

LONG ISLAND HOUSING PARTNERSHIP, INC.

INC

1 9 9 3

ANNUAL REPORT

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.

M I S S I O N S T A T E M E N T

In December of 1987, Long Island's business, religious, educational and professional leaders joined to form the Long Island Housing Partnership. They did so because they realized that the Long Island community was losing its most important natural resource: its young people.

The Housing Partnership, a tax-exempt not-for-profit organization, was created primarily to facilitate the development of affordable housing for Long Island's young and elderly. The LIHP sponsored the creation of a second affiliated corporation, the Long Island Partnership Housing Development Fund Company, Inc. (LIPHDFC) as a conduit to acquire land and construct affordable units. The LIPHDFC was created under Article XI of the New York State Private Housing Finance Law and the Not-For-Profit Corporation Law.

The mission of the LIHP/LIPHDFC is to provide housing opportunities to people who on their own cannot afford the market prices for decent and safe homes. The LIHP achieves its goal through developing, sponsoring and promoting affordable ownership and rental units for Long Islanders.

Mortgage Counseling

In 1992, the Housing Partnership's board of directors made mortgage counseling of low- and moderate-income Long Islanders a priority. In response, the staff created the LIFT HOME program (Long Island Financial Training toward Home Ownership and Mortgage Eligibility).

The LIFT HOME seminars cover the 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.

In 1993, a group of banks formed the New York Mortgage Coalition. Those banks, which represent many of the region's largest financial institutions, selected the Housing Partnership as its Long Island counselor. The New York Mortgage Coalition banks offer mortgage options that make it easier for applicants to qualify for loans. These options feature lower down payments and flexible requirements. A vital part of the program is the mortgage counseling service provided by the LIHP — at no cost — to individuals and families.

The Long Island Housing Partnership is a small organization with a big agenda, and in 1993 the Housing Partnership had its biggest accomplishment to date: The Partnership for New Homes at Amity Villas.

At Amity Villas, 72 low- and moderate-income families became homeowners. To a family, none thought home ownership was a possibility, certainly not on Long Island. No family paid more than \$58,584 for a home; some paid less.

Affordable home ownership, however, is only part of the Amity Villas story. It was the first time the Housing Partnership purchased the land on which it built, something that would have been impossible without the cooperation of New York State's Affordable Housing Corporation. It was the first time that the Housing Partnership worked with a town to permit more homes on each acre than normally allowed. Babylon Town permitted the 72 homes to be built on 9.5 acres, because it understood increased density would significantly lower the cost.

With Amity Villas, LIHP also began its comprehensive mortgage counseling program, a program that grew out of necessity and is now a major part of the Housing Partnership's operation.

Amity Villas once again proved that good things can be accomplished when a strong partnership exists among government, the private sector and community-based groups. All three made huge contributions: New York State, Suffolk County, Babylon Town from government; Roosevelt Savings Bank from the private sector — it is not too much to say that without Roosevelt Savings there would

have been no Amity Villas. The private sector had other critical participants as well: the Federal Home Loan Bank which gave additional funds to subsidize needy homeowners. The builder, George Heinlein, limited his profit. Pergament Home Center contributed supplies and Kelsey & Blackman and Gold Hammer ensured the program's quality. Willie Tutt of the United North Amityville Youth Organization and Ed Larsen of the North Amityville Taxpayers Association were essential community partners.

Finally, the Housing Partnership would be remiss if it did not mention the quiet leadership of Monsignor Tom Hartman. Serving as chairman of the Amity Villas Committee, Father Tom was an inspirational constant. He was the one who urged us to keep the faith when obstacles seemed insurmountable. Regretfully in 1993, Father Tom left the Housing Partnership's board, where he had served since the beginning. He will be missed.



Jim Morgo

JIM MORGO, PRESIDENT



Peter J. Elkowitz Jr.

PETER ELKOWITZ, VICE-PRESIDENT

Amity Villas was not the Housing Partnership's only development in 1993. As this is written, 15 new home owners are moving into just finished houses in Long Beach. Construction is underway for 30 new homes in Southampton, and 29 more are to be added to the 53 already completed in Islip Town. Construction is beginning in North Bellport where the Housing Partnership is part of a comprehensive revitalization effort for that blighted neighborhood. And plans are underway for affordable homes in Freeport, North Middle Island and Riverhead.

