



2000 Annual Report

Finding their way home

LONG ISLAND HOUSING PARTNERSHIP, INC.





Of all the Housing Partnership actions, the most significant event of 2000 was the long anticipated closings with our public/private funders for the South Wind Village Development. The hours spent on December 7th will advance the transformation of blighted Smith Avenue into vibrant South Wind Village in rejuvenated Bay Shore.

To Our Members

The monumental achievement of bringing so many together for a social and human good had never before been attempted on Long Island. When the first-time homeowners move into their new affordable homes in 2001 and the renters thereafter, the hard work and cooperation will be tangible.

In September the Housing Partnership modified its contract with the Town of Babylon. In 1997 when the contract began, the Housing Partnership was given three complex and difficult goals: (1) restore Babylon's community development program to fiscal health; (2) work with the North Amityville community to finalize the transformation of the infamous "corner" into the revitalized NACEC Plaza; and (3) work with the community of Wyandanch to bring it its first full-service supermarket in over a decade. In short, Babylon asked the Housing Partnership to strengthen its Community Development Program to enable the Town to be able to bring the program "in house." By the end of 2000 all three goals were achieved; our mission was accomplished. The Housing Partnership remains under contract to conduct Babylon's affordable home ownership programs. A very productive public/private relationship continues.

After a year of many changes, advancements, and modifications, the Housing Partnership's core mission remains the same: "to provide housing opportunities for those who, through the unaided operation of the marketplace, would be unable to afford decent and safe homes." And the advancement of this mission is good for Long Island today and in the future.

None of our goals could be achieved without you, our active members. Whether you are a partner from the public or private sector, the Housing Partnership would accomplish little without your involvement.

We welcome your comments.

Bob McMillan
Bob McMillan, Chairman

Peter Klein
Peter Klein, Vice-Chairman

Jim Morgo
Jim Morgo, President, CEO

Peter J. Elkowitz, Jr.
Peter J. Elkowitz, Jr.,
Executive Vice-President, CFO

LIHP Members

BUSINESS

Abeles Phillips Preiss & Shapiro
The Beechwood Organization
Breslin Realty Development Corp.
Burton, Behrendt, & Smith
Candy Falcon Realty
Catholic Health Services of Long Island
Certilman, Balin, Adler & Hyman
Michael P. Chiarelli, Engineer, P.C.
Chicago Title Insurance Co.
Commonwealth Land Title Ins. Co.
Community Preservation Corp.
Computer Associates International Inc.
Cullen & Dykman
Deer Run Properties, Inc.
84 Lumber Co.
EMJ Construction Consultants, Inc.
Eric T. Reeps Appraisals, Inc.
Ernst & Young
Estee Lauder Companies
Executive Towers at Lido
Farrell Fritz, P.C.
First American Title Insurance Co. of N.Y.
First Sterling Financial, Inc.
Fortunoff
Freudenthal & Elkowitz Consulting Group
Gary J. Bruno, Architect, P.C.
Global Consultants Direct
Gold Hammer, Ltd.
Goldman, Sachs & Co.
Harbour Club, LLC
Henron Development Corp.
Home Depot
J.E. Levine Builder, Inc.
Kenneth H. Beckman Co.
KeySpan Energy
The Klar Organization
Kleet Lumber Company, Inc.
Klein & Eversoll, Inc.
Knockout Pest Control, Inc.
Land Design Associates
Long Island Power Authority
Margolin, Winer & Evens
McMillan, Rather, Bennett & Rigano, P.C.
Meyer, Suozzi, English & Klein
Mill-Max Mfg. Corp.

Mincone & Mincone, P.C.
MJCL Architects & Interiors
Nassau/Suffolk Lumber & Supply
National Land Tenure Co., Inc.
Nationwide Collection Systems, Inc.
Nelson & Pope, LLP
NIA Abstract Corp.
Nixon, Peabody, LLP
P.C. Richard & Son
The Park Ridge Organization
PricewaterhouseCoopers
Riverhead Building Supply Corp.
S. B. Bowne & Son
Saccardi & Schiff, Inc.
Safe Harbor Title Agency, Ltd.
St. Gerard Printing
Site Selection Advisory Group, Inc.
Sfant/Fin Corp.
Soil Mechanics Drilling Corp.
South Shore Waste Corp.
Sterling Floor Designs, Ltd.
Sterling Equities, Inc.
Sterling & Sterling
Suffolk Regional Off-Track Betting Corp.
Tauscher Cronacher Engineers, PC
Triangle Building Products Corp.
U.S. Trust Company of N.Y.
Vanbrunt, Juzwiak & Russo, P.C.
Waldbaum, Inc.
Watral Brothers, Inc.
Weinberg, Kaley, Gross and Pergament

EDUCATION

Brookhaven National Laboratory
Stony Brook University
Touro Law Center

FINANCE

Apple Bank for Savings
Astoria Federal Savings & Loan Assoc.
Bank of America
Bank of New York
Bank of Smithtown
Bethpage Federal Credit Union
Bridgehampton National Bank
CFS Bank
Citibank

Dime Savings Bank
European American Bank
First National Bank of L. I.
Fleet Bank
Flushing Savings Bank
GreenPoint Bank
HSBC Bank
Independence Savings Bank
J.P. Morgan Chase
Long Island Commercial Bank
M & T Mortgage Corp.
New York Mortgage Company
North Fork Bank
PNC Mortgage
Ridgewood Savings Bank
Roslyn Savings Bank
Safrat National Bank of New York
State Bank of Long Island
Suffolk County National Bank
Suffolk Federal Credit Union
Teachers Federal Credit Union
Wells Fargo Home Mortgage

FOUNDATIONS

Allstate Foundation
Institute for Student Achievement
Long Island Community Foundation

LABOR

AFL-CIO Housing Investment Trust
IBEW, Local 25
RWDSU, Local 338

MEDIA

Cablevision
CMP Media, Inc.
Newsday
WBAB FM Radio

PROFESSIONAL

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

RELIGION

Long Island Council of Churches
New York Board of Rabbis
Roman Catholic Diocese of Rockville Centre

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The mission of the Long Island Housing Partnership is to provide housing opportunities for those who, through the unaided operation of the market place, would be unable to afford decent and safe homes.

Mission Statement

The Long Island Housing Partnership is a private-sector initiative that invests private and public funds and offers expertise to create housing, which, in turn, spurs economic development and neighborhood revitalization.

The Housing Partnership is the nation's first not-for-profit, public/private housing development company based solely in the suburbs. It is a consortium of Long Island-based business, religious, civic, professional,

and labor organizations. The Housing Partnership builds affordable homes for low- and moderate-income Long Islanders, administers down payment assistance programs for Long Island municipalities and employers, rents affordable units to low-income Long Islanders, arranges financing for socially-worthy housing developments, offers technical assistance to community housing groups, provides technical assistance to several Long Island Towns, and provides free mortgage counseling to first-time buyers.

In all its efforts, the Housing Partnership is building a better future for Long Islanders.



It's underway. It is really under construction. South Wind Village, a mixed-use, mixed-income, downtown development, is going up in the middle of Bay Shore, and Bay Shore, Islip Town, and all of Long Island will be better because of it.

Islip - South Wind Village

The first-time buyers and lower-income renters know the quality of their lives will improve when they begin to move into South Wind Village in mid-summer 2001, when blighted and troubled Smith Avenue is finally transformed into vibrant and vital South Wind Village.

To say that the accomplishments of 2000 were not reached easily is to engage in the height of understatement. In 2000 daily problems were followed by hard work and cooperation between public and private organizations to solve them. The single most critical accomplishment was the closing with all public and private construction funders on December 7th.

South Wind Village will become a shining example of private/public partnership we hear so much about. From the federal government to the state government to Islip Town government and its Supervisor Pete McGowan, from the builder Michael Dubb to the many private banks involved, especially EAB and its Chairman and President Edward Travagianti, South Wind Village is a testament to faith and perseverance. The faith and perseverance were needed to mobilize all for one overriding priority: to transform a distressed neighborhood into an economically successful community that will be an essential part of the new Bay Shore.



