bookman

Klein & Eversoll, Inc.  
Long Island Lighting Company

Longwood Company  
Lunex, Inc.

Luxottica Group  
Lysaght, Lysaght & Kramer

Margolin, Winer & Evens  
McMillan, Rather, Bennett & Rigano

Nassau-Suffolk Lumber & Supply  
Nationwide Collection Systems Inc.

Nelson & Pope  
North Atlantic Life Ins. Co. of America

Northville Industrials Corp.  
Oxford Resources Corp.

Park Ridge Organization  
Peat Marwick

Pergament Home Center  
Price Waterhouse

Rüch, Ende, Muller, Lerner & Company  
Rivkin, Butler & Kremer

Ruskin, Schlessel, Mosony, Evens & Faltischek  
S.B. Bowne & Son

Saccardi & Schiff, Inc.  
Sandata, Inc.

St. Gerard Printing  
Sero & Sero

Security Title & Guaranty Co.  
Soil Mechanics Drilling Corp.

Sterling Carpet Co.  
Sterling Equities Inc.

Sterling & Sterling  
Trammel Crow Company

Weinger, Kaley, Gross and Pergament  
We'll Manage - Suffolk Inc.

## EDUCATION

Brookhaven National Laboratory  
Holstra University

Stony Brook University  
Touro Law Center

## FINANCE

Anchor Savings Bank  
Apple Bank for Savings

Arbor National Mortgage Inc.  
Astoria Federal Savings

## Bank of New York

Bank of the Hamptons  
Bank of Smithtown

Dayside Federal Savings  
Chase Manhattan Bank

Chemical Bank  
Citibank

Commonwealth Mortgage Assurance Company  
Continental Bank

Dale Mortgage Bankers Corp.  
Dime Savings Bank

European American Bank  
Exchange Mortgage Corp.

Fidelity New York Bank  
First National Bank of L.I.

First Nationwide Bank  
Fleet Bank

Flushing Savings Bank  
Greater New York Savings Bank

Green Point Savings Bank  
Hamilton Federal Savings

Home Federal Savings Bank  
Independence Savings Bank

Jamaica Savings Bank  
Key Bank of Eastern N.Y.

Long Island Commercial Bank  
Long Island Savings Bank

Manhattan Savings  
Manufacturers Hanover Trust Company

National Westminster Bank  
Pioneer Savings & Loan Assoc.

Reliance Federal Savings Bank  
Residential Mortgage Banking Inc.

River Bank America  
Roosevelt Savings Bank

Roslyn Savings Bank  
State Bank of Long Island

Suffolk County National Bank  
Westbury Savings & Loan Association

## FOUNDATIONS

Allstate Foundation  
Long Island Community Foundation

Max Muchnick Foundation  
United Way of Long Island

## LABOR

AFL-CIO Housing Investment Trust  
Graphic Communications, Int'l Union, Local 406

IBEW, Local 25  
NYS United Teachers

## MEDIA

Cablevision  
Newsday

WHAB FM Radio

## PROFESSIONAL

American Institute of Architects  
Hauptmann Industrial Association

Long Island Association  
Long Island Board of Realtors

Long Island Builders Institute

## RELIGION

Diocese of Rockville Centre  
Long Island Council of Churches

Suffolk Jewish Communal Planning  
Telicare

The Long Island Housing Partnership, Inc. working so that all Long Islanders can achieve that old American promise and ever-present dream: To be decently and affordably housed and able to live in safe, sound and vital communities.

*"I like to see a man proud of the place in which he lives. I like to see a man live so that his place will be proud of him."*  
Abraham Lincoln

*"The Long Island Housing Partnership is the type of public/private partnership that could well serve as a model for the nation."*  
Governor Mario M. Cuomo

**LIHP: A PUBLIC/PRIVATE  
PARTNERSHIP**

The Long Island Housing Partnership's work would not be possible without the active participation of its public and private partners. Its public partners from New York State through the leadership of Governor Mario Cuomo and Director of Housing Angelo Aponte to Suffolk County, and the support of County Executive Robert Gaffney, Nassau County and the support of Nassau County Executive Thomas Gulotta and the County Legislators to the local towns and their supervisors and town boards join with the over 120 private sector partners of LIHP to make it work.



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