As 1994 begins, the Housing Partnership is convinced that the strength of Long Island is rooted in the fiber of its neighborhoods and their residents. That's why LIHP will embark on a new direction in 1994: We will provide technical and organizational assistance to community-based groups to assist them in developing housing affordable to very low, low and moderate income people in their neighborhoods.

We hope to begin our efforts in the Hamlet of Bay Shore in Islip town. Bay Shore is but one economically depressed downtown area on Long Island where the Housing Partnership, working with government, private and neighborhood

partners, can make a positive difference.

None of the Housing Partnership's efforts — neither new directions nor continuing programs — could be pursued without the continued trust and support of New York State and local governments. It 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 1994. It has been our pleasure serving you. Your comments are welcome.



Bob McMillan

BOB MCMILLAN, CHAIRMAN

SOUTHAMPTON

The Housing Partnership's first East-End program is underway. The housing lottery to select home buyers for the 30 single family homes was held in the summer of 1993. Since all mortgage applicants have been pre-screened by LIHP staff and LIHP member banks (Bank of New York, Fleet Mortgage Corporation, Bank of the Hamptons and First Suffolk Mortgage Corporation) the process was a smooth one.

The Long Island Railroad showed flexibility by adjusting its

work schedule to complete the necessary railroad crossing in record time. Pro bono services from NY Telephone and Cablevision, along with reduced fees from LILCO and the Suffolk County Water Authority, have made the difference in keeping this project affordable.

New York State's Affordable Housing Corporation and Southampton Town under the leadership of Fred Thiele have been vital public partners.



THE LONG ISLAND RAILROAD CROSSING, COMPLETED IN RECORD TIME.



SUPERVISOR FRED THIELE AND TOWN CLERK MARIETTA SEAMAN (CENTER) ARE JOINED BY REPRESENTATIVES OF LILCO, SUFFOLK COUNTY WATER AUTHORITY AND CABLEVISION, ALL PRIVATE SECTOR PARTNERS, AT THE PINES.

**MORTGAGE COUNSELING: BORN OF NECESSITY,
NOW A VITAL PROGRAM**

Many thought, "If you built them, they would come." That is, if the Long Island Housing Partnership built new homes affordable to Long Island's work force, buyers would show up in droves. Well, they did, but many couldn't qualify for mortgages.

Because mortgages are essential for home ownership by

low- and moderate-income Long Islanders, the Housing Partnership created LIFT HOME (Long Island Financial Training to Home Ownership Mortgage Eligibility) and became part of the New York Mortgage Coalition. And in the near future, LIHP will be a not-for-profit mortgage broker.



LONG BEACH: A FIRST FOR NASSAU COUNTY

What was once one of Long Island's countless empty and abandoned shopping strips is now 15 spanking new homes. And they are in the City of Long Beach, Nassau County.

The Long Beach lottery occurred in April, 1993. One year later new homeowners moved in.

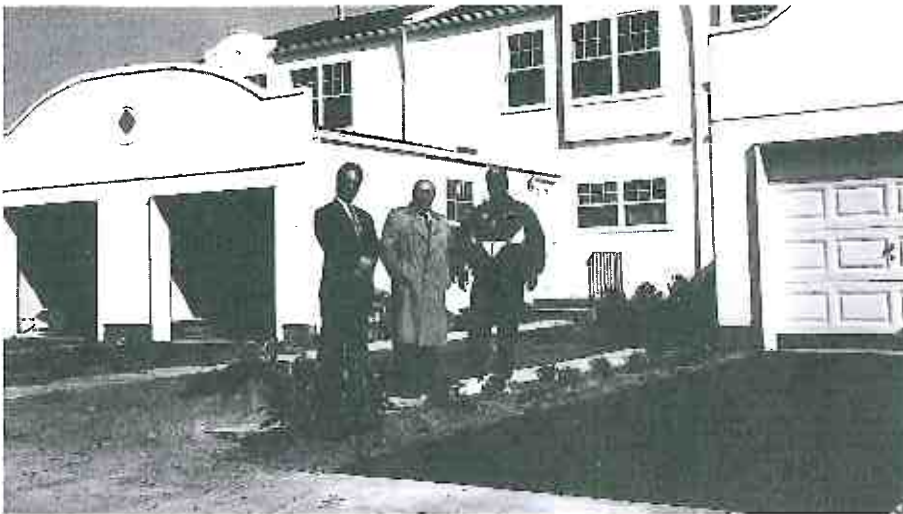
The Long Beach homes had

its public/private partners. The Federal HOME Program, New York State Affordable Housing Corporation were vital as was the participation of Long Beach's City Council. Nassau County, under County Executive Thomas Gulotta emerged as a strong public partner.