"You are our angel that guided our way
in making owning our home a reality.

Our most sincere thanks, Erik & Jenny"

"There is no way to thank you enough for all you did
for us in making our dream a reality.

Sincerely, Hugh & Cheryl"



Counseling

When we look at the statistics, we are pleased that in 2000, the Long Island Housing Partnership's (LIHP) homeownership and mortgage counseling program again led all not-for-profit housing counseling agencies in the tri-state area, with 125 committed loans. However, behind the success stories of the 125 families who closed on their first homes are the stories of another 350 families who did not purchase in 2000, but who took significant first steps in the purchase process. By learning how to negotiate the steps to homeownership, how to prepare their financial and credit profiles, and how to save the required down payment, many will come back to complete the process.

As the year 2000 came to an end, the Housing Partnership's counseling program, begun in 1995, helped over 500 families close on their first homes with the very best of mortgage products. Within those 500 families are the children who will grow up in a home of their own with the expectation of owning their own home someday and with the equity of their parents' home behind them.

The year 2000 also was the beginning of a partnering of LIHP with Freddie Mac and Wells Fargo Home Mortgage to do extensive outreach and provide affordable mortgages to the Hispanic community on Long Island. Our bilingual counselor is holding seminars in community and faith-based centers, while continuing one-on-one counseling for those who may speak little or no English.

Also in 2000, the Fannie Mae Foundation tapped LIHP's counselor to appear in a third educational video, which explained what abusive lending practices are. Two LIHP families, who successfully navigated the counseling process from a status of "poor credit" to the point of becoming first-time homebuyers, were also selected for the video.

Pre-purchase counseling at LIHP becomes stronger each year in response to the ever-increasing need for education about the homeownership dream.

Counseling can include group sessions (left) senior citizen seminars with Congressman Steve Israel (center) or individual sessions with young families.

FannieMae and the Federal Home Loan Bank system are long time participants in Housing Partnership programs. The year 2000 saw the third national private sector, government-sponsored enterprise, FreddieMac, become a Long Island force for home ownership.

HOME-CASA Initiative

FreddieMac and Wells Fargo Home Mortgage joined with the Housing Partnership and community-based not-for-profits to launch the HOME-CASA Initiative, a ground breaking program offering \$20 million in loans for Long

Island Hispanics. The program, geared toward families that earn annual salaries of less than 80 percent of Long Island median incomes, targets Hispanics who lag in home ownership rates. Although any income-qualified household can participate, the program makes an extra effort to reach Latinos.

FreddieMac and Wells Fargo are welcome and needed participants in the Long Island Housing Partnership's goal to empower all Long Islanders through home ownership.



Foreclosure Prevention

Through a FannieMae grant, the Housing Partnership spread the word that families facing foreclosure must get help early in the process. Senator Johnson and Assemblyman DiNapoli once again introduced the Homeowners' Emergency Mortgage Assistance Program (HEMAP) in 2000 to help families remain current on their mortgages. The legislation advanced farther than ever before, and both legislative leaders expressed hope for a 2001 enactment.

Finally, in cooperation with New York State Attorney General Eliot Spitzer and the New York State Banking Department, the Housing Partnership led Long Island's educational efforts to combat the abusive practices of predatory lenders.

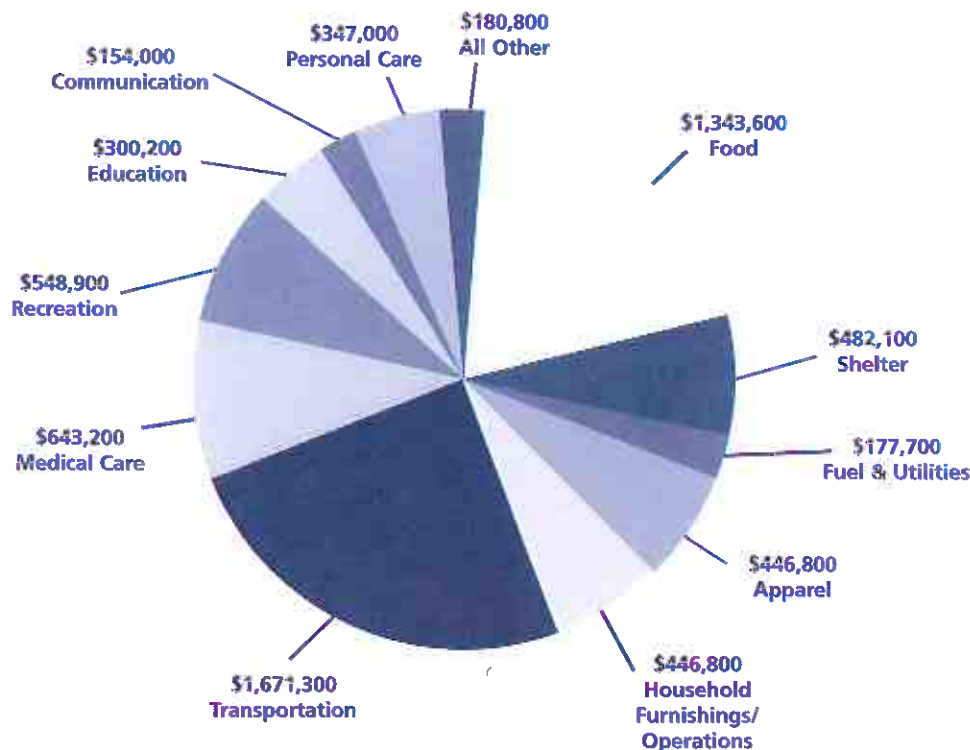
In combating foreclosures, the Housing Partnership keeps the dream of home ownership alive on Long Island.

Kisha Williams, the Housing Partnership's foreclosure prevention counselor, meets with Gail Bernstein-Gold and Jennifer Carucci of New York State's Banking Department to combat abusive lending practices.

Craig Nickerson, Freddie Mac's Vice-President, Community Development Lending, announced the HOME-CASA Initiative in December.

Nanette Ramos, the Housing Partnership's bilingual counselor, and Christine Diaz Malone, Freddie Mac's Community Development Lending Business Development Manager, are pictured at the launching of the HOME-CASA Initiative.

Net Earnings in Selected Long Island Consumer Sectors Caused by Household Spending by Residents of LIHP Projects



What do Housing Partnership homes mean to the Long Island economy? In 2000 the Directors of the Housing Partnership decided to find out. The Directors authorized Dr. Pearl Kamer, the Long Island Association's chief economist, to prepare an economic impact analysis of a 533-home sample of the Long Island Housing Partnership's developments. What Dr. Kamer found was, in her words, "a win-win situation for the Long Island economy."

firms, architectural firms, and banks. An estimated 1,235 secondary jobs, to support construction of these projects, were also created, the study said.

"When we advocate for affordable homes, people traditionally think of it as a drain on the community," said Peter Klein, acting chairman of the Housing Partnership. "We want to make people aware that rather than being a drain, it's an economic engine."

Long Island Housing Partnership Homes - A Positive Impact on the Long Island Economy

The 533 homes pumped \$60 million into the local economy in total development costs. The projects also generated \$55 million in goods and services on Long Island during their construction. Furthermore, the projects resulted in an increase Island-wide of more than \$37 million in net earnings, which includes not only monies paid to construction workers but also purchases of services from local companies such as law

Those occupying Housing Partnership homes are largely composed of hospital and health-care workers, salespersons, clerical and related office workers, postal and other government workers, bus and truck drivers, laborers and equipment operators, and restaurant and food service workers.

