

helping communities flourish

annual report

2002



Long Island Housing Partnership, Inc.

Mission Statement



The mission of the Long Island Housing Partnership is to provide increased housing opportunities throughout Long Island, for those unable to afford decent and safe homes. We will accomplish this through programs, leadership, and public advocacy.

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To Our Members

Completions, new beginnings and new directions - all three are appropriate characterizations of the Long Island Housing Partnership's 2002.

The Housing Partnership completed the most significant development of its 15-year history in 2002. South Wind Village is Long Island's first all-affordable, mixed-income, mixed-use, inter-generational, smart-growth development. The Housing Partnership, working with involved South Wind homeowners, also completed aesthetic improvements in 2002. What had been one of the most blighted and troubled areas on all Long Island is now a vibrant community of caring and committed neighbors of all ages, races and religions, a truly American neighborhood.

South Wind Village was just one of 2002's completions: South Country Estates in East Patchogue had its completion in 2002. Like South Wind Village, this East Patchogue development is now an attractive community in what had previously been a troubled area.

The Housing Partnership planted the seeds of new homeownership and rental developments in 2002. Whether the Housing Partnership will be the actual developer or the facilitator, new homes will be blooming in Melville, Wyandanch, Bay Shore, Riverhead, Hempstead Village, East Patchogue, East Northport, Bridgehampton and Uniondale.

The Housing Partnership's education, down payment assistance and employer-assisted housing programs all reached significant milestones in 2002. Pre-purchase counseling again led the tri-state region in making the benefits of homeownership available to families. Downpayment assistance in Nassau County and Babylon Town provide the extra help that made owning a home within reach for families. The Employer Assisted Housing Program allowed Long Island's employers to help needed workers buy their first homes and, not incidentally, stay on Long Island.

Finally, following a lively and well-attended Board of Directors Retreat in July of 2002, the Housing Partnership entered the area of housing advocacy with enthusiasm and vision. In the fall of 2002, the Housing Partnership held its second annual Chairman's Symposium, "The Benefits of Affordable Homes for Long Island's Economy, Families and Schools." The Housing Partnership invited Long Island's school districts and government leaders to work with it to increase the availability of homes for needed workers. On November 20, 2002 the Housing Partnership released "Lack of Affordable Housing: Prescription for Economic Disaster," the most comprehensive look ever at the need for affordable homes in the region. And this was just the beginning. The Housing Partnership's Task Force is bringing the need for workforce housing to all sections of the Island.

Please remember that none of our achievements are possible 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.

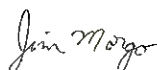
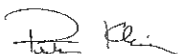
Peter Klein
Chairman

Jim Margo
President, CEO

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



Above: Peter Klein, Peter Elkowitz, Jim Margo



Islip

The People of South Wind Village

Now it is up to the residents. It is up to them to make South Wind Village the kind of stable and solid community they want it to be.

The Housing Partnership closed on the final owner homes and all of the rental homes in 2002. South Wind Village, Long Island's first all-affordable, mixed-income, mixed-use, inter-generational, smart-growth development, is now a reality. It's right in the middle of Bay Shore, close to downtown businesses and bus and train lines. The homes sold for less than \$84,000, in the middle of Long Island's red-hot real estate market, and the rentals are affordable to families who earn less than 60% of the regional median. But it is no longer the Housing Partnership's success; it is now the residents' success.

And the residents are taking charge. They have established an active and inclusive home-owners' association. They formed committees that worked with the Housing Partnership to improve landscaping and to design the beautiful Catherine Yeager playground. They are making South Wind Village a model of affordable housing in the nation.

It's not that the residents don't have allies. New York State, under the leadership of Governor George E. Pataki, Islip Town and its Supervisor Peter McGowan and Town Board members, the people of Bay Shore, especially its Chamber of Commerce President Donna Periconi, and the Housing Partnership are all committed to working with South Wind Village residents to make the community the best it can be. In fact, the Housing Partnership is planning post-purchase workshops with the residents for 2003.

The Housing Partnership is not leaving South Wind Village, but in 2003 it will belong to its residents, not to us. And the Housing Partnership now looks ahead to working with Islip to revitalize the Sunnybrook neighborhood and other communities.

2003 Honoree

**THE
HOPE
AWARDS**
HOME OWNERSHIP
PARTICIPATION FOR
EVERYONE

Project of The Year
National Association of Realtors





"The Long Island Housing Partnership assumed the lead role in revitalizing this area and has successfully developed a neighborhood of 78 ethnically diverse families that are living together as a community..."

— Elder Albert L. Brown, D.D., Pastor
First Baptist Church of Bay Shore



HUD secretary Martinez called South Country Estates, "A beautiful example of the benefits that homeownership can bring to families and communities."

Bellport/East Patchogue - Phase II completed in 2002 and Phase III begins

South Country Estates, a community of 19 committed homeowners, brought vitality, stability and attention to a once-troubled neighborhood. The north Scherger Avenue section of East Patchogue was a desolate stretch of litter and loitering. Today, because of the Housing Partnership and a host of public and private partners, South Country Estates anchors the community and brings the financial and psychological benefits of home ownership to first-time buyers.

Brookhaven Town, under the leadership of its Supervisor John J. Lavalle and the coordination of its Community Development Commissioner Robert Reutzel, partnered with the Housing Partnership through every step of the development of South Country Estates. Suffolk County Executive Bob Gaffney and Suffolk County Legislator Brian Foley provided the essential county-owned parcels on which to build the new homes, as well as the cooperation of the many involved county departments. Suffolk's Community Development Director Joseph Sanseverino worked with the federal government's HUD to secure \$543,400 of its HOME subsidy to reduce the price of the homes. When New York State's Affordable Housing Corporation agreed to write down the price of each home by \$25,000 (\$475,000 for the development), the Housing Partnership was able to sell each beautiful colonial model home for less than \$85,000.