Leading the way in the private sector was European American Bank (EAB). EAB provided the construction loan and all the home mortgage loans. Its work in Long Beach is a testament to the bank's commitment to Long Island. Berkman, Henoch, Peterson & Peddy, P.C. provided pro-bono legal service to most of the new homeowners, and L&M Equities were responsible home builders.

The Housing Partnership has not built enough in Nassau County where there is a dramatic need. It is hoped that its success in Long Beach will be a precursor of other Nassau County successes.

CITY OF LONG BEACH'S COMMUNITY DEVELOPMENT DIRECTOR PAUL GOODMAN, THE HOUSING PARTNERSHIP'S LONG BEACH CHAIRMAN RICK ROBERTO AND NEW HOMEOWNER TO BE RICHARD CRUSE IN FRONT OF A NEARLY COMPLETED LONG BEACH HOME.



HOUSING PARTNERSHIP COUNSEL KAREN GUNKEL AND VICE PRESIDENT PETER ELKOWITZ PRESENT KEYS TO THE GOMEZ FAMILY, NEW LONG BEACH HOMEOWNERS.

NORTH BELLPORT: HOPE RISES



HOUSING PARTNERSHIP VOLUNTEER JACK BRYANT AND HOUSING PARTNERSHIP TENANT JOSEPH HARRIS SHARE A DAY AT LIHP SPONSORED OUTING.

North Bellport, a blighted community, is a challenge for the Housing Partnership. But with a concentrated effort from Albany to the grassroots, good things are happening.

The Housing Partnership has already renovated 12 homes that were previously owned by notorious landlords implicated in the Federal Save-a-House scandal. Each home received major renovations, including new kitchens, new bathrooms, new walls, roofs, doors, windows, floors, and smoke detectors.

By the end of 1994 LIHP will have brought 13 new homes and homeowners into the community.

Suffolk County and

Brookhaven Town are dedicated to revitalizing North Bellport. And just as committed are public and private partners: the Federal Government, New York State, the Long Island Savings Bank and neighborhood leaders like Bellport, Hagerman, East Patchogue Alliance's Helen Martin and the Concerned Citizens for a Better North Bellport's Abass Wessen and Robert Rowley. It is hoped that North Bellport will soon be designated a New York State Economic Development Zone which should spur much needed jobs and more affordable housing.

Hope is now palpable in North Bellport.



NORTH BELLPORT "SAVE A HOUSE" HOME AT 948 TAYLOR AVENUE FOLLOWING REHAB.

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

Long Island Housing Partnership, Inc. And Long Island Partnership Housing Development Fund Company, Inc.

BALANCE SHEET

December 31, 1993

	<u>COMBINED</u>	<u>LONG ISLAND HOUSING PARTNERSHIP, INC.</u>	<u>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</u>
<u>ASSETS</u>			
CURRENT ASSETS:			
Cash and cash equivalents	\$2,048,091	\$492,045	\$1,556,046
Receivables	201,698	1,765	199,933
Capitalized project costs	2,593,916	—	2,593,916
Other	<u>42,139</u>	<u>7,099</u>	<u>35,040</u>
Total current assets	4,885,844	500,909	4,384,935
EQUIPMENT AND OTHER ASSETS	<u>25,426</u>	<u>25,426</u>	<u>—</u>
	<u>\$4,911,270</u>	<u>\$526,335</u>	<u>\$4,384,935</u>
<u>LIABILITIES AND FUND BALANCES</u>			
CURRENT LIABILITIES:			
Payables	\$1,624,508	\$100,249	\$1,524,259
Home buyers' deposits	199,933	—	199,933
Project Funds	870,000	121,833	748,167
Deferred revenue	<u>59,468</u>	<u>53,468</u>	<u>6,000</u>
Total current liabilities	2,753,909	275,550	2,478,359
NYS HOUSING DEVELOPMENT FUND LOAN	840,000	—	840,000
FUND BALANCES	<u>1,317,361</u>	<u>250,785</u>	<u>1,066,576</u>
	<u>\$4,911,270</u>	<u>\$526,335</u>	<u>\$4,384,935</u>