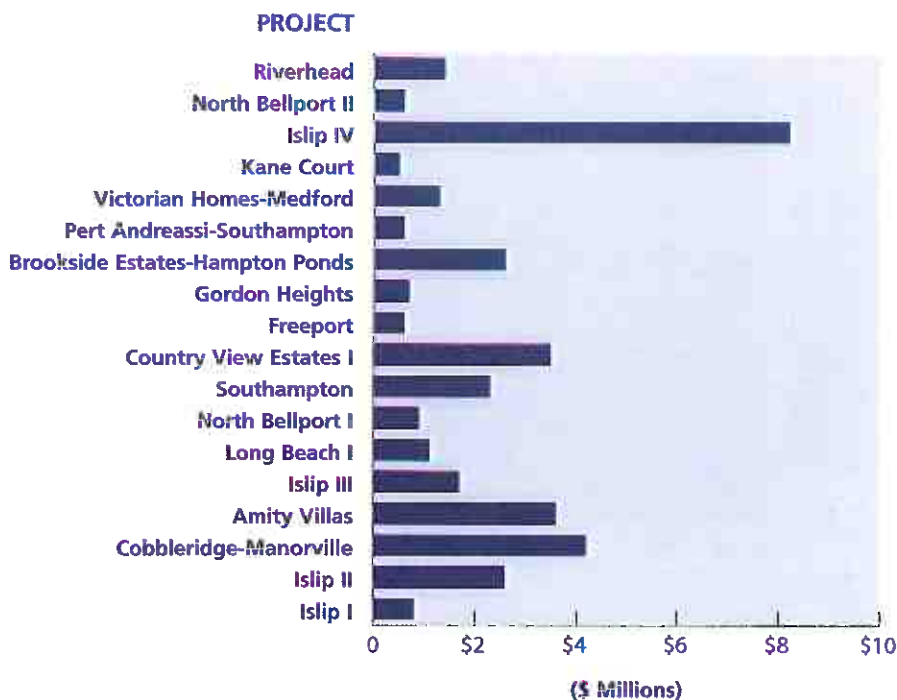
The fact that Housing Partnership efforts have been able to keep needed workers in the region is another significant finding, and the fact that we have provided homes for more hospital and health-care workers than for any other employment category is especially significant since health-care workers are in such short supply on Long Island.

"These projects retain work force skills, which are critical considering today's on-going labor shortage," said Kamer. "These are some of the lowest-paid occupational groups on Long Island," she added, "yet their skills are critically needed within the local economy."

Based on average income figures and the number of units per project, total household income in the projects studied was estimated at almost \$17.2 million. Some 75 percent of this amount or almost \$12.9 million was estimated to be disposable or spendable household income.

The findings were based on only a sample of the Housing Partnership's efforts. Its down payment assistance, affordable home mortgage, affordable rentals, lending programs as well as much recent construction were not included in the study's sample. Obviously, if they had been, the economic impact of our efforts would have been even greater than the study indicated.

Net Increase in Long Island Earnings Caused by LIHP Projects Spending, Construction Phase



The year 2000 marked the fourth year of the Housing Partnership's partnership with Nassau County to provide homeownership opportunities through the Nassau County Down Payment Assistance Program.

Nassau County

"This program enables our sons and daughters to remain in Nassau County near their family and friends while achieving the 'American dream' of home ownership," said Nassau County Executive Thomas Gulotta at a press conference kicking off the start of the program.

The average sales price of a new home reached \$284,873 in Nassau County in 2000, according to the Multiple Listing Service of Long Island. The Down Payment Assistance Program is a vital link in helping to make the "American Dream" a reality for first-time homebuyers. To date the program has provided over \$3 million dollars in assistance to over 300 first-time homebuyers.

With the opening of our "full service" satellite office in Hempstead, the Housing Partnership is able to provide a full range of services to the County. The Housing Partnership also provides mortgage counseling and offers technical assistance to local municipalities, not-for-profit organizations, civic groups, and faith-based organizations.

The Housing Partnership also completed Phase III of our "Partnership for New Homes in Long Beach." The City of Long Beach is acquiring, on a parcel-by-parcel basis, vacant, blighted properties from Nassau County and building three-bedroom two-family homes. LIHP provides technical assistance. The city uses a grant from the Nassau County HOME Program to write-down the purchase of these homes.

At year-end, there was a change in leadership at the Nassau County Office of Housing and Intergovernmental Affairs. Alan M. Parente was appointed Commissioner. Mr. Parente brings years of government experience to the position. The Long Island Housing Partnership anticipates a continued productive Nassau relationship.



Andrew Buonantuono, LIHP's Nassau Program Director, with Nassau's Robin Pelligrini, Director of Community Development; Allan M. Parente, Commissioner of Housing and Intergovernmental Affairs; and F. Michael Franzese, Jr., Assistant to the Commissioner.

After reaching several milestones in 1999, including the adoption of both an Urban Renewal Plan and a Redevelopment Community Use District for the community, the Housing Partnership continued its efforts in Millbrook Gables. In the year 2000 LHP wrote for and received a grant from New York State for \$425,000 for the 17 affordable homes proposed for construction and received approval for the development from the Riverhead Zoning Board of Appeals.

Millbrook Gables, Riverhead

In 2001 the zoning portion of the project was recommended for approval by the Riverhead Planning Board and was subsequently approved by the Town Board. A recoverable grant for \$40,000 from Citibank was used to purchase the four

scattered sites within the community. The Housing Partnership expects to build these homes shortly.

The revitalization of Millbrook Gables faces its greatest challenge yet. A Planning Board disinclined to encourage affordable homes will be reviewing the subdivision. The Housing Partnership will rely on the critical need for this development and the support from the community to convince the Planning Board of its importance. The Housing Partnership hopes that under the leadership of Supervisor Robert Kozakiewicz, the Millbrook Gables revitalization will continue until qualified, first-time homebuyers are given the opportunity to live in safe, decent affordable housing.



South Country Estates, East Patchogue

South Country Estates in East Patchogue is well underway. Fifteen of the homesites are under contract, and there is a waiting list for the remaining four. Several of the homes are under construction, and most of the public improvements are in place.

Community members are being considered for employment in the construction phase of the project. The North Bellport/East Patchogue residents look to these beautiful additions to Scherger Avenue as an essential element in the stabilization and revitalization of their neighborhood. The homes also provide opportunities for some community residents to move from renting houses to becoming homeowners.

Long Island Housing Partnership, Inc. and Affiliates –
Combined Statements of Financial Position

December 31,

	<u>2000</u>	<u>1999</u>
ASSETS		
Cash and cash equivalents	\$ 700,380	\$ 277,327
Receivables	300,800	318,184
Investments	494,748	750,255
Limited use assets	2,338,924	1,466,418
Capitalized project costs	4,269,019	3,288,956
Furniture, equipment, and leasehold improvements	293,387	341,687
Other assets	<u>74,699</u>	<u>47,532</u>
	<u>\$8,471,957</u>	<u>\$6,490,359</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Payables	\$ 1,270,819	\$ 849,176
Project grant advances	1,988,031	606,465
Home buyers' deposits	44,758	7,190
Loans payable	<u>2,982,830</u>	<u>2,663,313</u>
Total liabilities	<u>6,286,438</u>	<u>4,126,144</u>
NET ASSETS		
Unrestricted	1,782,460	2,032,612
Temporarily restricted	387,559	316,103
Permanently restricted	<u>15,500</u>	<u>15,500</u>
Total net assets	<u>2,185,519</u>	<u>2,364,215</u>
	<u>\$8,471,957</u>	<u>\$6,490,359</u>

Long Island Housing Partnership, Inc. and Affiliates –
Combined Statements of Activities and Changes in Net Assets

	Years ended December 31,	
	<u>2000</u>	<u>1999</u>
CHANGES IN UNRESTRICTED NET ASSETS		
SUPPORT AND REVENUE		
Support	\$ 505,950	\$ 605,053
Receipts from transfer of units	161,415	246,215
Other revenue	<u>878,949</u>	<u>1,010,673</u>
Total support and revenue	1,546,314	1,861,941
Net assets released from restrictions		
Satisfaction of program restrictions	<u>235,209</u>	<u>205,984</u>
Total support and revenue	<u>1,781,523</u>	<u>2,067,925</u>
EXPENSES		
Program services	1,454,507	1,601,325
Supporting services	<u>577,168</u>	<u>481,792</u>
Total expenses	<u>2,031,675</u>	<u>2,083,117</u>
Decrease in unrestricted net assets	<u>(250,152)</u>	<u>(15,192)</u>
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS		
Support	306,665	226,973
Net assets released from restrictions	<u>(235,209)</u>	<u>(205,984)</u>
Increase in temporarily restricted net assets	<u>71,456</u>	<u>20,989</u>
(DECREASE) INCREASE IN NET ASSETS	(178,696)	5,797
NET ASSETS, beginning of year	<u>2,364,215</u>	<u>2,358,418</u>
NET ASSETS, end of year	<u><u>\$ 2,185,519</u></u>	<u><u>\$2,364,215</u></u>

The above data has been condensed from the financial statements audited by Holtz Rubenstein & Co., LLP, Certified Public Accountants of Melville, New York. Copies of the audited statements, including the auditors' unqualified opinion dated March 30, 2001, are available from the Long Island Housing Partnership, Inc. office upon request.