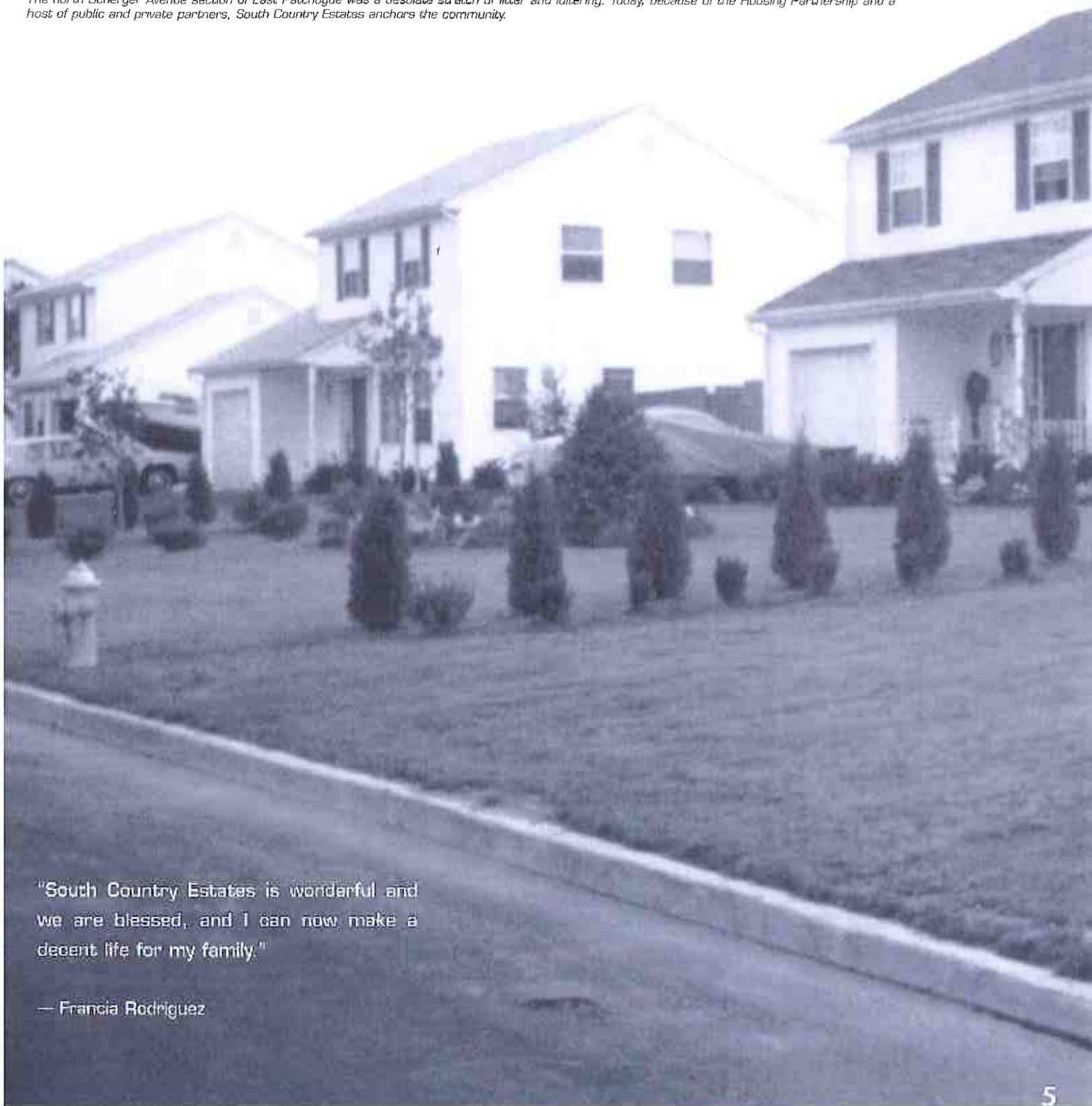
This amazingly affordable sales price would not have been achieved without the Housing Partnership's private-sector and community partners. HSBC Bank provided a zero interest loan of \$175,000 to complete the difficult roadwork. Long-time builders Clara and Tom Datre provided their usual brand of professionalism to make South Country Estates the quality development it is.

HUD Secretary and member of President Bush's Cabinet Mel Martinez brought national exposure to South Country Estates in August, 2002 when he visited the new neighborhood and called it "a beautiful example of the benefits that homeownership can bring to families and communities."

The Housing Partnership plans another new community to join with South Country Estates in the coming year. Construction should begin on 20 new homes within walking distance of South Country Estates in the summer or fall of 2003. And the Housing Partnership is not forgetting community building. New and current homeowners formed a Long Island Housing Partnership Homeowners Association in 2002. They want to be sure that homes are not the only things built; new communities are also being built in East Patchogue and Bellport.



The north Scherger Avenue section of East Patchogue was a desolate stretch of litter and loitering. Today, because of the Housing Partnership and a host of public and private partners, South Country Estates anchors the community.



"South Country Estates is wonderful and we are blessed, and I can now make a decent life for my family."

— Francia Rodriguez

Sunnybrook

The revitalization of Bay Shore continues

Working with community, municipal and private sector partners to create affordable homeownership and stable neighborhoods is one of the most important tasks of the Long Island Housing Partnership. Sunnybrook Court will be another manifestation of this work.

Sunnybrook Court, ten affordable town homes, will replace two overcrowded boarding houses that had been operated by an absentee landlord. The Housing Partnership's community ally is the Bay Shore Community Corporation led by Nikki Thompson.

The Housing Partnership's efforts with Suffolk County, Islip Town, Roslyn Savings Bank, Citibank, the First Baptist Church of Bay Shore and the Bay Shore Community Corporation to revitalize the Sunnybrook neighborhood advanced significantly in 2002.

Sunnybrook – bordered by Sunrise Highway and Brook Avenue – is one of Bay Shore's oldest neighborhoods. Homeowners have long been toiling to clean up sections of their neighborhood and to bring additional owner-occupied homes to the community. For 100 years Sunnybrook was a middle-class family kind of place, with some big colonial-style houses and more modest bungalows. Families, some descended from freed slaves in the 1860s, planted vegetable patches and worked at the resort hotels when Bay Shore and Brightwaters were summer colonies. But, not unlike hundreds of other neighborhoods around the country, it changed. Old homeowners gave way to outside speculators. Aging homes turned into rooming houses. There were reports of drug traffic.

The job at hand is to restore Sunnybrook to the glories of its past. The work is being joined by public and private partners to create Sunnybrook Court, ten new townhomes at the entrance of the neighborhood and four new colonial homes on Second Place in Sunnybrook's northeast corner. These new homes are the beginning. Rehabilitating existing homes and investing new dollars are also components of the revitalization.

Long-time public partners Suffolk County and Islip Town were very involved in 2002. Suffolk County invested \$317,500 under its innovative Affordable Housing Opportunities Program. Suffolk County Legislator Angie Carpenter has been vital in moving the County's program forward. Islip's fast-tracked approvals advanced the development. New York State is expected to invest essential grants. Congressman Steve Israel, working with the Housing Partnership, secured a \$150,000 grant from the FannieMae Foundation to begin planning. The Housing Partnership forged a partnership with the neighborhood-based Bay Shore Community Corporation to guarantee that there is grass-roots involvement in the revitalization. Nikki Thompson, the group's leader, said, "At the new Sunnybrook, we will recapture the charm of the old neighborhood."

Yes, the new Sunnybrook will be a "back to the future" achievement. It will be an achievement of partners. The builders of Long Island, represented here by Tom and Clara Datre and Susan Barbash of the Bay Shore Barbash family, are irreplaceable Housing Partnership partners, as are our long-time Islip professional partners, Paul Fink and Gene Murphy. All are committed to building homes and a new "old" community.



Top: Sunnybrook Court. Bottom: Susan Barbash and Nikki Thompson, Housing Partnership partners



Pamela and Bartholomew Isaac, EAHP participants; Sister Audrey Hansen, OP President and CEO of Our Lady of Consolation Geriatric Care Center; Senator Hillary R. Clinton, Jacqueline O'Garra, Fannie Mae; and Jim Morgo, LIHP celebrate the Isaacs' home purchase.

Benefiting Long Island's Workers

Without a workforce a region can not sustain itself. The Long Island Housing Partnership's Employer Assisted Housing Program (EAHP) allows employers to retain or to recruit vital workers by offering a housing benefit.

Employees of a participating business who are either first-time homebuyers or are relocating are eligible to receive EAHP assistance. An employee must purchase a home in the county in which he/she is employed. The type and amount of assistance is based on income, funding source and the employer's contribution to the program.

When public funds are utilized to assist with the down payment, an employee must meet the program guidelines, which include income maximums and home value maximums. In addition, the employee must occupy the house as a principal residence, and the home must be located within Suffolk or Nassau County.