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

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, 1993

	<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	\$1,788,516	\$232,482	\$1,556,034
Receipts from transfer of units	3,573,625	—	3,573,625
Inter-company reimbursement	324,115	324,115	—
Other revenue	<u>109,050</u>	<u>96,298</u>	<u>12,752</u>
Total	<u>5,795,306</u>	<u>652,895</u>	<u>5,142,411</u>
<u>EXPENSES</u>			
Program services	4,895,117	476,313	4,418,804
Inter-company reimbursement, net	236,255	—	236,255
Supporting services	<u>210,794</u>	<u>180,799</u>	<u>29,995</u>
Total	<u>5,342,166</u>	<u>657,112</u>	<u>4,685,054</u>
Excess deficiency of public support and revenue over expenses	453,140	(4,217)	457,357
<u>FUND BALANCES:</u>			
Beginning of year	<u>864,221</u>	<u>255,002</u>	<u>609,219</u>
End of year	<u><u>\$1,317,361</u></u>	<u><u>\$250,785</u></u>	<u><u>\$1,066,576</u></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 February 10, 1994, are available from the Long Island Housing Partnership office upon request.

BOARD OF DIRECTORS



CHAIRMAN
Robert R. McMillan
McMillan, Rather, Bennett
& Rigano



VICE-CHAIRMAN
Matthew T. Crosson
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. Capaldo
Allstate Foundation



Robert J. Rothschild
Bank of New York



Diana Dominguez Weir
Diana Weir Consulting



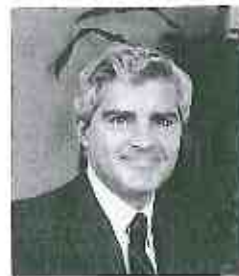
Kevin G. Byrnes
Chase Manhattan Bank



Wesley A. Wainwright
Chemical Bank



Jim Hyland
Citibank



James L. Larocca
Cullen & Dykman



Monsignor
John D. Gilmartin
Diocese of Rockville Centre



William Redman
European American Bank



Patrick G. Halpin
Institute for Community
Development



Andrea Fortunoff
Fortunoff



William Lindsay
IBEW, Local 25



William Chapman
Long Island Board of
Realtors



Henry C. Schreiber, Jr.
Long Island Builders
Institute

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



Reverend
Thomas W. Goodhue
Long Island Council of
Churches



John R. Cowin
Lumex, Inc.



Lawrence Lioz
Margolin, Winer & Evens

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.

In 1993, there were several changes to the Board of Directors: Harry Barnes and Monsignor Tom Hartman resigned after serving the Housing Partnership since its very beginning. Edward Travaglianti, Richard Roberto, Richard Villafana and David Daly also resigned. All contributed mightily and Long Island is the better for their service.

BOARD OF DIRECTORS

Robert R. McMillan, CHAIRMAN
Matthew Crosson, VICE-CHAIRMAN
John Coffey, TREASURER
Peter Klein, SECRETARY
Jim Morgo, PRESIDENT, CEO
Peter J. Elkowitz, Jr., VICE PRESIDENT
Michael P. Capaldo
Robert J. Rothschild
Diana Dominguez Weir
Kevin G. Byrnes
Wesley A. Wainwright
Jim Hyland
James L. Larocca
Monsignor John D. Gilmartin
William Redman
Patrick G. Halpin
Andrea Fortunoff
William Lindsay
William Chapman
Henry C. Schreiber, Jr.
Reverend Thomas W. Goodhue
John R. Cowin
Lawrence Lioz
Ed Diaz
Reginald Tuggle
Harry Oster
William R. Kuhn
John Bransfield



Ed Diaz
Nationwide Collection
Systems, Inc.



