



Long Island Housing Partnership, Inc.



Helping Communities Flourish

2003 Annual Report

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 mission through programs, leadership and public advocacy.

contents

Mission Statement	inside cover	Financials.....	12/13
To Our Members.....	1	2003 Clips.....	14/15
Millennium Hills.....	2/3	Directors and Officers	16/17
Sunnybrook Court.....	4/5	Staff	18
Bus Tour	6/7	Symposium	19
Millbrook Gables	8	Homes after 15 years.....	20/21
Counseling	9	Projects' Map.....	22/23
Nassau County	10	Completed/Current Programs...	24/25
Babylon	11		

To our members

The cycle began again and continued in 2003, the cycle of meeting with cooperative towns, locating suitable sites, working with communities, designing and planning developments, acquiring municipal approvals, selecting and counseling new homeowners. The process of creating homes affordable to Long Island's workers remains difficult and long.

In 2003, it was more difficult than it ever was because the cost of land skyrocketed, and approval processes took longer than they ever have. All the while the supply of affordable homes dwindled, and the demand exploded.

A vivid illustration is Millennium Hills in Melville. Its 44 for-sale affordable homes generated 5,000 requests for applications with close to 1,300 applications returned. During the fall the Housing Partnership had to review all the submitted applications, each one at least three times. Although the organization had the significant assistance of volunteers, especially from its member banks, the Housing Partnership sustained financial losses because of this overwhelming response. This response from first-time homebuyers searching for that elusive home they can afford manifests as much as anything else the incredible demand.

While 2004 will see 44 new homebuyers settle in at Millennium Hills, the scarcity of similar developments does not bode well for Long Island. According to the *Long Island Index*, "In 2001, 18,000 of Long Island's young adults, aged 24-35, moved elsewhere, representing 5% of that age group living on Long Island.... A recent poll reveals that 53% of Long Island's 18-34 year olds have considered leaving the Island. Forty-two percent of these young adults have college degrees. The reasons for leaving relate directly to the high cost of living, taxes and lack of affordable housing. This 'brain drain' phenomenon is a very serious issue for the region and has major implications for our future economy and our ability to remain competitive."

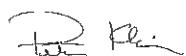
The Housing Partnership, of course, can not solve the problem on its own. All of Long Island must recognize the dire consequences if young Long Islanders are not able to remain close to their families, friends and jobs.

However, the cycle that the Housing Partnership began again in 2003 will help thousands of families become homeowners in 2004. Through its many developments that come on line, through its pre-purchase counseling that enables young families to secure affordable and fair home mortgages, through the down-payment programs it administers, the Housing Partnership will work to make the situation better in 2004.

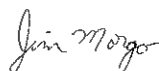
Please remember that none of our achievements are possible without you, our active members. Whether you are a partner from the public or private sector, the Housing Partnership would accomplish little without your involvement.

We welcome your comments.

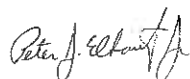
Peter Klein
Chairman



Jim Morgo
President, CEO



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



Above: Peter Klein, Peter Elkowitz, Jim Morgo

Millennium Hills

After being stalled for nearly 20 years, construction forged ahead at Millennium Hills throughout 2003. That is the good news.

The bad news is that Millennium Hills, as great an achievement as it is, will not come anywhere close to meeting the overwhelming demand for homes affordable to Long Island workers.

Millennium Hills is a great achievement. It combines 40 units of low-rent, federally subsidized public housing for tenants who earn less than 50% of the Long Island median income, with 44 for-sale homes, 10 of which are affordable to households who earn less than 50% of the area median and 34 affordable to those who earn less than 80%.

The 84 homes are being developed by the Millennium Hills Housing Development Fund Corporation, a Huntington-based not-for-profit. The Housing Partnership has provided technical assistance for Millennium Hills since the early stages of pre-development that began in 2001.

In 2003, the Housing Partnership coordinated the application, lottery, and qualification processes for the homeownership units. These were not easy jobs. The 44 ownership homes generated 5,000 requests for applications with close to 1,300 applications returned. Housing Partnership staff had to review each and every application no fewer than three times. It took 5,575 staff hours to review applications. Every single member of management and staff worked on the review. But it never would have been completed without the efforts of volunteers from Housing Partnership's member banks – Astoria Federal Savings & Loan Association, Bank of New York, Bridgehampton National Bank, Citibank, Commerce Bank, Fleet Bank, HSBC Bank, J.P. Morgan Chase, North Fork Bank, New York Community Bank, WAMU – and the untiring efforts of Housing Partnership volunteers Joseph Marran, Marge Vahey and Joe Ucci. After the review, 526 households were found eligible to enter the housing lottery.