When public funds are not used, there are generally no income limits. However, other restrictions can be imposed by the employers in the design of the specific programs for their employees. The Housing Partnership works with Long Island businesses to craft the programs that best meet their needs.

It is not surprising that many of the first employers to use EAHP were in health care. Pamela and Bartholomew Isaac are examples of health care workers our region can not afford to lose. The Isaacs both work at Our Lady of Consolation Geriatric Care Center in West Islip, part of Catholic Health Services of Long Island.

For more than three years the Isaacs and their three children lived in a cramped apartment in Amityville. In 2002 the Isaacs began looking to buy a house. One of their main concerns was that they would not have enough money for a down payment. The Isaacs applied for financing through EAHP, and it provided them with most of the \$10,000 down payment needed to buy a two-story, four-bedroom Cape Cod house in Amityville for \$150,000. Monthly payments on the 30-year mortgage on the 1,303 square-foot house are only about \$50 a month more than the rent the family had been paying for cramped quarters.

The Isaacs provided more than \$2,500 for their down payment from their own funds. They received \$2,500 each from their employer, the federal government and from New York State, which also provided an additional \$6,950 for repairs. J.P. Morgan Chase, which holds the Isaacs' mortgage, provided \$4,000 toward the closing through its closing cost assistance program. The program absorbs up to \$4,000 to be used either for a down payment or closing costs.

Catholic Health Services is just one of the enlightened employers participating in EAHP. Currently, there are 5 employers in Nassau and 13 in Suffolk. Computer Associates was instrumental in beginning EAHP. Among other participants are North Shore-Long Island Jewish Health Systems, the Bay Shore School District and the International Brotherhood of Electrical Workers, Local 25.

FannieMae, Suffolk County, Nassau County, HUD and New York State's Affordable Housing Corporation are all essential partners as well. These partners work with the Housing Partnership and with employers who care about their employees and care about Long Island.

Millbrook Gables

The Homes at Millbrook Gables – 17 New Anchors of Stability



The Housing Partnership not only builds homes; it also builds communities. The troubled Millbrook Gables neighborhood needs the stability that homes occupied by their owners bring.

After many frustrating starts, 2002 saw the Housing Partnership assemble the partners and approvals that will allow construction of 17 new homes in 2003.

An absolutely vital partner has been Gwen Mack, a long-time community activist and Secretary of the Millbrook Gables Civic Association. When the Housing Partnership considered abandoning its efforts, Mrs. Mack urged perseverance because her neighborhood needs revitalization and reinvestment. Also critical are other members of the Housing Partnership's Riverhead Committee: Edgar Goodale of Riverhead Building Supply, Reverend Thomas Goodhue of the Long Island Council of Churches, John Hill of Washington Mutual, Joanne Cardinali of Keyspan Energy, Rosalind Goldman of Citibank, and Robert Dick of Suffolk County National Bank.

Andrea Lohneiss, Joseph Sanseverino and Marian Zucker are committee members and partners from the public sector. Ms. Lohneiss, Riverhead's Community Development Director, worked under the leadership of Riverhead Supervisor Robert Kozakiewicz, along with Executive Assistant Joey MacLellan and Town Attorney Dawn Thomas, to get through the Town's demanding municipal approvals. Under the leadership of Suffolk County Executive Bob Gaffney, Mr. Sanseverino, Director of Suffolk County's Office of Community Development, worked to secure needed federal funds. Marian Zucker, Suffolk County's Director of Affordable Housing, worked to coordinate county approvals. Suffolk County's Health Services Director of the Division of Environmental Quality, Vito Minei, and his entire division facilitated the transfer of development rights to allow the very moderate density that enabled the homes to be financially feasible. Pulte Homes of New York, under the direction of Don Eversoll and Don Cowdell, is constructing the homes at Millbrook Gables.

The new homeownership opportunities will bring financial and psychological security to the fortunate families. The new homes will bring stability and vitality to Riverhead.

Broadway West II



The 72 affordable rentals at Broadway West in Brentwood were no sooner built than a long list of low-income seniors waiting to rent appeared. Such is the need for rentals affordable to Long Island's seniors of limited means.

When approached by National Development of America, LLC to join in a second phase at Broadway West, the Housing Partnership's answer was an immediate yes. Everyone at the Housing Partnership has received a call from a desperate senior who is paying too much for an unsafe apartment in someone's attic or cellar.

Rents for the units in Phase II will range from \$567-\$817 for each of the 14 one-bedroom apartments, and \$673-\$923 for each of the 28 two-bedroom apartments. Units will be affordable to families with incomes from 30% to 60% of the area median income (less than \$40,000 annually).

Funding for the project will be provided by Astoria Federal Savings and Loan Association (\$1.3 million), Federal Home Loan Bank (\$525,000), deferred developer expenses (\$256,000) and Low Income Housing Tax Credits, (\$735,000) that will produce an equity contribution of approximately \$5.6 million.



A Testament to Cooperation

Millennium Hills is under construction. Many believed those words would never be written. But on September 18, 2002, a group of committed and collaborative partners broke ground on the 18 acre site in Melville where 84 new affordable homes will be built.

The 84 homes are being developed by the Millennium Hills Housing Development Fund Corporation, a Huntington-based not-for-profit. The development includes 40 apartments whose working tenants will pay no more than 30 percent of their monthly incomes for rent, and 44 two- and three-bedroom homes that will be available through a lottery for first-time low-and moderate-income buyers. All the new homes – rental and ownership – will form a part of the healthy and vibrant community of Melville.

The Housing Partnership has provided technical assistance for Millennium Hills since the early stages of pre-development. The Housing Partnership has assisted with all aspects of the project and now is assisting with the not-for-profit developer to coordinate the application, lottery, and qualification processes for the homeownership units.

The Housing Partnership knows that to get homes affordable to workers built on Long Island many levels of cooperation are necessary. This is especially true at Millennium Hills.

The Huntington Housing Authority started work on this development more than 20 years ago with plans to build all rentals. In the late 90's the Housing Authority's former chairman was indicted, and Millennium Hills was in real jeopardy. However, a new slate of commissioners took over and came with the vision, dedication and intelligence to get the development back on track.

To help get the project moving, it was proposed that affordable ownership housing be mixed with traditional low-income rental housing. Melville residents wanted the new residents to have an equity stake in their community. Mixing ownership housing with rental units elicited community support that led to the grass roots consensus that is essential for successful affordable housing developments.

Suffolk County's new Affordable Housing Opportunities Program, the brainchild of County Executive Bob Gaffney, provided \$1.5 million. The next task was getting the financing together. Former Suffolk County Legislature Presiding Officer Paul Tonna and Suffolk's Director of Affordable Housing, Marian Zucker, were instrumental in using the program's funds for the first time.

HUD provided \$6.38 million; New York State Affordable Housing Corporation another \$1.1 million; Town of Huntington's Community Development Block Grant \$204,000, and long-time Housing Partnership member J.P. Morgan Chase committed a \$6.3 million construction loan.

The long delayed Millennium Hills finally advanced in 2002 because of multi-leveled cooperation. Putting all the levels together required both hard work and trust. Long Island needs the kind of teamwork displayed at Millennium Hills to build homes that working families can afford.