Reginald Tuggle
Newsday



Harry Oster
River Bank America



William R. Kuhn
Roosevelt Savings Bank



John Bransfield
Roslyn Savings Bank



Karen E. Gunkel, Counsel



Howard Gross, Counsel
Weinberg, Kaley, Gross &
Pergament



Catherine Mullarkey,
Counsel
European American Bank

A CREATIVE PUBLIC/PRIVATE PARTNERSHIP

GOVERNOR MARIO CUOMO
KEYNOTES THE HOUSING
PARTNERSHIP'S FIFTH
ANNUAL MEETING.



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, Donald Halperin to Suffolk and Nassau Counties and the support of County Executives Robert Gaffney and Thomas 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 150 of them — provide LIHP with its operating funds. Volunteers for the Housing Partnership emerge from a wide variety of sources.

And the Housing Partnership's staff may be small but it's dynamic. Each staff member in the last year has learned new skills and has applied them.



LIHP'S STAFF MAKES ITS PROGRAM WORK: STANDING FROM LEFT ARE DONNA ULSHAFFER, MORTGAGE COUNSELOR; NANCY BUCKSTAD, ACCOUNTANT; MELODY FULTON, ASSISTANT; LINDA MATHEWS, PROGRAMS ASSISTANT. SEATED ARE: DIANE PATRIZIO, SOUTHAMPTON COORDINATOR; JANETTE PERRA, ADMINISTRATIVE ASSISTANT. NOT PICTURED ARE: DOLORES MURPHY, PROGRAM ASSISTANT, ELAINE IANDOLI, NORTH BELLPORT COORDINATOR; MARIE NAHIKIAN, LENDING CONSORTIUM COORDINATOR; JOHN IRWIN, RENTAL MANAGER; AND JEAN MORRIS, SOCIAL WORKER.

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

In addition to the essential contributions of LIHP's Directors and Members during its sixth year, other significant contributions should also be acknowledged:

Governor Mario M. Cuomo
 Lieutenant Governor Stan Lundine
 Donald M. Halperin, New York State Director of Housing
 HUD
 New York State Affordable Homeownership Development Program
 New York State Division of Housing and Community Renewal
 State of New York Mortgage Agency (SONYMA)
 Congressman George Hochbrueckner
 Congressman Rick Lazio
 Congressman David Levy
 Congressman Peter King
 Congressman Gary Ackerman
 New York State Senator Kemp Hannon
 New York State Senator Norman Levy
 New York State Senator Caesar Trunzo
 Member of New York State Assembly I. William Bianchi
 Member of New York State Assembly Paul Harenberg
 Member of New York State Assembly Robert Sweeney
 Thomas S. Gulotta, Nassau County Executive
 Kenneth Cynar, Special Assistant to Nassau County Executive
 Donald Campbell, Commissioner Nassau County Office of Housing
 & Intergovernmental Affairs
 Robert J. Gaffney, Suffolk County Executive
 Eric Kopp, Suffolk Chief Deputy County Executive
 George Gatta, Suffolk Deputy County Executive for Economic
 Development and Planning
 Joseph Sanseverino, Suffolk County Community Development Director
 Dr. Mary Hibbert, Suffolk County Health Services
 Suffolk County Legislators
 Michael A. LoGrande, Chairman, Suffolk County Water Authority
 Edwin L. Eaton, City Manager, City of Long Beach
 Paul Goodman, City of Long Beach Community Development Director
 Theresa Pickett, City of Long Beach Supervisor Bruce Nymari's Assistant
 Richard Rosenberg, Esq., Berkman, Henoch, Peterson & Peddy P.C.
 Richard Schaffer, Babylon Town Supervisor
 Janet Kask, Executive Assistant to Supervisor Schaffer
 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
 Tom Talmage, Southampton Town Engineer
 Paul Houlihan, Southampton Principal Building Inspector
 William Masterson, Southampton Highway Superintendent
 Edward Wolfersdorf, Southampton Community Development
 Building Inspector
 Alfred Werner, MTA Board
 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.
 Vincent Alaimo, Esq.
 William Eppig, Esq.
 John Kelly, Esq.
 Liz Plouff, H.E.L.P.
 Mohammed Kahn, Home Depot
 Rita Boehm, Bellport Volunteer
 Steve Stephenson, Long Island Savings Bank
 Abass Wessen and Robert Rowley, The Concerned Citizens for a
 Better North Bellport
 Edward Larsen, North Amityville Taxpayers Association
 William Tutt, Valerie Tutt, United N. Amityville Youth Organization
 Moses Green, Brentwood Improvement Program
 Mel Mack, Brentwood Improvement Program
 Jim Nelson, Volunteer
 Joseph Ucci, CPA
 Stacey Kowalski, Assistant to Robert R. McMillan
 Valerie Manzo, Esq.
 Ellen Kornfield, Esq.
 David Scro, Esq.
 Clara Datre, Tom Datre & Son
 Warren Cronacher, P.E.
 Anthony J. Greico, Architect
 Jack Bryant, Volunteer
 Rick Iandoli, Volunteer
 Jim Tully, Volunteer
 Betty Frankel, Volunteer
 Christopher Thomas Associates, Inc.