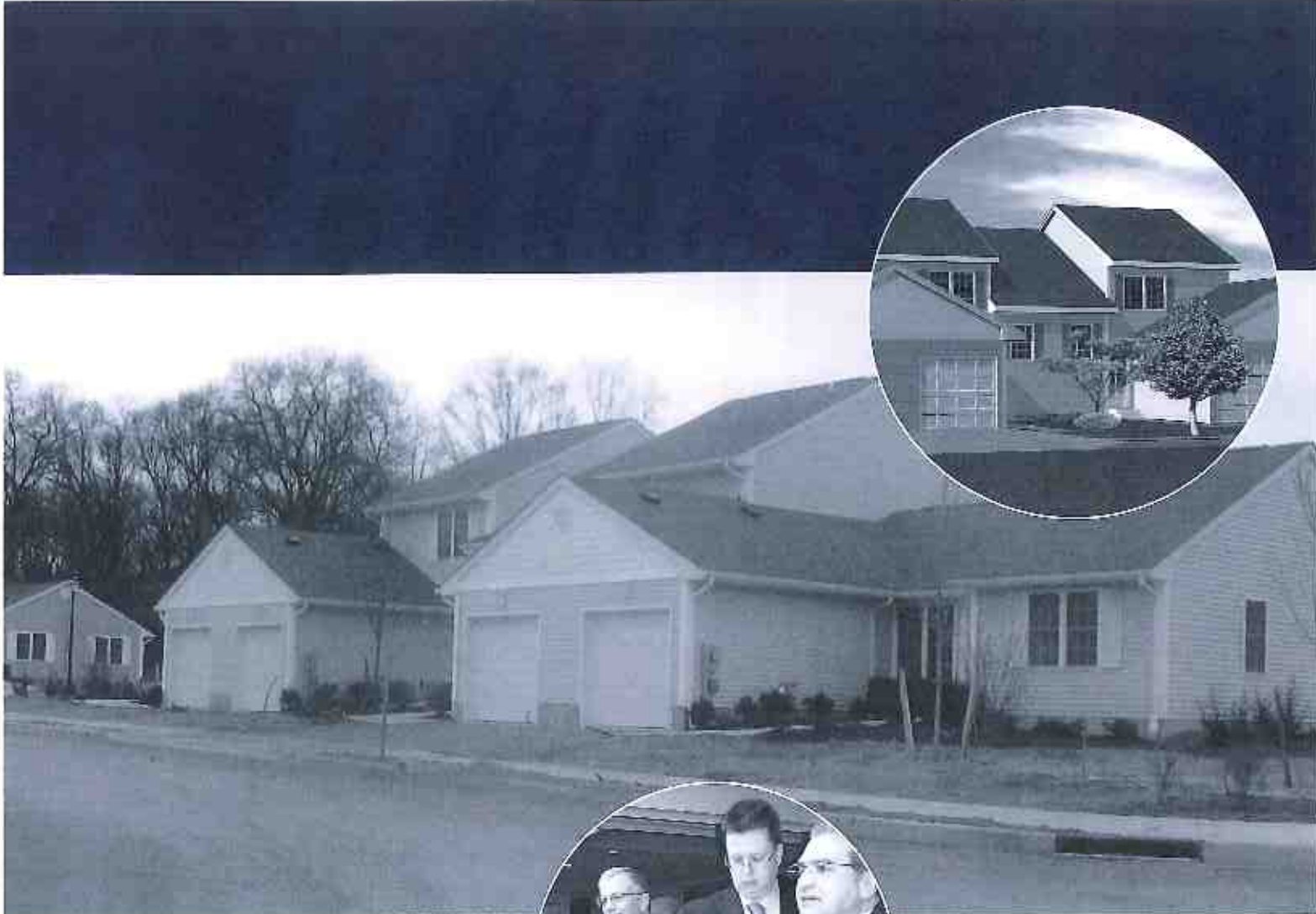
The November 25th lottery was the ultimate in bittersweet moments. There was exultation for the 44 selected, sadness for the nearly 500 families ranked on a waiting list.

The Millennium Hills experience, more than anything else in 2003, pointed to the overwhelming need for homes affordable to Long Island's workers. This need should not overshadow the incredible cooperation among a host of public and private partners that enabled the development to advance. Foremost among these partners are Governor George E. Pataki, Suffolk County Executive Bob Gaffney, Suffolk County Legislator Paul Tonna, Supervisor Frank Petrone, and the Huntington Town Board, the Huntington Housing Authority, the Housing Partnership's member banks and the people of Melville led by Dr. Sonya Bradley.

As for the overwhelming need that remains, all the citizens of Long Island, especially elected officials, must work to make more Millennium Hills possible. As Supervisor Petrone said, "Millennium Hills will be a model for mixed-income, mixed-use affordable developments. After its success, many more Millennium Hills will follow." The Housing Partnership hopes the Supervisor is right.

Below: Rich Wankel, Huntington Housing Authority; Bob Fonti, Millennium Hills Board of Directors; Frank Petrone, Huntington Supervisor; Jim Morgo, Long Island Housing Partnership





Right: *Huntington Supervisor Frank Petrone picks name from lottery bin for homeownership at Millennium Hills.*

Bottom Right: *Close to 1,300 applications of the 5,000 requested were returned to the Housing Partnership.*