Nassau County Partners: Kevin Creen, Alex Sepulveda, Peter T. Sylvan, Katherine Sefchek

The stated goal of the Nassau County Office of Economic Development (OED), headed by Peter Sylvan, Deputy County Executive, is "to promote sustainable economic development that will create high-wage jobs, expand the tax base, and improve the quality of life for residents." One of the key initiatives of the OED to accomplish that goal is to facilitate the development of affordable workforce housing.

Towards that end the Housing Partnership has served as administrator of Nassau County's Down Payment Assistance Program. To date, over \$4.5 million dollars has been disbursed to over 410 low-income, first-time homebuyers. In 2002 over 70% of the approved applicants were minority families whose household income averaged \$43,000. The program provides \$10,000 to families to help meet down payment and closing costs, often the biggest barrier to homeownership for low-income families.

Additionally, the Housing Partnership provides technical assistance to not-for-profit subgrantees to enhance the county's ability to develop affordable housing and foster economic development. As an example, the Housing Partnership worked with the Glen Cove Community Development Agency to develop three new, single bedroom cooperative apartments. These units are ideally suited for upwardly mobile young professionals, whose population has declined by 8% since the early 1990's, according to noted economist Pearl Kanner. These units were priced at \$131,000 which included a subsidy of HOME funds from Nassau County.

Plans were also finalized at year-end with the City of Long Beach to develop two, two-family homes for low- to moderate-income families. These homes will be priced at \$160,000 which also includes a subsidy of HOME funds provided by Nassau County.

In addition, the Housing Partnership is also working in partnership with the Village of Hempstead Community Development Agency, the Hempstead Heights Civic Association Local Development Corporation and Middle County Resource Management, Inc. to build eight affordable homeownership units at scattered sites in a blighted neighborhood in the Hempstead Heights area of the Village of Hempstead. Subsidies from Nassau County (HOME Funds), the New York State Affordable Housing Corporation (AHC) and private financing are necessary in order to keep these homes affordable to moderate-income families.

With the price of homes skyrocketing, and a scarcity of vacant land, the county is challenged in its efforts to provide affordable workforce housing. Many Long Island business leaders assert that the lack of affordable housing and the inability of families to purchase their own home have hurt the region's business community by making it more difficult to attract young talent. County Executive Thomas Suozzi has made homes affordable to workers a top economic-development priority.

The Housing Partnership has the experience, know-how and the ability to assist the County in moving these high-priority projects forward and thereby provide this much-needed workforce housing. The Housing Partnership looks forward to continuing its relationship with the County and assisting the County in fulfilling its goals.

Counseling

The Path to Buy, Maintain and Keep a Home

Growing, changing and adjusting: these were the directions of the Long Island Housing Partnership's award-winning counseling programs in 2002. There are now 10 different educational programs in the Housing Partnership's arsenal with these goals: To prepare families for the intricacies of homeownership; to enable them to secure financial assistance with down payments and closing costs; to make certain they are kept from predatory lenders; to help them with refinancing; to lead them to the fairest home equity loans; to educate them as to how to maintain and secure their homes; and in the event they face an unforeseen hardship, to keep them from the financial and psychological traumas of home foreclosure.

The counseling helps families – more than 4,100 families to date – and communities. All the programs made huge strides forward in 2002. The program that made the greatest strides was the Home Emergency Mortgage Assistance Program (HEMAP). In the summer of 2002, the Housing Partnership learned that New York State Senator Owen Johnson secured \$500,000 to finance HEMAP. These funds will supplement the \$90,000 that private partners J.P. Morgan Chase, Citibank, The Roslyn Savings Bank, Astoria Federal Savings and U.S. Trust established as seed money for HEMAP.

HEMAP provides low-interest loans to homeowners who have not been able to keep up with mortgage payments because of job layoffs, medical emergencies or other factors. Foreclosure prevention counseling is the most troubling of all the counseling conducted at the Housing Partnership. It is difficult to deal with the serious human problems associated with threatened foreclosures. It is, however, critically important work.

Whether counseling enables a family to buy a home, to maintain or to keep a home, it is the kind of education that improves Long Island. The Housing Partnership's counseling began in 1995 and has grown every year since its start. Our private-sector partners, especially our bank members, and our public sector partners, like Senator Johnson and New York State Assemblyman Thomas DiNapoli, who secured \$80,000 in New York State funds for counseling programs in 2002, were essential to the success of the educational programs in 2002. Finally, perhaps most important, the Housing Partnership's counselors bring warmth and human understanding to their work, important attributes for successful counseling.



Mortgaging LI's Economic Future

Study says housing costs create crisis

Christina Murray

With skyrocketing rents and home prices are forcing more than 200,000 Long Island households to pay more than one-third of their income on housing, according to a controversial new study released today.



The study, "Lack of Affordable Housing: Prescription for a Disaster," found that 26 percent of Long Island households are unable to afford their current housing.

Dear Ann Marie,
Thank you and the Housing Partnership for your commitment to the home ownership of Long Island. I really appreciate your efforts for the landscape, the yard, my home and am forever grateful to the Partnership for me becoming a homeowner. Alvarado & family

to friends at the LI H.P.

Project Long Road Home

Wake-Up Call on Affordable Housing

Long Island Jewish

THURSDAY, DEC. 5, 2002 • SUFFOLK EDITION

VIEWPOINTS

Housing Into a Positive Campaign Issue

It is a pleasure for me to thank you for all your hard work in helping me to accomplish my dream.

There is some hope. Last month, Republican Suffolk County Executive Robert Gaffney and Suffolk County Supervisor Steven...

Housing A Priority At LI Summit

By Jamie Herdich and Heidi E. Marshall
Finally, scientists, college presidents, builders and bankers push very different agendas. But at yesterday's Long Island economic summit, they all agreed on one common goal: affordable housing.

More than 350 business, community, government and educational officials attended the gathering at Bethpage State Park, where speakers from government, industry and advocacy groups told them that housing is the most important issue facing Long Island.

Without a supply of workers, no economy exists, said Jim Morgo, president of the Long Island Housing Partnership. "And the biggest, most overlooked discussion groups that highlight housing, higher education, sustainable living, banking and business."

At the official groundbreaking yesterday for the Millennium Hills affordable homes in Melville, a phalanx of golden shovels stood tall, behind a horde of politicians. Together, they offered vivid evidence that this long-planned effort had finally succeeded, only to be followed by a long line of...

Affordable Home

Employers, nonprofits and governments offer funds for buyers.

By CAROLE PAQUETTE

FOR more than three years, Pamela and Bartholomew Isaac and their three young children lived in a cramped apartment in Amityville not far from the Lady of Consolation Geriatric Care Center in West Islip, where Mrs. Isaac works as a dietary aide.

Last year, the Isaacs began looking to buy a home in the vicinity, but one of their main concerns was that they would not have enough money for a down payment.

Shortly after they began their search, however, Mrs. Isaac found that the geriatric center had just started a program, in partnership with federal and state agencies, that would assist employees with a down payment through the program, and it provided her with most of the \$16,000 down payment.

Cape Cod House in Amityville for \$150,000. Monthly payments on the 30-year mortgage on the 1,200-square-foot house, including insurance and \$5.38 in annual taxes, will be approximately \$800, only about \$50 a month more than the rent the family had been paying for three years.