1 9 9 3 P R O G R E S S R E P O R T

LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY

PROGRAMS COMPLETED	Address	County	Scat Sites/ Subdivision	Type of Home	# of Homes	Sales Price
Islip I	C. Islip, Brentwood Bay Shore, Ronkonkoma	Suffolk	Scat. Sites	Colonial, Ranch	11	\$67,064 to \$68,047
Islip II	C. Islip, Brentwood Bay Shore, Ronkonkoma	Suffolk	Scat. Sites	Colonial, Ranch	42	\$61,350 to \$79,527
Cobbleridge	Chapman Blvd, Manorville	Suffolk	Subdivision	Townhouse	72	\$79,499
Amity Villas	Schleigel Blvd., Amityville	Suffolk	Subdivision	Townhouse	72	\$58,584
Long Beach	East Market & Hudson St., City of Long Beach	Nassau	Subdivision	Townhouse	15	\$70,371
TOTAL # OF UNITS FOR PROGRAMS COMPLETED					212	

PROGRAMS CURRENTLY UNDER CONSTRUCTION

The Pines	Old Country Rd., East Quogue	Suffolk	Subdivision	Col./Ranch	30	\$83,590 to \$94,930
Islip III	Brentwood, Bay Shore	Suffolk	Scat. Sites	Col./Ranch	13	\$62,811
Islip III	Brentwood, Bay Shore	Suffolk	Scat. Sites	w/Rental	16	\$87,580 to \$116,730
N. Bellport	N. Bellport	Suffolk	Scat. Sites	Colonial Ranch	6	\$46,972
					7	\$39,752
Country View I	Middle Island	Suffolk	Subdivision	Condo	33	\$73,990
TOTAL # OF UNITS FOR PROGRAMS UNDER CONSTRUCTION					105	
GRAND TOTAL FOR PROGRAMS COMPLETED AND PROGRAMS UNDER CONSTRUCTION					317	

PLANNED PROGRAMS

Country View II	Middle Island	Suffolk	Subdivision	Condo	33	\$73,990
Freeport	Freeport	Nassau	Scat. Sites	Ranch/Col.	10	TBD
Cobbleway	Ridge	Suffolk	Subdivision	Ranch/Col.	37	TBD
Mill Pond Commons	Riverhead	Suffolk	Subdivision	Townhouse	24	TBD
N. Bellport Housing Opportunities	N. Bellport	Suffolk	Scat. Sites	Colonial w/Rental	4	TBD
Main Street School (RLC)	Port Washington	Nassau	Apartments	Rental	59	TBD
TOTAL # OF UNITS FOR PLANNED PROGRAMS					167	
GRAND TOTAL FOR # OF UNITS					484	

LONG ISLAND HOUSING PARTNERSHIP MORTGAGE TRAINING AND EDUCATION

NY MORTGAGE COALITION — MORTGAGE COUNSELING 5/93 to 3/94

982 People made initial contacts

233 have been counseled

29 referrals for budget & credit counseling

39 mortgage applications have been submitted

LIFT HOME — COUNSELING FOR 1ST TIME HOME BUYERS

In 1993, held 20 Seminars reaching over 3,000 First Time Home Buyers

In 1994, we project over 35 Seminars reaching in excess of 3,500 First Time Home Buyers