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entire home buying process, w
waiting for the project to be
Morgo noted that often the Par
ship has to turn to its waiting li
fill empty spots.
Yesterday's lottery winners see



thurs Friday to tak

Affordable housing actually helps
enhance communities while giving a seriously
needed boost to the local economy.

Dear Sandra &
Think you fo
my dream come
I moved into m
house and I am very
happy. If it wasn't
or your grant I wouldn't
ave bought the house.
our program is great.
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your efficient staff.
(a Byrnes also)
Truly
Sue Kerby

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ame was called early
securing her spot in
surprise was obvious.
id" she screame

when Smith Avenue's tenants
evicted and relocated to allow for
blighted buildings' demolition.
"We're not there yet, and it ha
been easy," said Housing Partner
president Jim Morgo. "But thi
about homeownership
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Dream Home

By Victor Manuel Ra
STAFF WRITER

Claribel Echevarria co
the tight attic apartment s
band and two daughters i
She would definitely f
from her evening shift as
gray-shingled ranch inste
quarters.

The 21-year-old's da
Daisy and 1-year-old Di
from the play space afte
and wall-to-wall carpeting
Arvelo, 25, could certain
room for his 53-inch televi

Whether her dreams of
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"I know we don't have th
emotional I could cry," s
contemplated the 13-foot
Atlantic model — a two-be
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Town supervisor Frank
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said. This development wi
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Place Key Can Call Home

New house

"We're happily settled in our home,
and we have you to thank for
making the process painless."

ard Approves Housing Act

Huntington eyes more affordable homes

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14 The developers, Israel said, "are asking for private
benefits from the town, so we're asking for public
benefits from them."
The town has previously mandated affordable
housing to be included in some proposed developments

find apartments we can afford and apartments we
can get into."

In 1998, the board prohibited granting rental per-
mits to absentee landlords. Lynch and several others
encouraged the board last night to consider granting
a limited number of such permits provided the land-
lords renovate half the rentals to become handi-
capped-friendly by building wheelchair ramps and
widening doorways.

"We know there is a need for this kind of housing in
town," said board member Mark Outhbertson, who

n Moreno Gonzalez
tnership of organizations yea-
announced a ground-breaking
in offering \$20 million in loans
ong Island Hispanics seeking
first houses.
ntatives with the nonprofit Long
d Housing Partnership, Wells
o Bank and the congressionally
funded Freddie Mac corporation
during a news conference that the
ids are currently available. More im-
stantly, they said, traditional quali-
fications have been discarded to lend
e money.

"Say you don't have credit cards but
you have a surrogate, such as utility
bills and rent payments, said Craig
Nickerson, Freddie Mac's vice presi-
ent of community development and
could qualify for a loan
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Use of the homes at Highview at Huntington

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Employers Help Workers

LI program attracts state funds

By Tania Padgett
STAFF WRITER

THE New York State Affordable Housing Corp. agreed last week to put up \$500,000 for a program that supports Long Island employers in helping their workers buy a home. The housing corporation, a subsidiary of the New York State Housing Finance Agency, promotes affordable housing by providing financing for various programs, such as the one sponsored by Long Island Home Works Partnership.

For the past year, the partnership has been encouraging Long Island employers to defray the down payment costs of workers looking to buy a home. "The average cost of a home on Long Island is over \$200,000, and the median income for a family of four is \$36,500," said Joseph Sanseverino, community development director of Suffolk County, which is one of the organizations that make up the partnership. "There is a gap between what people can afford and the price of a house. Our program intends to bridge that gap."

The grant by the Affordable Housing Corp. is part of the partnership's pool of

lent to the median income for a family of four. They are also expected to attend a mortgage counseling program.

Participants in the Long Island Home Works Partnership include Nassau County, Suffolk County, the Long Island Housing Partnership, Fannie Mae, the Long Island Association, as well as the towns of Huntington, Islip and Babylon. The State of New York Mortgage Agency, SONYMA, came on board two months ago.

"The program builds loyalty and offers a strong recruiting advantage," said Jacqueline B. O'Garra, senior deputy director of Fannie Mae.

Fannie Mae started its own employer-assisted housing program in 1991, offering a forgivable loan to eligible employees.

"Twenty-five percent of our workforce takes advantage of this program,"

said O'Garra. "And the turnover [of program participants] is one-third of the turnover of the regular staff."

Fannie Mae's program requires employees to work two years to become eligible and remain with the company for an additional five years to receive the full forgiveness of their loan.

For more information about the Long Island Home Works Partnership program, call 631-853-5705.

Flood Insurance Season

As the fall hurricane season approaches, state Superintendent of Insurance Neil D. Levin is advising New York homeowners to review their homeowner policies for flood insurance. Levin said homeowners in areas prone to yearly or seasonal flooding should purchase a weather radio, plan a course of action in the event flooding occurs, and keep sandbags, lumber and garbage bags.

Homeowners also should have nonperishable food and a portable radio, emergency cement and flashlights in case.

If a flood does occur, homeowners should not eat fresh food that has been in contact with flood water, and should not drink water from the flooded areas. They should also boil.

Win a Home (Here)

With a host of home remodeling ideas, visit www.vicor.com and Go offering people the chance to win a home where the grand home furnishings are on sale. HomeAdvisor's "Fill Your Home" contest is running through Oct. 31.

Tania Padgett
e-mail at tpadgett@vicor.com

An Eye-Opening Look at Home

York City, Newark

Based on a 10 percent with a 7.7 percent on a 30-year fixed

The cities, including value and percentage

u. \$465,400, 42 percent
\$69,900, 37 percent
\$700, 36 percent
nty, \$321,300, 34 per-

The Federation is a letters that a down "Under ers must funds t buyer t ment n the sel parties trans in its

Long Island Housing Partnership -
It's a partnership that will make the
American dream a local reality.

A Supermarket to Call Its

Wyandanch's first in 30 years

By Michael Rothfeld
STAFF WRITER

Sheila Warren remembers the days of waiting for the bus, arms full of grocery bags and four children in tow.

The days of journeying to Amityville or Deer Park to shop because supermarkets gave up on Wyandanch long ago.

At last, those days are gone.

In a simple act of great importance to those who live in Wyandanch, Alfredo's Marketplace opened its doors the Sunday before Thanksgiving, with seven wide aisles of packaged foods, and cases of fish, cheeses and meats.

"I told one



Dear Lynn -

Thank you for all of your help and advice as we move on home ownership. You were available to answer our questions and we appreciate your support and help.

We're happily settled and we have you to thank for making the process painless.

Regards - Lynn + Scott

g for Hispanics



resident of Freddie Mac, announces a new LI program that will make more mortgage money available to Hispanics.

Though anyone qualified can borrow the money, executives at the new center said they were targeting Hispanics as a growing financial force.

A 1999 Harvard University study that looks at home ownership rates among Hispanics found the lowest in the nation - 35 percent compared with the 65 percent of whites.

"We've been trying to get a home. But every time you turn around, the



Joseph Lynch, New York State's Housing Commissioner, keynoted the ribbon-cutting ceremony.