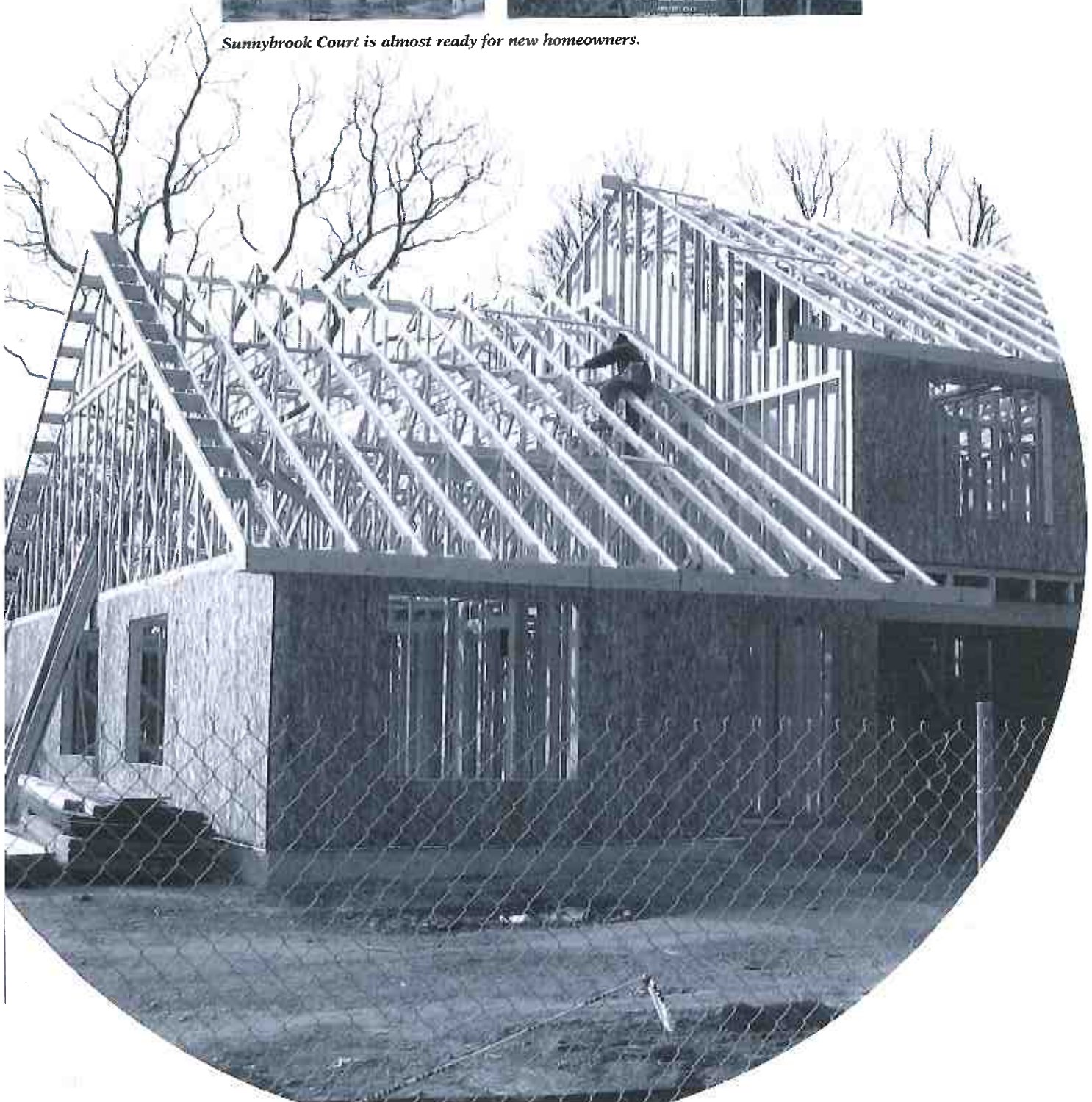


"...what a wonderful thing that LIHP is doing to give someone like me a chance to own a home on Long Island. I am a single parent who has been dreaming of owning a home on Long Island for over 10 years. I just received my application for the Millennium Hills Development and am so excited about the prospect of becoming a homeowner."

— Elizabeth Rivera



Sunnybrook Court is almost ready for new homeowners.



Sunnybrook

Sunnybrook Revitalization

Sunnybrook Court, a ten town home development, as well as four detached colonial homes, will be the first manifestations of the Sunnybrook neighborhood's renaissance. First-time homebuyers, most from the area, will be moving in in 2004.

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 free 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 14 new homes are the beginning. Rehabilitating existing homes and investing new dollars are also features of the revitalization.

Long-time public partners Suffolk County and Islip Town were very involved in 2003. Suffolk County invested \$317,500 under its innovative Affordable Housing Opportunities Program. Suffolk County Legislator Angie Carpenter has been vital in moving the County program forward. Islip's fast-tracked approvals advanced the development. The Housing Partnership forged a partnership with the neighborhood-based Bay Shore Community Corporation to guarantee that there is grass-roots involvement.

The Housing Partnership relied on the efforts of its many public-sector partners to get Sunnybrook underway. Supervisor Pete McGowan and the Islip Town Board, with the professionalism of Paul Fink and Gene Murphy, are once again the Housing Partnership's reliable local governmental partners. New York State and Governor George E. Pataki provided much-needed financial help. The construction would have never even begun if it were not for a \$150,000 planning grant from the Fannie Mae Foundation through the efforts of Congressman Steve Israel.

Nikki Thompson, President of the Bay Shore Community Corporation, is the Housing Partnership's most steadfast and hard-working community ally.

The builders of Long Island, represented by Tom and Clara Datre and Susan Barbash of the Bay Shore Barbash family, are irreplaceable private sector partners. All are committed to building homes in a new "old" community.