The Isaacs and one of the first families on Long Island to benefit from the employee-assisted housing program — called the Long Island Home Works Partnership — whose goal is to help companies recruit and keep high-quality employees. Under the initial phase of the program, public money has been set aside last if it is needed to help in the future.

Before receiving assistance through the program, employees must meet certain criteria, including income ceilings, and must be employed by the company for at least one year.



Pamela and Bartholomew Isaac and their children, Daniel, Shazquan and Sarah, at their new home.

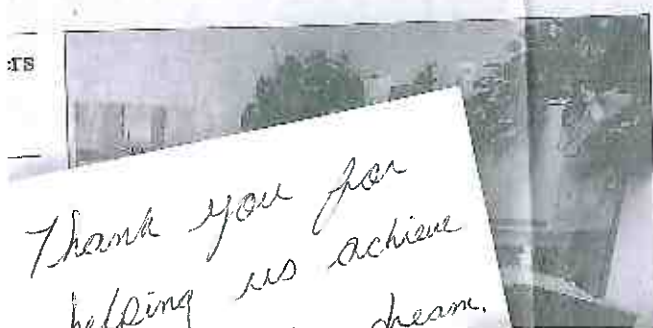
deputy director at Fannie Mae's New York City office. "If you can combine an employer's resources with education through counseling, you can create a nice benefit that will attract employees."

More such programs are needed, said Pearl M. Kainer, chief economist for the Long Island Association, a Central-based business group. "Once the national economy gains momentum, we won't be able to achieve our potential in terms of future growth unless we keep our homegrown workforce and attract those from the outside."

She said, "This program will at least help those who have limited funds for a down payment."

The Long Island Home Works Partnership, which is a partnership between the Long Island Housing Partnership, with state and federal funds, and the Long Island Home Works Partnership, with state and federal funds.

Homeowners Stave Off Foreclosure



shortcuts to the people getting them. They can't afford, first, to know they have bad credit. And if they do, they can't get a house in the first place. And if they do, they can't get a house in the first place.

From October 2000 to Housing Partnership of about mortgage default, these went through the program.

The Housing Partnership parallel to the various solutions program, in the case of the program, the program is the first of financing for homebuyers.

That program also rework mortgages to keep their homes, and able to pay in the future.

Thank you for helping us achieve the American dream. in getting a piece of the pie. Love the Dixon Family



The Rev. Albert Brown, left, and Jim Thompson go over plans for construction of affordable homes in Sunnybrook.

Photo by Howard Rich

Homes Bring Hope for Renewal

Sunnybrook set for affordable housing

that builds community." The old haphazard approach, he said, was to "just stick a house in the middle of a neighborhood."

To start the development, the Long Island Housing Partnership, an affordable-housing advocacy group, secured a \$150,000 grant from the Fannie Mae Foundation, with the aid of Rep. Steve Israel, president of the House.

After \$317,500 was ex-Long Island County's Affordable Housing Program.

na," Thompson, 52, said, "Sunnybrook marking the start of a new era in housing development."



Building affordable housing

I have to ask, 'Where have you been for the past 11 years?' "And now he is going to run on an issue that he has no responsibility over," Schaeffer added, noting that local school and zoning boards — not the county executive — hold the real power over affordable housing pro-

mary in May.

The county is somewhat hamstrung when it comes to opening channels for housing development because its 10 towns hold the reins on zoning and project approval. Two years ago, the county did approve \$26 million for financial incentives targeted at developers of affordable housing. That effort recently received the Governor's Award for Excellence as part of the state's Quality Communities Initiative.

But developer Michael Dubb, president of the Redwood Organization, said he's pessimistic that affordable housing will be a priority in the future.

Advances at Last in Huntington

in the Huntington Housing Authority to the long gestation. Priority is now happily in different hands, which would have preferred ownership and no rentals, finally 40 rentals and 44 ownership units. The office of Sonya Bradley, a tiny, tough

affordable homes. The Department of Housing and Urban Development gave \$6.38 million, the state \$1.1 million, the Town of Huntington \$204,000. And JPMorgan Chase made a \$6.3-million construction loan.

Since the county has no housing powers of its own, it must work with towns. Huntington Supervisor Frank Petrone and the town board



Low-income housing developments. The South Wind V Bay Shore, have helped ease the burden of raising a family and low-income families.

Mr. Brownstone, Thanks to you and the LHP, we are now HOMEOWNERS. All of your help was very much appreciated. God Bless you.

Staff



First Row: Michael Miller, Lynn Law, Carol Woods, Linda Daly, Kisha Wright, Sandra Graves, Linda Lozach, Nanette Ramos.
 Second Row: Linda Mathews, Jeanette Perre, Denise Cafarelli, Rachel Cafarelli (Junior Financial Assistant), Mathew Lang, AnnMarie Jones, James Britz, Jeffrey Saper, Andrew Buonantuono. Not pictured: Lynn Manzella.

"I also wanted to let you know what a great group of employees LIHP have working for them. My first meeting was with Lynn Law, many more calls to follow to Linda Daly and even more calls to Linda Mathews... Thanks to one and all that helped me to become a First Time Homeowner, that sounds great!"

Many, Many Thanks,
 Dorraine D. Barrow
 Homeowner, South Wind Village



Suffolk County Executive Robert Gaffney, Fannie Mae Foundation Senior Vice-President, Andrew Plepler, Nassau County Executive Thomas Suozzi, Housing Partnership President Jim Morgo, and Babylon Town Supervisor Steven Bellone participated in the Second Annual Chairman's Symposium.

The Voice of Affordable Homes on Long Island

On July 18, 2002 the Directors and Officers of the Long Island Housing Partnership held its first board retreat. The purpose was to take a look at where the Housing Partnership had been and, more importantly, where it should be headed.

New mission and vision statements emerged from the retreat. The most significant consensus reached was that the Housing Partnership should emphasize housing advocacy more than it had in the past.

The Directors and Officers agreed that the Housing Partnership's many and varied programs were vital for Long Island. No one wanted any less emphasis on them. Many, however, wanted the Housing Partnership to take a more active role in support of pro-housing legislation at all governmental levels and to become more involved in improving public attitudes toward affordable homes on Long Island.

The Housing Partnership entered its new advocacy role with vigor and great results. In early November 2002 it engaged Long Island's attitudes with its Chairman's Symposium, "The Benefits of Affordable Housing for Long Island's Economy, Families and Schools." School districts, often perceived as impediments to affordable housing, were shown the benefits of having their students housed in safe and affordable homes. On November 20, 2002 the Housing Partnership released "Lack of Affordable Housing: A Prescription for Economic Disaster," the most comprehensive study of the need for homes workers can afford ever completed on Long Island.

The Housing Partnership task force also unveiled its 7 point action plan to help meet the need for affordable homes on Long Island in November.

Positive media coverage and editorial commentary followed at the end of 2002 and into 2003. The Housing Partnership, in 2003, is meeting with educational, governmental and civic leaders to promote a vision for the production of affordable homes. The meetings are bringing about positive changes. Advocacy is another way the Long Island Housing Partnership is improving communities on Long Island.