Commissioner Lynch and Islip Supervisor McGowan with Islip, EAB, Housing Partnership, and National Development officials cut the opening ribbon.

Michael Jacob of National Development of America receives award from the Long Island Builders Institute for Broadway West.



Joseph Lynch, New York State Commissioner of the Division of Housing and Community Renewal and a member of the nation's Millennium Housing Commission, keynoted the ribbon-cutting ceremonies on October 26, 2000 of Broadway West, a rental community for low-income seniors in Brentwood, Town of Islip.

Broadway West, Brentwood

All 72 apartments were immediately rented, and a long waiting list remains. There is an incredible need for safe and affordable rentals for seniors and families with limited resources. That's one reason the Housing Partnership is working to create a second phase of apartments at Broadway West and is advocating for more affordable rentals throughout Long Island.

Broadway West brought the Housing Partnership together with National Development of America, LLC of Fort Myers, Florida. Because of the successful collaboration with the Housing Partnership in Brentwood, National Development opened an office to develop additional affordable units throughout Long Island. The Broadway West collaboration should be only the first of beautiful and needed affordable Long Island rentals.

Under its sponsorship program, the Housing Partnership sponsors private Long Island Builders Institute builders for public-sector housing grants. The Housing Partnership prepares grant applications and monitors grant compliance; the builder builds. The productive result: affordable homes for young Long Islanders.

Sponsorship - Highview at Huntington

Highview at Huntington was the most significant and by far the most popular of the sponsored homes in 2000. Highview is a mixed-income development next to public transportation in the Town of Huntington, a town that needs affordable homes. There are 100 well-designed homes, a swimming pool, and clubhouse at Highview. Fifty-one of the homes were

made affordable through a New York State Affordable Housing Corporation grant secured by the Housing Partnership. The remaining 49 unsubsidized homes were affordable too because of Huntington's contribution of land. The Housing Partnership-sponsored homes sold for \$101,100 (2 bedrooms) and \$128,800 (3 bedrooms), and the unsubsidized homes sold for \$126,100 (2 bedrooms) and \$143,800 (3 bedrooms); all are very affordable in a town whose median home sales price is well over \$230,000.

More than 2000 households applied for the 100 homes. Supervisor Frank Petrone and the Huntington Town Board took the creative step of using town-owned land for affordable homes, and builder Steven Klar built beautifully designed, affordable units.



Huntington Supervisor Frank Petrone (center) cuts ribbon to Highview Homes with (from left) builder Stephen Klar, Councilwoman Marlene Budd, Congressman Steve Israel, and Assemblyman Jim Conte.

Highview lucky lottery winner.

Board of Directors

The Housing Partnership makes good things happen. The most involved members and representatives of the entire membership are LIHP's Officers and Directors. In 2000 they guided the Housing Partnership through an intense year of planning for new developments.



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



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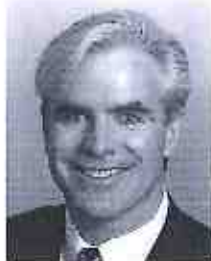
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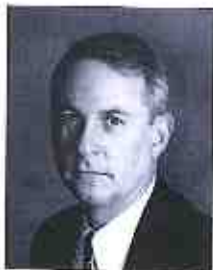
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William Davidson
Long Island Power Authority



Howard Gross
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Weinberg, Kaley,
Gross & Pergament



Robert Wieboldt
Long Island Builders
Institute



Harry Oster
Astoria Federal Savings
& Loan Association



Mary Reid
Bay Shore Housing
Development Fund Co.



Jack Hurt
Bay Shore Housing
Development Fund Co.

Staff



Marge Vahey volunteers to facilitate the South Wind Village ownership process.

Volunteers of United Cerebral Palsy Association of Greater Suffolk, Inc. work to get out a Housing Partnership mailing.

Joe Ucci provides years of professional accounting experience to his volunteer financial efforts.

From left to right: Linda Mathews, Jeanette Perra, Denise Cafarelli, Siela Bynoe, Linda Daly, Marion Glandorf, Ann Marie Jones, Andrew Buonantuono, Sandra Graves, Lynn Manzella, Nanette Ramos.

Not pictured: Lynn Law, Carol Woods, Kisha Williams.

2001/2002 Directions

Since its inception in 1988, the mission of the Long Island Housing Partnership, Inc. has been to provide affordable housing opportunities to those who, through the ordinary, unaided operation of the marketplace, would be unable to secure decent and safe homes. LIHP realizes this mission through the development and sponsorship of affordable ownership and rental units, as well as through related services. To further its mission through 2001, priorities have been established by the Board of Directors of the Long Island Housing Partnership and its affiliates. The membership votes to approve these priorities at the Annual Meeting when it ratifies actions taken by the Board of Directors for 2000.

Not-for-Profit Developer/Sponsor

The Housing Partnership will continue to work as a not-for-profit developer to create affordable homeownership and rental housing through new construction, rehabilitation of existing housing, and the sponsorship of for-profit developers. A major emphasis will be a creative reuse of downtown blighted neighborhoods like South Wind Village in Bay Shore.

Education

The Housing Partnership will continue mortgage counseling through the Long Island Financial Training to Home Ownership Mortgage Eligibility (LIFT HOME) program and the New York Mortgage Coalition. Post-purchase counseling and default-prevention education will be expanded. The Housing Partnership will continue to advocate for affordable housing by working with public and private entities to strengthen public housing policies on the local, state, and federal levels.

Community Development

The Long Island Partnership Community Development Corporation, Inc. will work to revitalize neighborhoods through residential and economic development. It will work to increase the supply of affordable housing, support existing businesses, and encourage new businesses in communities in need of revitalization. The Housing Partnership will continue to provide technical assistance to municipalities in the administration of their community development programs.

Technical Assistance Provider

The Housing Partnership will continue to provide technical assistance to municipalities, to community-based, not-for-profit housing organizations, and for-profit developers to facilitate the creation of affordable housing.

Community Lending

The Housing Partnership will continue to work with the private, public and not-for-profit sectors on innovative community lending and related programs including the Regional Lending Consortium, the Chase Recoverable Loan Program and the Episcopal Diocese Loan Fund.

Acknowledgments

UNITED STATES GOVERNMENT

Mel Martinez, Secretary, HUD
Charles Schumer, U.S. Senator
Hillary Rodham Clinton, U.S. Senator
Gary Ackerman, Congressman
Felix Grucci, Congressman
Steve Israel, Congressman
Peter King, Congressman
Carolyn McCarthy, Congresswoman
Vivian Baldwin, HUD IDIS Technical Assist,
Help Desk Supervisor
Shung Chiu, Director, Technical Division, HUD
Bill Chung, Special Assistant, HUD
Joseph D'Agosta, Director, Community
Planning Development, HUD
Mirza DelRosario, Director of Public
Housing, HUD
Vincent Horn, Program Manager, HUD
Allison Lee, Community Builder, HUD
Kathy Mullins, Deputy Director, HUD
Bill Wong, Development Director, HUD

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Joseph Bruno, Senate Majority Leader
Joseph Bonacic, Senate Housing Chairman
New York State Senators
Owen Johnson, Caesar Trunzo,
Michael Balboni, Kemp Hannon,
Carl Marcellino, Charles Fuschillo, James Lack
Sheldon Silver, Assembly Speaker
Vito Lopez, Assembly Housing Chairman
John Longo, Director, NYS Communications
& Information Services
New York State Assembly Members
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Boyle, Robert K. Sweeney, Steven Labriola,
Patricia Acampora, Fred Thiele, Steven
Englebright, John J. Flanagan, David
Sidikman, Donna Ferrara, Earlene Hooper
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Judy Calogero, Deputy Commissioner,
NYS DHCR
Kevin Carlisle, Assistant Commissioner, DHCR

Mike Ferguson, DHCR
Ernest Langhorne, Project Manager, DHCR
Brian Lawler, Supervising Attorney, DHCR
Ronald Webster, Director of Development,
DHCR
Steven Hunt, President, CEO, HFA, AHC,
SONYMA, PFA, MBBA
Wanda Ferguson Graham, Director, AHC
Michael Wadman, Vice-President of Housing,
HFA
John Abramo, Deputy Director, AHC
Frank Cobelli, Senior Program Executive, AHC
Barry Greenspan, Empire State Development
Jennifer Carucci, CRA Analyst,
NYS Banking Dept.