*Construction began and was
well under way in 2003.*



Bus Tour

In 2003, the Housing Partnership took its show on the road. Inspired by a Newsday editorial, Fannie Mae, the Long Island Congressional Delegation, and the Housing Partnership organized a bus tour to answer the questions: What do workforce homes look like and who lives in them? On October 20th, the questions were answered.

Town and Village officials saw for themselves that the Housing Partnership's workforce homes are beautifully designed and well planned. In addition, the tour "put a face" on affordable housing. The tour-goers met homeowners who passionately described their joy in achieving homeownership on Long Island. Many also mentioned that if it were not for the Housing Partnership they would have left Long Island. Their income and skills would have left with them.

The members of Congress who participated – Representatives Israel, King and McCarthy – each voiced strong support of the importance of the Housing Partnership's homes and homeowners. Representative Steve Israel spoke for all when he said, "Right now, teachers, engineers, nurses and other professionals are priced out of homes on Long Island. The homeowners we met today are the kinds of workers we must keep on Long Island; the homes built by the Housing Partnership will keep them here."



Congressional, local business and civic leaders "got on the bus" to see workforce homes and the workers who own them.



Homes at *Millbrook Gables*

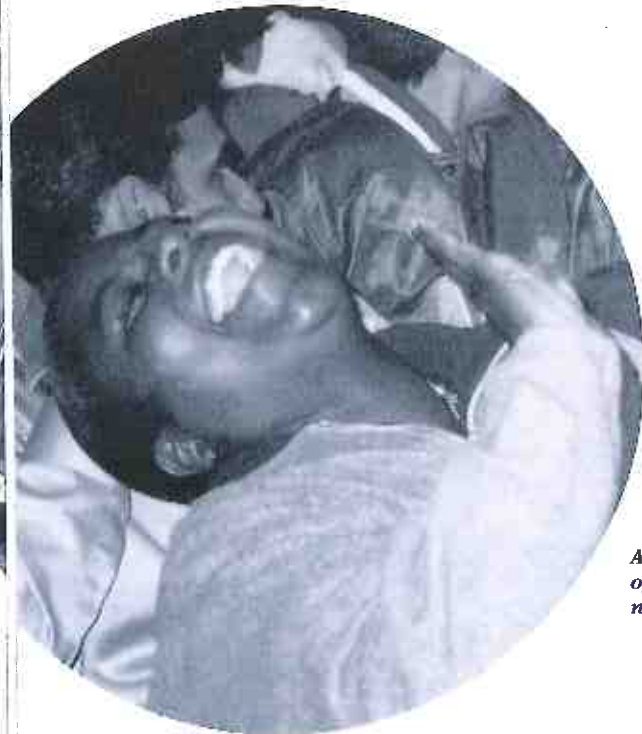
The long-delayed construction of the Homes at Millbrook Gables began in 2003.

The Housing Partnership and the Town of Riverhead are developing 17 homes in the troubled Millbrook Gables neighborhood. The neighborhood needs and wants the stability that the owner-occupied homes will bring.

Thirteen homes will be built on vacant land along East Main Street and four will be built on scattered sites within the existing neighborhood. The single-family homes will cost between \$89,623 and \$128,951, after subsidies, and will be sold to qualified first-time homebuyers, with a preference for applicants who live or work in the Town of Riverhead.

The lottery to select the first-time buyers eligible to purchase the homes was held October 1, 2003. The joy of those selected filled the Riverhead Town Hall that evening.

Gwen Mack, Secretary of the Millbrook Gables Civic Association, has been the driving force in keeping the development moving. Supervisor Phil Cardinale, elected in November, 2003, is expected to be a vital public partner in getting it completed in 2004.



A lucky homeowner-to-be celebrates as public officials and Housing Partnership personnel select names of those eligible to purchase

Counseling

The Housing Partnership is best known for the homes it has built or sponsored. The homes are impressive. But they do not tell even half the Housing Partnership's story.

The Housing Partnership's multiple counseling programs have helped thousands of Long Islanders achieve homeownership and keep their homes. 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; to enable the elderly to obtain reverse mortgages; 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 5,099 to date – and communities. All the programs made huge strides forward in 2003. "Don't Borrow Trouble," an anti-predatory lending effort organized by Freddie Mac, is the counseling program that showed the most progress in 2003. The program's aim is to protect vulnerable consumers from the dangers of high-cost loans peddled by unscrupulous, avaricious lenders. These lenders exploit the desire for homeownership and home improvements. Their prey, often minorities and the elderly, find themselves saddled with unfair loans with impossible terms. The "Don't Borrow Trouble" effort establishes a network of community partners and resources to educate vulnerable consumers.