Acknowledgments

UNITED STATES GOVERNMENT

Mel Martinez, Secretary, HUD
Charles Schumer, Senator
Hillary Rodham Clinton, Senator
Gary Ackerman, Congressman
Tim Bishop, Congressman
Steve Israel, Congressman
Peter King, Congressman
Carolyn McCarthy, Congresswoman
Shung Chiu, Director,
Technical Division, HUD
Mirza Negron, Director of Public Housing, HUD
Vincent Horn, Program Manager, HUD
Marisel Morales,
HUD Regional Director, NY, NJ
Kathy Mullins, Director, HUD
Lucille Velez, Program Manager

NEW YORK STATE GOVERNMENT

George Pataki, Governor
Eliot Spitzer, Attorney General
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, John Flanagan
Sheldon Silver, Assembly Speaker
Vito Lopez, Assembly Housing Chairman
John Longo, Director, NYS Communications &
Information Services
New York State Assembly Members:
Thomas P. DiNapoli, Steve Levy,
Thomas Barraga, Andrew Raia,
James D. Conte, Debra Mazzarelli,
Robert K. Sweeney, Steven Labriola,
Patricia Acampora, Fred Thiele,
Steven Englebright, John J. Flanagan,
David Sidikman, Donna Ferrara,
Earlene Hooper, Harvey Weisenberg
Judy Calogero, Commissioner, DHCR
John Farndell, Senior Architect
Mike Ferguson,
Housing & Community Development
Representative
Marcia Hirsch, General Counsel
Susan Holmes, Esq. Counsel
Ernest Langhorne, Project Manager, DHCR
Brian Lawler, Supervising Attorney, DHCR
Joseph Meyerson, Program Manager
David Muniz, Assistant Manager
Steven Hunt, President, CEO, HFA, AHC,
SONYMA, PFA, MBBA
Wanda Ferguson-Graham, Director, AHC
John Abramo, Deputy Director, AHC
Robert Drillings, Sr. Vice-Pres./General

Counsel, HFA
Betty Horn, Project Executive, AHC
Tracey Oats, Vice-Pres. Policy & Planning, HFA
James O'Hare, Project Executive, AHC
Thomas McGrath, Business Development, AHC
Michael Wadman, Vice-President of
Housing, HFA
Jennifer Carucci, CRA Analyst,
NYS Banking Dept.

NASSAU COUNTY GOVERNMENT

Thomas S. Suozzi, County Executive
William Cunningham, Chief Deputy Executive
Judy Jacobs, Nassau County Presiding Officer
Nassau County Legislators:
Kevin Abrahams, Roger Corbin,
John J. Ciotti, Michael Zapson,
Joseph Scannel, Francis X. Becker Jr.,
Jeffrey Toback, Vincent T. Muscarella,
Richard J. Nicoletto, Lianne G. Altmann,
Craig M. Johnson, Peter J. Schmitt,
Norma Gonsalves, Salvatore B. Pontillo,
Dennis Dunne, Sr., Edward P. Mangano,
Brian Muellers, David Denenberg
Patti Bourne, Director of Planning
Peter Sylver, Deputy County Executive
of Economic Development
Michelle Marquez, Esq.,
Executive Director, Office of Housing
and Intergovernmental Affairs
Kevin Crean,
Technical Director, Office of Housing
and Intergovernmental Affairs

CITY OF GLEN COVE

MaryAnn HolzKamp, Mayor
Rosemary Olsen, Esq., Executive Director
Community Development Agency

CITY OF LONG BEACH

Harold Porr III, City Manager
Eugene C. Cammarato, Director of Operations
William G. Holst, Esq., Corporation Counsel
Noreen O. Costello, Esq.,
Assistant Corporation Counsel

VILLAGE OF HEMPSTEAD

James Garner, Mayor
Dr. Glenn Spiritus, Commissioner,
Community Development

SUFFOLK COUNTY GOVERNMENT

Robert J. Gaffney, County Executive
John Cochrane, Suffolk County Treasurer
Edward Romaine, Suffolk County Clerk
Maxine Postal, Suffolk County Presiding Officer

Thomas Spota, District Attorney
Suffolk County Legislators:

Michael J. Caracciolo, George O. Galdi,
Fred Towle, Jr., Joseph Caracappa,
Vivian Vitoria-Fisher, Martin W. Haley,
Brian X. Foley, William J. Lindsay,
Ginny Fields, Cameron Alden,
Angie Carpenter, Andrew A. Crecca,
Lynne C. Nowick, David Bishop,
Allan Binder, Paul Tonna, Jon Cooper
Eric Kopp, Chief Deputy County Executive
Peter Akras, Department of Health Services
Charles Bartha, Commissioner,
Department of Public Works
Bruce Blower, Director, Handicap Services
Ken Christensen, Project Coordinator,
Community Development
John Gallagher, Police Commissioner
George Gatta, Deputy County Executive
Tom Isles, Suffolk County Planning Director
John Kennedy, Examiner of Title, Clerk's Office
Joseph Michaels,
Assistant Deputy County Executive
Vito Minei, Director,
Division of Environmental Quality
Dennis Nowack, Department of Social Services
Peter Quinn, Inspector,
Third Precinct, Police Department
Joseph Sanseverino, Director,
Suffolk County Community Development
Peter Scully, Commissioner, Parks,
Recreation & Conservation
Holly Teague, Director, Office of the Aging
Ben Wright, Chief Engineer, Sanitation,
Department of Public Works
Marian Zucker, Director of Affordable Housing

TOWN OF BABYLON

Steven Bellone, Supervisor
Ellen McVeety, Deputy Town Supervisor
Town Council
Lynne Bizzarro, Town Attorney
Peter Casserly, Commissioner of Planning
Dennis Cohen, Deputy Town Attorney
Dwayne Gregory,
Commissioner of General Services
Ron Kluesner, Chief of Operations
Tom Melito, Senior Policy Advisor
Philip Nolan, Commissioner of Public Works
Debbie Pfeiffer, Director of Public Relations
Theresa Sabatino, Director,
Community Development Program
Bob Stricoff, IDA

TOWN OF BROOKHAVEN

John J. LaValle, Supervisor
Town Council

George Hoffman, Chief of Staff
 Glen Murphy, Deputy Supervisor/Counsel
 Paulette Brinka, Citizens Advocate
 Inez Birbiglia, Public Information Officer
 Vincent Dragone, Chief Building Inspector
 Dan Gulizio, Commissioner, Planning
 Karen Wilutis, Town Attorney
 Marie Michel, Assistant Town Attorney
 Brenda Prusinowski, Deputy Commissioner,
 Planning Dept.
 Robert Reutzel, Commissioner,
 Dept. of Housing and
 Intergovernmental Affairs
 Frank Trotta, Chairman,
 Zoning Board of Appeals
 Jim Ryan, Town Assessor

TOWN OF HUNTINGTON

Frank P. Petrone, Supervisor
 Town Council
 Joseph DeVincent, Director,
 Community Development
 Jim Gaughran, Esq.,
 Community Development Counsel
 Bruce Grant, Deputy Director,
 Community Development
 Rich Mactay, Director, Planning and Environment
 Laurie Nolan, Deputy Supervisor
 Lisa Smith, Confidential Assistant to Supervisor

TOWN OF ISLIP

Peter McGowan, Supervisor
 Town Council
 Jeanette Messina, Deputy Supervisor
 Richard Albanese, Executive Director,
 Housing Authority
 Virginia Allen, Receiver of Taxes
 Ron Davine, Assessor
 Paul Fink, Director, Community Development
 William Gardell, Deputy Director,
 Housing Authority
 Joan Johnson, Town Clerk
 Vincent Messina, Jr. Town Attorney
 Geric Murphy, Acting Commissioner of Planning
 and Development
 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
 Richard Hanley, Director of Planning
 Andrea Lohneiss, Director,
 Community Development
 Gwen Mack, Civic Leader
 Scott DeSimone, Asst. Town Attorney