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Judy Jacobs, Nassau County Presiding Officer
Nassau County Legislators
Allan Parente, Commissioner, Housing
& Intergovernmental Affairs
Michael Stufano, Deputy Commissioner

SUFFOLK COUNTY GOVERNMENT

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John Cochrane, Suffolk County Treasurer
Edward Romaine, Suffolk County Clerk
Paul Tonna, Suffolk County Presiding Officer
Suffolk County Legislators
Chris Reimann, Legislator
Tonna's Office
Eric Kopp, Chief Deputy County Executive
Charles Bartha, Chief Deputy Commissioner,
Suffolk County Department of Public Works
Bruce Blower, Handicap Services
Ken Christensen, Project Coordinator,
Community Development
Lt. Kevin Cronin, Police Department,
BADD Office
Clifford Foy, Regional Director, Water Authority
John Gallagher, Police Commissioner
George Gatta, Deputy County Executive,
Economic Development
Michael LoGrande, Chairman, Water Authority

Joseph Michaels, Police Department
Vito Minei, Acting Director, Division of
Environmental Quality
Peter Quinn, Inspector, Third Precinct,
Suffolk County Police Department
Joseph Sanseverino, Director, Suffolk County
Community Development
Peter Scully, Commissioner, Parks,
Recreation & Conservation
Holly Teague, Office of the Aging
Ben Wright, Department of Public Works

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Ellen McVeety, Deputy Town Supervisor
Town Council
Dennis Cohen, Deputy Town Attorney
Anita Katz, Chief of Staff
Sondra Bachety, Director, IDA
Michael Bernard,
Commissioner of Public Works
John Burke, Town Attorney
Robert Clifford, Public Information
Tom Kelly, Deputy Comptroller

TOWN OF BROOKHAVEN

John Jay LaValle, Supervisor
Town Council
Marty Kerins, Deputy Supervisor
Paulette Brinka, Citizens Advocate
Annette Eaderesto, Town Attorney
John Girandola, Planning Department
Vincent Gragone, Chief Building Inspector
Karen Loguercio, Assistant Town Attorney
Kevin Molloy, Public Information Officer
Robert Reutzel, Commissioner,
Community Development
Jim Ryan, Town Assessor

TOWN OF HUNTINGTON

Frank P. Petrone, Supervisor
Town Council
Joseph DeVincent, Director,
Community Development

Bruce Grant, Deputy Director,
Community Development
Richard Machtay, Planning Director
Stewart Moore, Outreach Officer

TOWN OF ISLIP

Pete McGowan, Supervisor
Town Council
Jeanette Messina, Deputy Supervisor
Virginia Allen, Receiver of Taxes
Ron Devine, Assessor
Paul Fink, Director,
Community Development
Dan Gulizio, Commissioner, Planning
Joan Johnson, Town Clerk
Carl Maltesse, Commissioner,
Building & Engineering
Vincent Messina, Jr., Town Attorney
Gene Murphy,
Deputy Commissioner of Planning
Michele Remsen,
Director of Public Information
William Rutkoske, Housing Authority
Richard Scheyer, Chairman,
Zoning Board of Appeals
Housing Authority Board of Directors
Community Development Agency
Board of Directors

TOWN OF RIVERHEAD

Robert F. Kozakiewicz, Supervisor
Town Council
Andrea Lohneiss, Director
Community Development
Gwen Mack, Civic Leader
Dawn Thomas, Town Attorney

TOWN OF SOUTHAMPTON

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Town of Southampton
Town Council
Richard Blowes, Town Management
Services Administration
Anthony Gee, Community Development
Paul Houlihan, Principal Building Inspector

Lisa Kornbrink, Town Attorney
Tom Talmage, Town Engineer

BAY SHORE LIAISON COMMITTEE

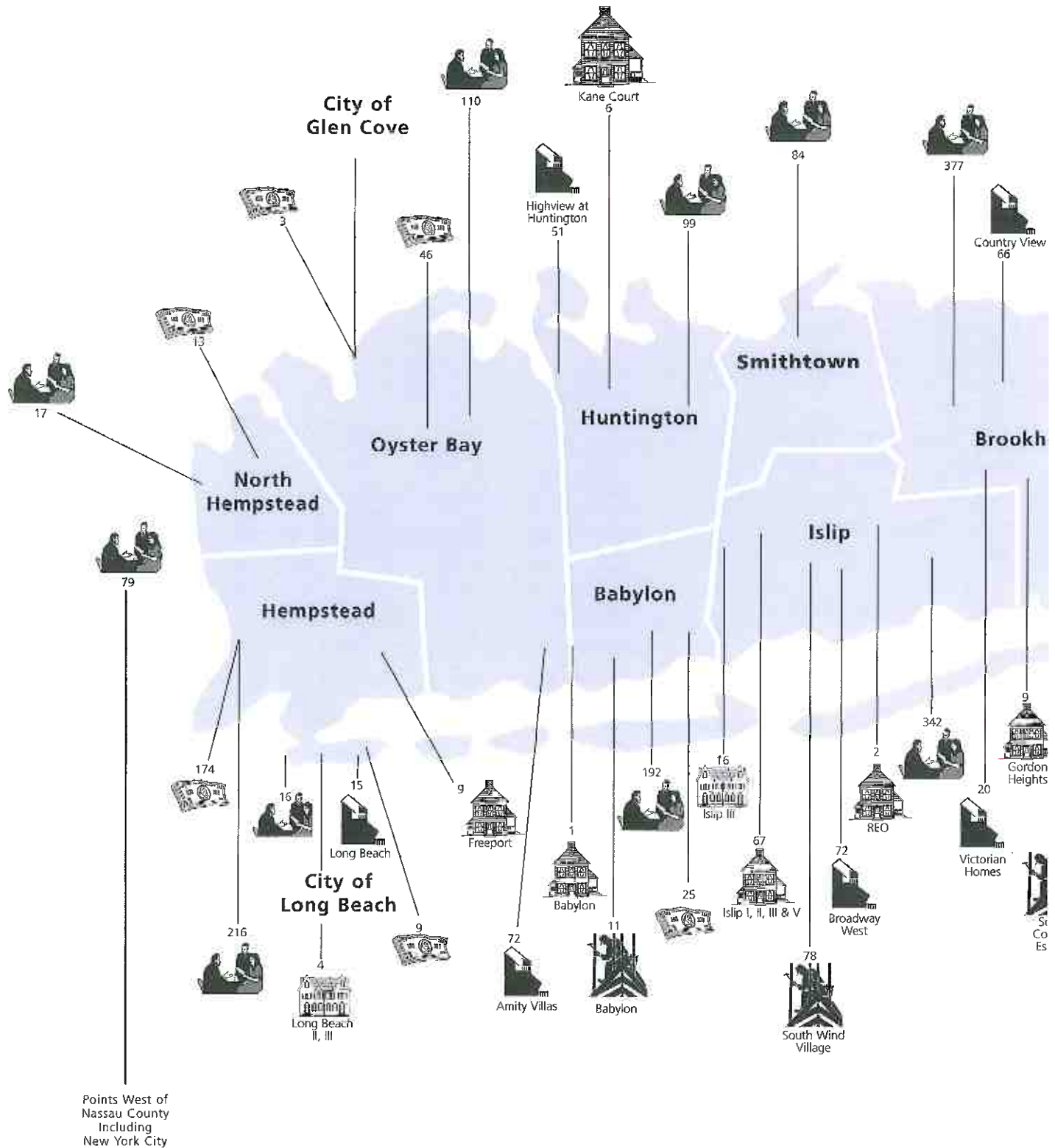
Susan Barbash
Barbara Fishkind
Jack Hurt
Donna Periconi
JoAnne Mitidieri Sanders
Marilyn Schulman
Nikki Thompson