Freddie Mac and Congressman Steve Israel were instrumental in bringing the nationally known "Don't Borrow Trouble Program" to Long Island, the first suburban region to benefit from the program. Several local partners joined the Housing Partnership to ensure that Long Island consumers are aware of the financial perils posed by loans "that sound too good to be true." Partnering with the Housing Partnership in this consumer-protection effort are the Long Island Board of Realtors; Bellport, Hagerman East Patchogue Alliance, Inc.; Community Home Purchase Initiative (CHIPPI); HSBC (USA); Family and Children's Association; Housing Help, Inc.; Town of Islip Community Development Agency; Town of Brookhaven Community Development Agency; Town of Huntington Community Development Agency; Long Island Housing Services; North Amityville Taxpayers Association; Family Service League; Pronto of Long Island; Robert Garcia, Esq.; Long Island Council of Churches; Central Islip Civic Council; Inc., Community Development Corporation of Long Island, Inc., Federation of Organizations, Friends of the Retired & Senior Volunteer Program; North Fork Housing Alliance; Economic Opportunity Council of Suffolk, Inc.; Suffolk County Department of Planning; Suffolk County Office of Community Development; Nassau County Economic Development; Catholic Charities Diocese of Rockville Center; and Community Housing Innovations.

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 1993 and has grown every year since its start. Our private-sector partners, especially our bank members, and our public sector partners like New York State Senator Johnson and New York State Assemblyman Thomas DiNapoli were essential to the success of the educational programs in 2002. Finally, the Housing Partnership's counselors bring warmth and human understanding to their work, important attributes for successful counseling.



Nanette Ramos, Counselor. First-Home Club Mortgage counseling session.

Nassau County

In many ways 2003 was not a good year for Nassau County's Office of Housing and Intergovernmental Affairs. The deputy county executive in charge of the housing office resigned amidst allegations of impropriety. Despite this potentially damaging blow, the Housing Partnership's partnership with Nassau County and its housing office continued to make the American Dream of homeownership a reality for more and more Nassau County residents. And considering the out of control housing prices in Nassau, the Housing Partnership's efforts in the county are all the more impressive.

The Nassau County Down Payment/closing cost assistance of \$10,000 was just the boost that many applicants needed. Since the onset of the program, Nassau County and Long Island Housing Partnership have helped over 475 low and moderate-income families purchase their first homes. In 2003, 74% of all closings were with minorities, enabling more people of color to be financially empowered.

In Nassau, 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. Subsidies from Nassau County, the New York State Affordable Housing Corporation (AHC) and private financing are necessary in order to keep these homes affordable to moderate-income families.

The Housing Partnership continued its long and productive relationship with the City of Long Beach in 2003. Two new two-family homes came on line. These homes will not only provide the financial empowerment of ownership to city residents, they will also produce rental incomes for the new homeowners. Consequently, the Long Beach families become small business owners and thus further stimulate the city's economy.

With the price of homes skyrocketing and a scarcity of vacant land, the county is challenged in its efforts to provide affordable workforce housing. 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 to provide this much-needed workforce housing.

There have been hopeful signs that in 2004 Nassau County will finally use the full potential of the Housing Partnership not only to produce new workforce homeowners but also to create new workforce homes.



Babylon

The Long Island Housing Partnership solidified its strong partnership with the Town of Babylon in 2003. Babylon's dynamic Supervisor Steve Bellone and the entire town board encouraged and supported the Housing Partnership in its effort to bring homeownership and home improvements to the town.

Working for the town, the Housing Partnership administered both its down payment assistance and home improvement programs. Under the down payment assistance program, 20 new homeowners received an average of \$10,000 to get them over the downpayment hump to homeownership. More often than not it is simply the absence of a downpayment that prevents a young family from achieving the American Dream.

To date, the Home Improvement Program has helped 78 low and moderate-income Babylon families make their homes safer and sounder. Over \$306,000 in home improvements were made in 2003 through the program. Vinyl siding, new roofs, replacement windows, updated bathrooms and kitchens were just a few of the most common improvements.

Down payment assistance and home improvements make the housing situation better in Babylon. But what are especially needed in the Town and throughout Long Island are new homes workers can afford. That's why the launching of Neighborhood Vistas as part of the Wyandanch Rising effort is so vital to the community, the town and the region.

The 10 new homes, priced between \$117,433 and \$149,732 are being offered on a first-come, first-served basis. They are being built on sites throughout the hamlet of Wyandanch. It is anticipated that by the end of 2004 these 10 owner-occupied homes will be anchors of stability for a rising Wyandanch.



Neighborhood Vistas groundbreaking: As part of the Wyandanch Rising Revitalization, new homeownership construction begins, led by Babylon Supervisor Steve Bellone.

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

	<u>December 31,</u>	
	<u>2003</u>	<u>2002</u>
ASSETS		
Cash and cash equivalents	\$ 1,230,787	\$ 1,692,064
Receivables	575,910	1,172,037
Limited use assets	2,367,402	1,572,203
Capitalized project costs	1,542,935	783,315
Furniture, equipment, and leasehold improvements - net	174,335	214,685
Other assets	<u>167,617</u>	<u>129,975</u>
Total assets	<u>\$ 6,058,986</u>	<u>\$ 5,564,279</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Payables	\$ 885,017	\$ 860,036
Loans payable	<u>2,828,564</u>	<u>1,985,677</u>
Total liabilities	<u>3,713,581</u>	<u>2,845,713</u>
NET ASSETS		
Unrestricted	1,968,337	2,304,625
Temporarily restricted	361,568	398,441
Permanently restricted	<u>15,500</u>	<u>15,500</u>
Total net assets	<u>2,345,405</u>	<u>2,718,566</u>
Total liabilities and net assets	<u>\$ 6,058,986</u>	<u>\$ 5,564,279</u>