L I H P M E M B E R S

BUSINESS

Advantage Title Agency, Inc.
 Arthur Anderson & Co
 Breslin Realty Development Corp.
 Burton, Behrendt, Smith & O'Callaghan
 Certilman, Balin, Adler & Hyman
 Chicago Title Insurance Co.
 Commonwealth Land Title Ins. Co.
 Community Preservation Corp.
 Computer Assoc. International Inc.
 Coopers & Lybrand
 Cullen & Dykman
 Diana Weir Consulting
 EMJ Construction Consultants Inc.
 Ernst & Young
 Fairfield Properties
 Farrell, Fritz, Caemmerer, Cleary, et. al.
 First American Title Insurance Co. of N.Y.
 Fortunoff
 Freudenthal & Elkowitz Consulting Group
 Gold Hammer Ltd.
 Grumman Corporation
 H2M Group
 Henron Development Corp.
 Home Depot
 Kapson Group
 Kenneth H. Beckman
 The Klar Organization
 Klein & Eversoll, Inc.
 Long Island Lighting Company
 Longwood Company
 Lumex, Inc.
 Luxottica Group
 Lysaght, Lysaght & Kramer
 Margolin, Winer & Evens
 McMillan, Rather, Bennett & Rigano, P.C.
 Mincone and Mincone P.C.
 Nassau-Suffolk Lumber & Supply
 Nationwide Collection Systems Inc.
 Nelson & Pope
 North Atlantic Life Ins. Co. of America
 Northville Industries Corp.
 Oxford Resources Corp.
 Park Ridge Organization
 Payne, Wood and Littlejohn
 Peat Marwick
 Pergament Home Center
 Price Waterhouse
 Raiche, Ende, Malter, Lerner & Company
 Rivkin, Radler & Kremer
 Ruskin, Schissel, Moscou, Evans & Faltischek P.C.
 S.B. Bowne & Son

Saccardi & Schiff, Inc.
 Sandata, Inc.
 St. Gerard Printing
 Scro & Scro
 Security Title & Guaranty Co.
 Soil Mechanics Drilling Corp.
 Southland Corporation
 Sterling Carpet Co.
 Sterling Equities Inc.
 Sterling & Sterling
 Tauscher Cronacher P.E., P.C.
 Trammell Crow Residential
 Weinberg, Kaley, Gross and Pergament
 We'll Manage - Suffolk Inc.

EDUCATION

Brookhaven National Laboratory
 Hofstra 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 Smithtown
 Bank of Westbury
 Bayside Federal Savings
 Chase Manhattan Bank
 Chemical Bank
 Citibank
 Columbia Federal Savings Bank
 Commonwealth Mortgage Assurance Company
 Continental Bank
 Dale Mortgage Bankers Corp.
 Dime Savings Bank
 European American Bank
 Exchange Mortgage Corp.
 Extebank
 Fidelity New York Bank
 First National Bank of L.I.
 First Nationwide Bank
 First Suffolk Mortgage Corp.
 Fleet Bank
 Flushing Savings Bank
 Greater New York Savings Bank
 Green Point Savings Bank
 Hamilton Federal Savings
 Home Federal Savings Bank

Home Savings of America
 Independence Savings Bank
 Jamaica Savings Bank
 Key Bank of Eastern N.Y.
 Lincoln Savings Bank
 Long Island Commercial Bank
 Long Island Savings Bank
 National Westminster Bank
 North Side Savings Bank
 Pioneer Savings & Loan Assoc.
 Reliance Federal Savings Bank
 Republic Bank for Savings
 Residential Mortgage Banking Inc.
 River Bank America
 Roosevelt Savings Bank
 Roslyn Savings Bank
 State Bank of Long Island
 Suffolk County National Bank
 Suffolk Federal Credit Union
 Sunrise Federal Savings Bank

FOUNDATIONS

Allstate Foundation
 Institute for Community Development
 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
 WRAB FM Radio

PROFESSIONAL

American Institute of Architects
 Hauppauge Industrial Association
 Long Island Association
 Long Island Board of Realtors
 Long Island Builders Institute
 Oil Heat Institute of Long Island

RELIGION

Diocese of Rockville Centre
 Long Island Council of Churches
 Suffolk Jewish Communal Planning Council

*"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*



Long Island Housing Partnership, Inc.
180 Oser Avenue, Hauppauge, New York 11788
Telephone: 516/435-4710 • Fax: 516/435-4751