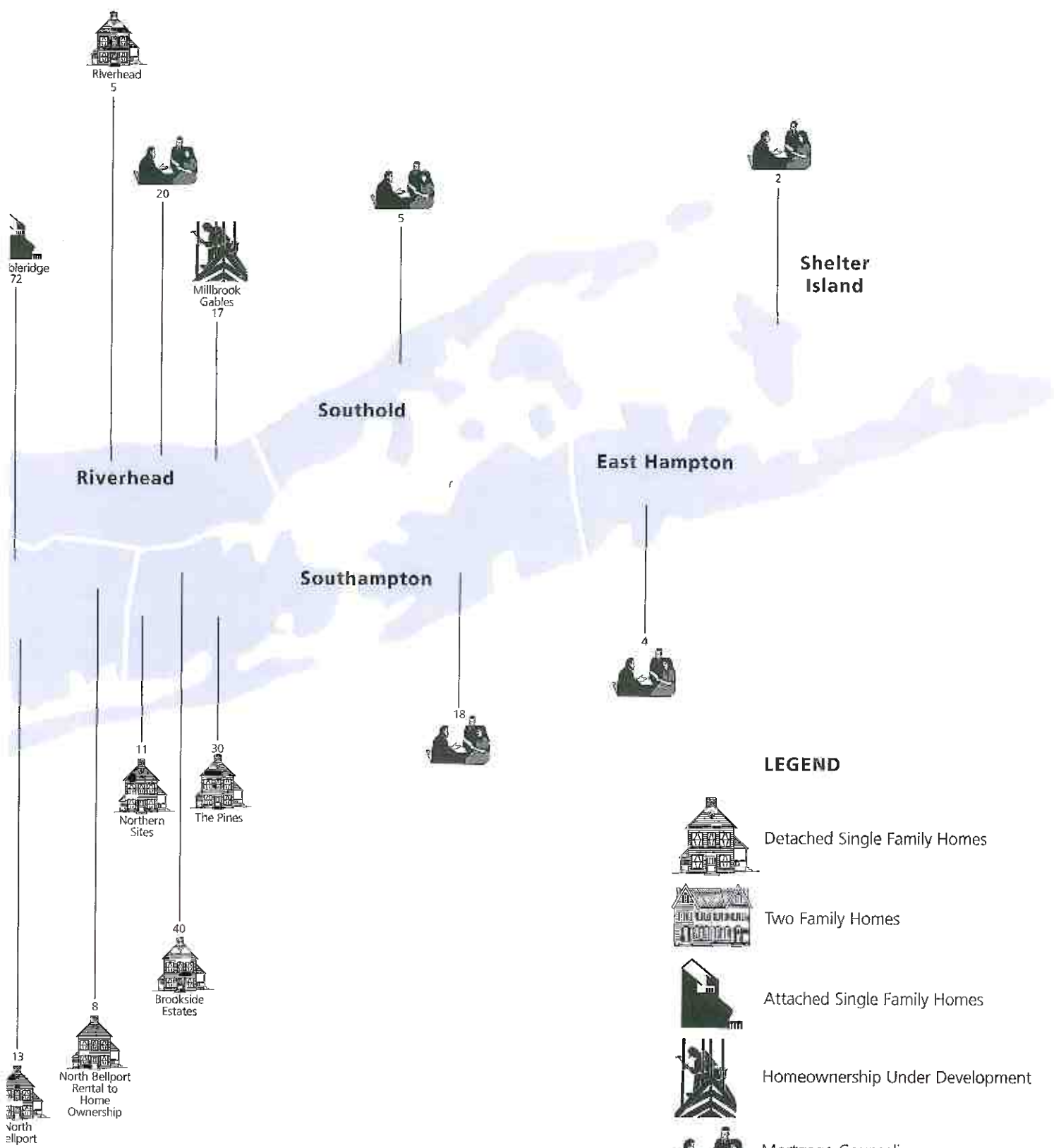
PRIVATE SECTOR

Ira Adler, Esq., Certilman, Balin,
Adler & Hyman
Anthony Apollaro, Chairman,
Suffolk County Republican Committee
Bowen Arnold, National Development Corp.
Naomi Bayer, Director, NY Office, FannieMae
Leonard Canton, Chairman, North Amityville
Community Economic Council
Joe Catalano, NEWSDAY
Warren Cronacher, PE
Tom Datre, Long Island Builders Institute
Stacey H. Davis, President,
CEO, FannieMae Foundation
Rosemarie Dearing, President, NACEC
Tom Dejesu, KeySpan Energy
Alfred DelliBovi, President, FHLB of New York
Pat Dolan, Cablevision
JoAnn C. Fiorentino, Allstate Insurance
Joseph Gallo, V-Pres., Community
Investment Operations, FHLB of NY
Anthony J. Greico, Architect
Michael Jacob, National Development Corp.
Tara Kavanagh, Esq.
Robert Keller, Regional Director,
Community Development, KeySpan Energy
Joe Keneally, Esq., Meyer, Meyer & Metli
Jim Klurfeld, NEWSDAY Editorial Editor
Herb Kotler, Esq., Sobel, Kelly & Kotler P.C.
Stacey Kowalski, Assistant to Bob McMillan
Karen Krautheim, KKK Realty Services
Melanie Lassiter, FannieMae Foundation

Carol Richards, NEWSDAY
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East Patchogue Alliance
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Margaret Vahey, Volunteer
Ralph Vasquez, JJR Associates
Alfred Werner, MTA Board,
Islip MacArthur Airport
Donald Wolff, Sr. V-Pres.,
Community Investment, FHLB of NY
Donald Donaudy, Jr.,
Freshbrick, Brand Builders

The Long Island Housing Partnership
 Making a Dream a Reality
 From One End of the Island to the Other





LEGEND

- 
Detached Single Family Homes
- 
Two Family Homes
- 
Attached Single Family Homes
- 
Homeownership Under Development
- 
Mortgage Counseling
- 
Down Payment Assistance

COMPLETED AND CURRENT PROGRAMS.....