Long Island Housing Partnership, Inc. and Affiliates —

Combined Statements of Activities and Changes in Net Assets

	Years ended December 31,	
	<u>2003</u>	<u>2002</u>
CHANGES IN UNRESTRICTED NET ASSETS		
SUPPORT AND REVENUE		
Contributions and grants	\$ 823,055	\$ 607,625
Receipts and government grants on transfer of homes	-	11,192,364
Technical assistance and mortgage counseling	586,802	581,181
Other revenue	141,428	179,799
Net assets released from restrictions	<u>178,734</u>	<u>134,991</u>
Total support and revenue	<u>1,730,019</u>	<u>12,695,960</u>
EXPENSES		
Program services	1,309,554	11,785,077
Supporting services	<u>756,753</u>	<u>803,348</u>
Total expenses	<u>2,066,307</u>	<u>12,588,425</u>
Increase in unrestricted net assets	(336,288)	107,535
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS		
Contributions and grants	141,861	289,449
Net assets released from restrictions	<u>(178,734)</u>	<u>(134,991)</u>
Increase (decrease) in temporarily restricted net assets	<u>(36,873)</u>	<u>154,458</u>
INCREASE IN NET ASSETS	(373,161)	261,993
NET ASSETS, beginning of year	<u>2,718,566</u>	<u>2,456,573</u>
NET ASSETS, end of year	<u>\$ 2,345,405</u>	<u>\$ 2,718,566</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 19, 2004, are available from the Long Island Housing Partnership, Inc. office upon request.

Suffolk County News Slated For Bellport Luck of the Draw for 44 Seeking Homes

Alfonso A. Castillo
F. W. H. T. E.
here were more broken
by faces at the Huntington
rday, when about 500 pe
or a lottery to decide the o
is at the new Millennium
housing complex in Melville
lottery winners were dec
f the bingo cage containing
ible applicants -- all of w
wned a home. The lucky 4
ir new homes as early
8-acre developmen
40 rent

EDITORIAL Celebrating success

When neighbors from 75 homes came to a block party, that's one successful block party. It's particularly noteworthy when it's the 100th Street South Wind Village, a shining example of a successful affordable housing subdivision—exclusively not just for Islip town, but for Long Island, but also for a national level.

Recently, South Wind Village earned a Project of the Year designation from the HOPE Awards, a national program created by a partnership of real estate associations. HOPE is an acronym for Home Ownership Participation for Everyone, and in this instance that description fits. Here you'll find a racially integrated neighborhood where people of all ages live in affordable homes and rental residences. And not only live together, but celebrate together.

Congratulations go to the Long Island Housing Partnership for coordinating the huge undertaking that made South Wind possible. And congratulations, neighbors: You have now won the lottery.



Alexandra Villa
Maria Peck
Sam Robert
name.



The Long Affordable

By JIM MORGIO
Long Island's...

M. WICKEY

20, 2003
Jim Morgio, President/CEO
Long Island Housing Partnership
100 Avenue, Suite 800
Uppage, NY 11788

Dear Mr. Morgio,
Almost a year ago my landlord informed me she was selling the house where I was renting an apartment. Naturally, I began looking for another apartment only to find that the rents on Long Island were astronomical. I dreamed of owning my own home but was convinced that my financial situation would make that dream impossible to achieve. Then a family member suggested I contact LHP.
Because of the assistance I received from Lynn Law of your office, I am writing this letter from the living room of my new co-op! I've believed in my dream and her wisdom, expertise and hands-on support helped make that dream a reality. Words cannot adequately express my gratitude.
It is my hope, that through the wonderful work of LHP, you will receive many more letters like this one. A year ago my living situation was tenuous at best. Today, I am home.

Sincerely,
Cheryl M. Dwyer

— the partnership has done wonders
in providing attractive dwellings for
working people —

ISLIP • ISLIP • ISLIP • SUFFOLK Serving the South Shore from West Islip Year - Issue No. 44 July 31, 2003

Go Take a Look

Attention ye movers and shakers, ye politicians and decision-makers. The Long Island congressional delegation, the Long Island Housing Partnership and Fannie Mae are in-
viting you to "Go Take a Look" bus tour of af-

South Wind Village win

By Linda Leuzzi
BAY SHORE — The folks at South Wind Village had their first block party two weeks ago. They didn't know about the HOPE Award (Home Ownership Participation for Everyone) their development earned; they just wanted to cele-
brate their neighbors living in a



on the Bus to Affordable Housing

king a list and checking it twice. ut who among public officials are t meeting Long Island's critical force housing and who is postur- I reasons housing that young workers ge the kiss of d-

RAYMONDA JANSEN
Publisher, President and C.E.O.
HOWARD SCHNEIDER, Editor
ROBERT E. KEANE, Managing Editor
JAMES M. KLURFELD, Editor
CAROL R. RICHTAPPE

Affordable Housing

SAY YOU SAW IT IN SUFFOLK
To achieve the diffi-
cultural price of the house

Building Affordable Housing

units in Riverhead linked to an improving neighborho

itchell Freedman
RITER

James Morgo, the frustration of his work as resident of the Long Island Housing Partne... s only balanced by the joy he... he job done.

things. Now, more than half the homes there are owner occupied. The town has demolished the board-up crack dens. Police presence has been stepped... leading to a reduction in crime, town officials say. Along with cleanup efforts by the town and the re... of one street, Sigal Avenue, the new... it will bring a new life...

the Cornell Cooperative Extension in Riv now rents a house in Flanders.
"A house gives you a sense of self she said. "I worked hard..."