Joey MacLellan, Executive Assistant
 Dawn Thomas, Town Attorney

TOWN OF SOUTHAMPTON

Patrick Heaney, Supervisor
 Town Council
 Donna Giancontieri, Executive Assistant
 to Supervisor
 Wanda Roberts Brown, Assistant Town Attorney
 Kyle Collins, Planning Director
 Anthony Gee, Housing Program Supervisor
 Jefferson Murphree, Town Planning &
 Development Administrator
 Tom Talmage, Town Engineer

PRIVATE SECTOR

Ira Adler, Esq., Certilman, Balin, Adler & Hyman
 Bowen Arnold, National Development Corp.
 Susan Barbash
 Naomi Bayer, Director, NY Office, FannieMae
 Phil Boyle, Bay Shore
 Leonard Canton, Chairman, North Amityville
 Community Economic Council
 Peter Cook, AIA
 Tom Datre, Long Island Builders Institute
 Tom DeJesu, KeySpan Energy
 Alfred DelliBovi, President, FHLB of New York
 Pat Dolan, Cablevision
 Kathleen L. Douglas, Esq., Partner,
 Cullen & Dykman
 Nancy Douzinas, The Rauch Foundation
 Michael Dubb, Beechwood Organization
 Barbara Fishkind, Bay Shore Schools
 Joseph Gallo, V-Pres., Community Investment
 Operations, FHLB of NY
 Karen E. Gunkel, Esq.
 Sharon Grosser,
 The Roslyn Savings Foundation
 Joan Hendricks, Cablevision
 Michael R. Jacob, National Development Corp.
 Tara Kavanagh, Esq.
 Robert Keller, Regional Director,
 Community Development, KeySpan Energy
 Joe Keneally, Esq. Meyer, Meyer & Metli
 Bob Keeler, Newsday
 Herb Kotler, Esq., Sobel, Kelly & Kotler PC.
 Melanie Lassiter, FannieMae Foundation
 Yvette Lucas, FannieMae Foundation
 John Howard Lynch, Esq.
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 Helen Martin, Director, Bellport,
 Hagerman, East Patchogue Alliance
 Ray Kriz, Rehab Coordinator, Bellport,
 Hagerman, East Patchogue Alliance
 James Mazzarella, Esq.
 Michael McCarthy, Esq.,
 McCarthy & Modelewski

Bob McMillan, Past Chairman and Founder
 Rick Miller, National Development Corp.
 John Mincone, Mincone & Mincone, Attorneys
 Mitch Pally, Long Island Association
 Jim Paoletta, J.P. Morgan Chase
 Donna Periconi, Bay Shore Chamber
 of Commerce
 Franklin D. Raines, President, CEO, FannieMae
 Reilly, Like, Tenety & Ambrosino, Esqs.
 Carol Richards, Newsday
 Ron Roel, Newsday
 John Rigrod, Hammer Magazine
 Richard Rosenberg, Esq., Beechwood
 Organization
 Buzz Schwenk, Omnibuzz
 Andrea Staub, KeySpan Energy
 Stacey Stewart, President, CEO,
 Fannie Mae Foundation
 Linda Strongin, Citibank Public Relations
 Dick Thompson, Slant/Fin
 Nikki Thompson, Bay Shore Community Corporation
 Tom Tobin, Pres., Bridgehampton National Bank
 Edward Travaglianti
 William Tutt, Valerie Tutt, N. Amityville
 Youth Organization
 Joseph Ucci, CPA, Volunteer
 Margaret Vahey, Volunteer
 Ralph Vasquez, JJR Associates
 Alfred Werner, Islip MacArthur Airport
 Abass Wessen, Concerned Citizens for
 Better North Bellport
 Donald Wolff, Sr. V-Pres.,
 Community Investment, FHLB of NY
 Donald Donaudy, Jr., Fresh Brick Brand Builders

PUBLIC AUTHORITY

Michael LoGrande, Chairman,
 Suffolk County Water Authority
 Stephen M. Jones, CEO,
 Suffolk County Water Authority
 Herman Miller, Deputy CEO,
 Suffolk County Water Authority
 Clifford Foy, Regional Director,
 Suffolk County Water Authority
 Richard Kessel, Chairman,
 Long Island Power Authority

COMPLETED AND CURRENT PROGRAMS.....

[illegible]

.....BUILDING COMMUNITIES ON LONG ISLAND

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	8	\$432,108
Main Street School	Port Washington	Nassau	Single Sites	Construction-Bridge/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
Community Housing Innovations II	Ridge	Suffolk	Subdivision	Acquisition/Rehab (REVOLVING LOAN)	24	\$350,000
TOTAL # OF UNITS FOR LOAN FUND - REGIONAL LENDING CONSORTIUM / EPISCOPAL DIOCESE / CHASE RECOVERABLE GRANT					319	\$20,094,508

TECHNICAL ASSISTANCE PROGRAM						RESIDENTS/ RECIPIENTS
Nassau County						
16 Groups	Various Communities in Nassau County	Nassau	Scattered Sites	Various Unit Types	160	
Down Payment Assistance Program I & II & III & IV & V	Various Communities in Nassau County	Nassau	Scattered Sites	Various Unit Types	410	Low/Moderate Income
City of Glen Cove	Glen Cove	Nassau	Single Site	Co-op	3	Low/Moderate Income
Freeport	Freeport	Nassau	Scattered Sites	Single Family	18	Low/Moderate Income
Island Park	Island Park	Nassau	TBD	TBD	TBD	Low/Moderate Income
Long Beach II & III	City of Long Beach	Nassau	Scattered Sites	Two Family	4	Low/Moderate Income
Long Beach IV	City of Long Beach	Nassau	Scattered Sites	Two Family	4	Low/Moderate Income
Catholic Charities	Various Communities	Nassau/ Suffolk	TBD	TBD	TBD	Low/Moderate Income
Broadway West I	Brentwood	Suffolk	Subdivision	Senior Rental Housing	72	\$605 to \$802 (rents)
Broadway West II	Brentwood	Suffolk	Subdivision	Senior Rental Housing	42	TBD
Fairlawn Property	Village of Patchogue	Suffolk	Subdivision	Housing	37	Low Income Seniors
Fairway Manor Senior Housing Development	Hamlet of Bayport	Suffolk	Subdivision	Senior Apartment Complex	174	Low Income Seniors \$500 - \$700 (rents)
John Wesley Village III	Riverhead	Suffolk	Subdivision	Senior	92	60% median
Housing Help	East Northport	Suffolk	Subdivision	Rental/Homeownership	155	Low/Moderate Income
Millennium Hills	Melville	Suffolk	Subdivision	Rental/Homeownership	84	Low/Moderate Income
Ruland Road	Melville	Suffolk	Subdivision	Rental Housing	120	60% low non-age restricted rentals
Suffolk County Weatherization Program - Last Resort	Various Communities in Suffolk County	Suffolk	Scattered Sites	Various Unit Types	32	Low Income Seniors
Suffolk County	Various Communities in Suffolk County	Suffolk	Scattered Sites	Various Unit Types	TBD	Low/Moderate Income
Suffolk County	Southampton/Bridgehampton	Suffolk	Scattered Sites	Various Unit Types	TBD	Low/Moderate Income
TOTAL # OF UNITS FOR TECHNICAL ASSISTANCE PROGRAMS					1407	