DEVELOPMENT/ REHABILITATION	ADDRESS	STATUS	COUNTY	SCAT. SITES/ SUB DIVISION	TYPE OF HOME	POPULATION	# OF HOMES	SALES PRICE
PROGRAMS								
	Schleigel Blvd.							
Amity Villas	Amityville	Complete	Suffolk	Subdivision	Townhouse	Low/Moderate Income	72	\$58,584
Babylon	Amityville	Complete	Suffolk	Scat. Sites	Ranch	Low/Moderate Income	1	\$61,000
Brookside Estates	Flanders	Complete	Suffolk	Subdivision	Colonial	Low/Moderate Income	40	\$58,990 to \$83,990
	Chapman Blvd.							
Cobbleridge	Manorville	Complete	Suffolk	Subdivision	Townhouse	Low/Moderate Income	72	\$79,499
Country View I	Middle Island	Complete	Suffolk	Subdivision	Condo	Low/Moderate Income	33	\$73,990
Country View II	Middle Island	Complete	Suffolk	Subdivision	Condo	Low/Moderate Income	33	\$73,990
Freeport	Freeport	Complete	Nassau	Scat.Sites	Cape/Ranch/ Colonial	Low/Moderate Income	9	\$76,045 to \$86,705
Gordon Heights	Gordon Heights	Complete	Suffolk	Scat. Sites	Colonial/Ranch	Low/Moderate Income	9	\$69,000 to \$78,000
Islip I	C.Islip, Brentwood	Complete	Suffolk	Scat. Sites	Colonial	Low/Moderate Income	11	\$87,084 to \$88,047
	Bay Shore, Ronkonkoma				Ranch	Low/Moderate Income		
	C.Islip, Brentwood							
Islip II	Bay Shore, Ronkonkoma	Complete	Suffolk	Scat. Sites	Colonial/Ranch	Low/Moderate Income	42	\$61,350 to \$79,527
				Scat. Sites, Subdivision Vasquez Park	Ranch, Colonial	Low/Moderate Income, Seniors	29	\$82,811 to \$116,730
Islip III	Brentwood, Bay Shore	Complete	Suffolk	Subdivision East Third/ Third Ave.	2-Family/Rental			
Islip V	Brentwood	Complete	Suffolk	Scat. Sites	Colonial	Low/Moderate Income	1	\$29,950
	East Market & Hudson St.							
Long Beach I	City of Long Beach	Complete	Nassau	Subdivision	Townhouse	Low/Moderate Income	15	\$70,731
North Bellport	North Bellport	Complete	Suffolk	Scat.Sites	Colonial/Ranch	Low/Moderate Income	13	\$39,752 to \$46,950
North Bellport Rental to Homeownership	North Bellport	Complete	Suffolk	Scat. Sites	Single Family	Low/Moderate Income	8	\$19,500 to \$25,000
The Pines	Old Country Rd	Complete	Suffolk	Subdivision	Cape	Low/Moderate Income	30	\$83,590 to \$94,930
	East Quogue				Salt Box			
REO	Brentwood	Complete	Suffolk	Scat.Sites	Ranch	Low/Moderate Income	2	\$80,000
Riverhead	Riverhead	Complete	Suffolk	Scat.Sites	Ranch	Low/Moderate Income	5	\$41,550 to \$49,475
Long Beach II & III	City of Long Beach	Complete	Nassau	Scat. Sites	Two Family	Low/Moderate Income	4	\$145,000 & \$195,000
Northern Sites	Westhampton	Complete	Suffolk	Subdivision	Single Family	Low/Moderate Income	11	\$85,786
		Under			Family Rental	Low/Moderate Income	10	TBD
					Senior Rental	Low/Moderate Income	16	TBD
South Wind Village	Bay Shore	Construction	Suffolk	Redevelopment of Downtown	Homeownership	Low/Moderate Income	52	\$83,375
		Under						
South Country Estates	East Patchogue	Construction	Suffolk	Subdivision	Colonial	Low/Moderate Income	19	\$83,748
Victorian Homes	Medford	Complete	Suffolk	Subdivision	Condo	Low/Moderate Income	20	\$84,990
Broadway West	Brentwood	Complete	Suffolk	Subdivision	Senior Rental	Low/Moderate Income	72	\$520 to \$690 (rents)
Milbrook Gables	Riverhead	Pending	Suffolk	Subdivision	Attached & Detached	Low/Moderate Income	17	TBD
Huntington	Kane Court	Complete	Suffolk	Subdivision	Ranch	Low/Moderate Income	6	\$89,659
Highview at Huntington	New York Avenue, Broadway	Complete	Suffolk	Subdivision	Coop	Low/Moderate Income	51	\$101,100to\$118,800
Babylon	Wyandanch	Pending	Suffolk	Scat. Sites	Single Family	Low/Moderate Income	11	TBA
TOTAL # OF UNITS FOR PROGRAMS							714	

.....MAKING THE DREAM A REALITY

DEVELOPMENT/ REHABILITATION	ADDRESS	COUNTY	SCAT. SITES/ SUB DIVISION	TYPE OF LOAN	# OF HOMES	LOAN AMOUNT
LOAN FUND PROGRAMS - REGIONAL LENDING CONSORTIUM / EPISCOPAL DIOCESE / CHASE RECOVERABLE GRANT						
Bellport, Hagerman East Patchogue Alliance	North Bellport	Suffolk	Single Site	Acquisition	3	\$156,000
Central Islip Civic Council Inc.	Central Islip	Suffolk	Single Site	Acquisition/ Rehab	1	\$50,000
Love'm	Town of Brookhaven	Suffolk	Scat.Sites	Acquisition Construction- Bridge/ Permanent	8	\$432,108
Main Street School	Port Washington	Nassau	Single Sites	Construction/ Permanent	59	\$5,400,000
Rivoli House	Hempstead	Nassau	Subdivision	Construction/ Permanent	112	\$12,050,000
South Shore Restoration Group Inc.	Bay Shore	Suffolk	Single Site	Acquisition/ Rehab	6	\$80,000
ARTCO, LLC	Bay Shore	Suffolk	Scat. Sites	Acquisition/ Rehab	7	\$426,400
Broadway West LLD	Brentwood	Suffolk	Senior Subdivision	Acquisition/ Bridge	72	\$450,000
Suburban	Bay Shore/Central Islip	Suffolk	Scat.Sites	Acquisition	6	\$380,000
Housing Help, Inc.	Huntington Station	Suffolk	Scat. Site	Acquisition	1	\$120,000
Community Housing Innovations	Ridge	Suffolk	Subdivision	Acquisition/ Rehab (REVOLVING LOAN)	20	\$200,000
TOTAL # OF UNITS FOR LOAN FUND - REGIONAL LENDING CONSORTIUM / EPISCOPAL DIOCESE / CHASE RECOVERABLE GRANT					295	\$19,744,508

						RESIDENTS/ RECIPIENTS
TECHNICAL ASSISTANCE PROGRAM						
Fairway Manor Senior Housing Development	Hamlet of Bayport	Suffolk	Subdivision	Senior Apartment Complex	174	Low Income Seniors \$500 - \$700 (rents)
Fairlawn Property Nassau County	Village of Patchogue	Suffolk	Subdivision	Senior Housing	37	Low Income Seniors
16 Groups	Various Communities in Nassau County	Nassau	Scattered Sites	Various Unit Types	160	Low/Moderate Income Long Islanders
Down Payment Assistance Program I & II & III & IV	Various Communities in Nassau County	Nassau	Scattered Sites	Various Unit Types	245	
Suffolk County Weatherization Program						
Last Resort	Various Communities in Suffolk County	Suffolk	Scattered Sites	Various Unit Types	32	Low Income Seniors
Island Park	Island Park	Nassau	TBD	TBD	TBD	Low/Moderate Income Long Islanders
Catholic Charities	Various Communities	Nassau/ Suffolk	TBD	TBD	TBD	Low/Moderate Income Long Islanders
Broadway West LLD	Brentwood	Suffolk	Subdivision	Senior Rental Housing	72	Low Income Seniors \$605 to \$802 (rents)
TOTAL # OF UNITS FOR TECHNICAL ASSISTANCE PROGRAMS					720	

						ANNUAL ALLOCATION
COMMUNITY & ECONOMIC DEVELOPMENT						
Tutor Time	North Amityville	Suffolk		Commercial 10,000sq. ft.		
EAB	North Amityville	Suffolk		Commercial 1,200sq. ft.		
Police Substation	North Amityville	Suffolk		Commercial 650sq. ft.		
Rite Aid	North Amityville	Suffolk		Commercial 12,000sq. ft.		
Associated Supermarket	Wyandanch	Suffolk		Commercial 20,000sq. ft.		
Town of Babylon Home Improvement Program	Various Communities in the Town of Babylon	Suffolk	Scattered Sites	Rehabilitation for Homeowners	19	
Town of Babylon Down Payment Assistance Program	Various Communities in the Town of Babylon	Suffolk	Scattered Sites	First Time Homebuyers	25	
Town of Babylon	3 Villages & 13 Subrecipients	Suffolk		Various Community/Economic Development Programs		\$2,409,468
TOTAL # OF UNITS FOR COMMUNITY & ECONOMIC DEVELOPMENT					44	

EDUCATION - MORTGAGE TRAINING AND ASSISTANCE				Type of Counseling
NY Mortgage Coalition - Mortgage Counseling		1677 have been counseled since 1995		First Time Homebuyers Mortgage Counseling
HUD Counseling Services		879 Applicants Counseled		Foreclosure, Reverse Annuity Mortgage, Default & Pre-purchase Counseling

TBD=To be determined

N/A=Non applicable



Long Island Housing Partnership, Inc.

180 Oser Avenue, Hauppauge, New York 11788

631 435-4710 Fax 631 435-4751

lihpic@aol.com