You have been so patient, and supportive in working with us. I cannot tell you how wonderful it was to be able to call you. You were always there, you answered every question, you were always hopeful and encouraging. We would not be where we are today, in our own home, if it wasn't for you. We are eternally grateful!

Newsday
EDITORIALS
"Where there is no vision the people perish."
HOWARD SCHNEIDER, Editor
RICHARD GALANT, Managing Editor
ROBERT KEANE, Managing Editor
LES PAYNE, New York Editor
RAYMOND A. ... Publisher, President

Good Omens for Affordable Hous

... associated with nucle...
... mission, including town and village offic... environmentalists and others.

I dreamed of owning my own home but was convinced that my financial situation would make that dream impossible to achieve. Then a family member suggested I contact LHP.

... is identify provid... as affordable... the need to use v... ure some sites and... ges to approve rez... ve than they have l... With Morgo at th...

Housing Needs Back

... illustrated the need for afford... homes more than 100,000... down to the fact of...

IP • ISLIP • ISLIP

RTIN

o Great River since 1949.

50c

Overpriced Markets

... holds income and... expert Michael Sklarz of... ons calculates the "intrinsic... He then compares the... value to determine wheth... undervalued.

Price	Percent Over
1,000,000	100%
1,200,000	20%
1,400,000	40%
1,600,000	60%
1,800,000	80%
2,000,000	100%

Dear Mr. Morgo,
This is just a short note to tell you what a wonderful thing that Long Island Housing Partnership is doing to give someone like me a chance to own a home on Long Island. I am a single parent who is dreaming...

HOPE Awards



Islip Bulletin - July 31, 2003

BUYERS AND CELLARS

A Lesson in Home Buying Ass

On an afternoon last week I walked into a large boardroom in Hauppauge to observe a couple preparing to close on a mortgage for their first home in Bay Shore. Like many closings, the room was filled with people: the buyers, the seller, their lawyers, representatives from the bank and the title company. But in this case, the room also included offi...



22 K
WEDNESDAY, October 29, 2003
For 10 Fan
the homeowner has not owned land, erty or a house in the last three. Additionally, the house may not be...

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 2003 they guided the Housing Partnership through an intense year of planning for new developments.



CHAIRMAN
Peter Klein
PDK Development Corp.



VICE-CHAIRMAN
David Manning
KeySpan Corporation



TREASURER
John Coffey
New York Community Bank



SECRETARY
Michelle DiBenedetto
Citibank



PRESIDENT, CEO
Jim Margo



EXECUTIVE VICE PRESIDENT, CFO
Peter J. Elkowitz, Jr.



Harry Oster
Astoria Federal Savings & Loan Association



Denise M. Smyth
Bank of America



Robert J. Rothschild
Bank of New York



Jack Hurt
BSPHDFC



Mary Reid
BSPHDFC



Laura Cassell
Catholic Charities,
Diocese of Rockville Centre



Robert A. Murphy
Catholic Health Services of L.I.



Barry S. Cohen
Certilman, Balin,
Adler & Hyman



Carol DiLaurenzio
Chicago Title Insurance Co.



Jacqueline O'Garra
Fannie Mae



Leslie R. Bennett
Fischbein Badillo
Wagner Harding



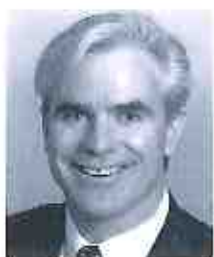
Thomas A. DiGilio
GreenPoint Mortgage



Elizabeth Custodio
HSBC Bank USA



Donald Fiore
IBEW, Local 25



Patrick G. Halpin
Institute for Student
Achievement



Elliot Hobbs
J.P. Morgan Chase



Matthew T. Crossan
Long Island
Association



Joseph E. Mottola
Long Island
Board of Realtors



Charles Mancini
Long Island Builders
Institute



Robert Wieboldt
Long Island
Builders Institute



Reverend
Thomas W. Goodhue
Long Island
Council of Churches



William S. Davidson
Long Island
Power Authority



Robert J. Gaffney
Meyer, Suozzi,
English & Klein



Dr. Drew Bogner
Molloy College



Andrea Rothchild
Newsday



Denise D. Pursley
Counsel
Nixon Peabody LLP



Steven F. Philbin
North Fork Bank



Dr. Calvin D. Butts III
SUNY at
Old Westbury



Eleidy Muniz
Washington Mutual



Howard Gross
Counsel
Weinberg,
Gross & Pergament

Staff



*First Row: Linda Mathews, Lynn Law,
Sandra Graves, Nanette Ramos, Jeanette Perra.
Second Row: Michael Miller, James Britz,
Denise Casarelli, Jeffrey Saper, Carol Woods,
Kisha Wright, Linda Lozach. Not pictured:
Lynn Manzella, Andrew Buonantuono.*

*Dear LIHP Family,
Thank you all so much for every thing that you did to help me purchase my first
home. This is a dream come true that was made a reality because of all your efforts.
Your professionalism as well as compassion has blessed me greatly.*

*Thank you so much!
Oslyn Grant*

Symposium

In 2003, the Long Island Housing Partnership's Symposium focused on its own backyard.