COMMUNITY & ECONOMIC DEVELOPMENT					EMPLOYER ASSISTED HOUSING	
Tutor Time	North Amityville	Commercial		10,000 sq. ft.		Nassau/Suffolk -
EAB	North Amityville	Commercial		1,200 sq. ft.	3	Scattered Sites
Police Substation	North Amityville	Commercial		650 sq. ft.		North Shore - LIJ Health System
Rite Aid	North Amityville	Commercial		12,000 sq. ft.		Local 25 IBEW
Associated Supermarket	Wyandanch	Commercial		20,000 sq. ft.	14	Scattered Sites
Town of Babylon Home Improvement Program	Various Communities in the Town of Babylon		60	Scattered Sites- Rehabilitation for Homeowners		Bay Shore School District
Town of Babylon Down Payment Assistance Program	Various Communities in the Town of Babylon		51	Scattered Sites - First Time Homebuyers	1	Scattered Sites
Town of Babylon	3 Villages & 13 Subrecipient					AHRC - Suffolk and Nassau
						YAI
TOTAL # OF UNITS FOR COMMUNITY & ECONOMIC DEVELOPMENT					111	Total Employer Assisted Housing
						18

EDUCATION - MORTGAGE TRAINING AND ASSISTANCE				Type of Counseling
NY Mortgage Coalition - Mortgage Counseling	3007 have been counseled since 1995			First Time Homebuyers Mortgage Counseling, Predatory Lending
HUD Counseling Services	1148 Applicants Counseled			Foreclosure, Reverse Annuity Mortgage, Default, Pre-purchase & Predatory Lending Counseling

TBD=To be determined

N/A=Non applicable

Total households assisted, 6248 (not including commercial developments)

LHP Members

BUSINESS

All Suffolk Plumbing Contractors, Inc.
 Alvin Benjamin & Affiliates
 Avalon Bay Communities, Inc.
 Beechwood Organization
 Blue Sea Construction Corp.
 Breslin Realty Development Corp.
 Candy Falcon Realty
 Catholic Health Services of Long Island
 Certilman, Balin, Adler & Hyman
 Chicago Title Insurance Co.
 Community Preservation Corp.
 Computer Associates International
 Continental Capital Corporation
 Country View Properties, Inc.
 Cullen & Dykman Bleakley Platt, LLP
 Damianos Realty Group LLC
 David Chotan, Inc.
 Davis & Prager
 Daytree Custom Builders
 Duvernay & Brooks LLC
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 EMJ Construction Consultants, Inc.
 Engel Burman Senior Housing
 Enviro-Test
 Eric T. Reeps Appraisals, Inc.
 Eschbacher Engineering, P.C.
 Executive Towers at Lido
 Fairhaven Properties, Inc.
 Fannie Mae
 Farrell, Fritz, P.C.
 First Sterling Financial, Inc.
 Fischbein Badillo Wagner Harding
 Fred M. Ainsley P.C.
 Freudenthal & Elkowitz Consulting Group
 Gary J. Bruno, Architect, P.C.
 Global Consultants Direct
 Griffon Associates, Inc.
 Goldman, Sachs & Co.
 Good Samaritan Hospital Medical Center
 Harbour Club, LLC
 Henron Development Corp.
 Home Depot
 J.E. Levine Builder, Inc.
 James Mazarella, Esq.
 Jobco Incorporated
 KeySpan Corporation
 Klar Organization
 Knockout Pest Control, Inc.
 L'Abbate, Balkin Colavita & Contini, LLP
 Land Design Associates
 Liberty Title Agency, LLC
 Long Island Power Authority
 Margolin, Winer & Evens
 Marks Paneth & Shron LLP
 Meyer, Suozzi, English & Klein
 Michael P. Chiarelli Engineer, P.C.
 Mill-Max Mfg. Corp.
 Mincone & Mincone, P.C.
 MJCL Architects, LLP
 Murtha Construction, Inc.
 Nassau-Suffolk Lumber & Supply

National Land Tenure Co., LLC
 NIA Abstract Corporation
 Nixon Peabody, LLP
 Northrop Grumman
 Orchard Park
 Ornstein Leyton Co.
 P.C. Richard & Son
 Park Ridge Organization
 PDK Development Corp.
 Pennrose Properties, Inc.
 Petrigliano and Petrigliano LLP
 Phillips Preiss Shapiro Associates, Inc.
 Pulte Homes of N.Y.
 Riverhead Building Supply Corp.
 S. B. Bowne & Son
 Saccardi & Schiff, Inc.
 Safe Harbor Title Agency, Ltd.
 St. Gerard Printing
 Site Selection Advisory Group, Inc.
 Silverberg & Goodman LLP
 Slent/Fin Corp.
 Soil Mechanics Drilling Corp.
 South Shore Waste Corp.
 Sovereign Title Agency, LLP
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 Sterling Equities, Inc.
 Sterling Floor Designs, Ltd.
 Sterling & Sterling
 Tauscher Cronacher Engineers, P.C.
 TFG Equities, Inc.
 Thompson Real Estate
 Tom Datne & Son Construction, Inc.
 Town of Islip Economic Development
 Triangle Building Products Corp.
 U.S. Trust Company of N.Y.
 United Guaranty Residential Ins.
 VanBrunt, Juzwiak & Russo, P.C.
 Verizon Community Affairs
 Vytra Health Plans
 Wallace T. Bryan, Surveyor
 Watral Brothers, Inc.
 Weinberg, Kaley, Gross and Pergament

EDUCATION

Alliance for Excellent Education
 Brookhaven National Laboratory
 Institute for Student Achievement
 Molloy College
 SUNY at Old Westbury
 SUNY at Stony Brook
 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
 Citibank
 Commerce Bank
 First National Bank of L. I.
 Fleet Bank
 Flushing Savings Bank
 GreenPoint Mortgage
 HSBC Bank USA
 Independence Community Bank
 J. P. Morgan Chase
 Long Island Commercial Bank
 M & T Mortgage Corp.
 New York Mortgage Company
 North Fork Bank
 Ridgewood Savings Bank
 Roslyn Savings Bank
 State Bank of Long Island
 Suffolk County National Bank
 Suffolk Federal Credit Union
 Titan Financial Services Inc.
 Washington Mutual
 Wells Fargo Home Mortgage

FOUNDATION

Allstate Foundation
 Citibank Foundation
 Fannie Mae Foundation
 George Link Foundation
 GreenPoint Foundation
 Independence Community Foundation
 Long Island Community Foundation
 M & T Foundation
 Roslyn Savings Foundation

LABOR

IBEW, Local 25
 Long Island Federation of Labor
 AFL-CIO
 RWDSU, Local 338

MEDIA

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

Catholic Charities (Diocese of Rockville Centre)
 First Baptist Church of Bay Shore
 Long Island Council of Churches



Long Island Housing Partnership, Inc.

180 Oser Avenue, Hauppauge, New York 11788
 631 435-4710 Fax 631 435-4751
 lihpic@aol.com