The 2003 Chairman's Symposium was the third in a series. In 2001, the Housing Partnership's development committee decided to present substantive forums dedicated to housing issues and, at the same time, raise funds for the Housing Partnership.

The first in the series in 2001 was "Revitalizing Downtowns" and featured Senator Hillary Rodham Clinton. In 2002, the Chairman's Symposium looked at "Affordable Housing: Its Benefits to Long Island's Economy, Families and Schools" and honored Bay Shore School District's Superintendent Dr. Evelyn Holman. In 2003, the theme was a local one, "Getting It Done: Working with Long Island's Towns and Villages to Create Workforce Homes." At its 2003 Symposium, the Housing Partnership honored long-time, but often little-recognized, public sector partners who have worked to create workforce homes and who have helped the Housing Partnership to get workforce homes built in specific towns. The partners who were honored were: Joseph Sanseverino, Suffolk County Community Development; Joseph DeVincent, Huntington Town Community Development; Paul Fink, Islip Town Community Development; Andrea Lohneiss, Riverhead Town Community Development; Robert Reutzel, Brookhaven Town Community Development; and Theresa Sabatino, Babylon Town Community Development. Representatives from these municipalities discussed how to work with their respective governments to develop and build more affordable homes.

In keeping with the "local" theme, Nassau County Executive Tom Suozzi and Suffolk County Executive-elect Steve Levy presented their plans for creating workforce homes in their respective counties.

In addition, Congressman Steve Israel discussed the need to address the housing crisis from an economic standpoint. He focused on the need for workforce housing for defense industry workers and the businesses that support the defense industry. He is working with the Housing Partnership, defense industry representatives and Fannie Mae to develop creative and much-needed workforce homes.



Top: Suffolk County Executive-elect Steve Levy, spoke at the Symposium.



Bottom: Award winners Joe Sanseverino, Suffolk County; Bob Reutzel, Brookhaven Town; and Andrea Lohneiss, Riverhead Town display awards as Peter Elkowitz at the Housing Partnership looks on.

Homes After 15

LI's Affordable Housing Put on Display

By Christian Murray

Standing at the front of a big fall of Long Island's political power brokers, the head of a local housing group preached to his parishioners this as evangelist: "Affordable housing is the key to our economic future... and it can be done in an all inclusive way," he kept saying.

This was the constant message of Jim Mingo, president of the Long Island Housing Partnership, who led the way on what was coined the "On 7" as a link to the fear — where members of Congress and town supervisors from across the two counties were shown a number of affordable housing developments that were either developed or sponsored by the group, a group-based nonprofit group.

"We want to put a face to affordable housing," said

deputy director of the New York Partnership Office, who also led the group. And as part of this effort, many home owners who bought houses through the partnership came along on the bus ride and spoke to politicians. "Most business leaders and elected officials have never seen affordable housing developments," Mingo said. "We have them put the people who live in them."

Rob Olson, a graduate from the New York Institute of Technology who now lives in the affordable housing development of South Wind Village in Islip with his wife and two daughters, told politicians on the bus: "I feel a sense of responsibility living in my own home."

Mingo said that his past group hasn't been able to match the number of affordable housing units.

expensive."

Indeed, many young people are leaving the island, the politicians were told. Fannie Mae, quoting census statistics, shows that the number of 20- to 24-year-olds has dropped 20 percent between 1980 and 2000.

Many in the business community are worried, Rep. James P. Gohmert (D-Huntington) said yesterday.

Many business operations are getting work and are worried that they can't get workers, because of the high cost of housing. He added that teachers, nurses and other workers "are being priced out of the market."

Reflecting on the tour, Huntington Town Supervisor Frank Petrone said that it was not terrible.

"Most people would never be able to tell that the houses were affordable," he said, adding that they do break the stereotype that affordable housing is ugly.

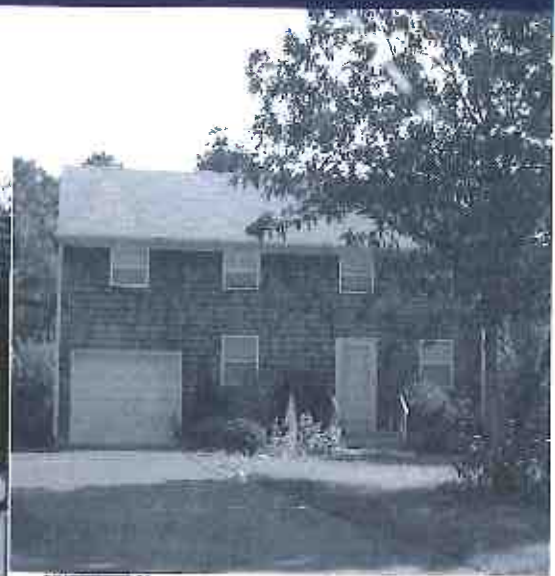
NEWSY, NEWSY, OCTOBER 1, 2003



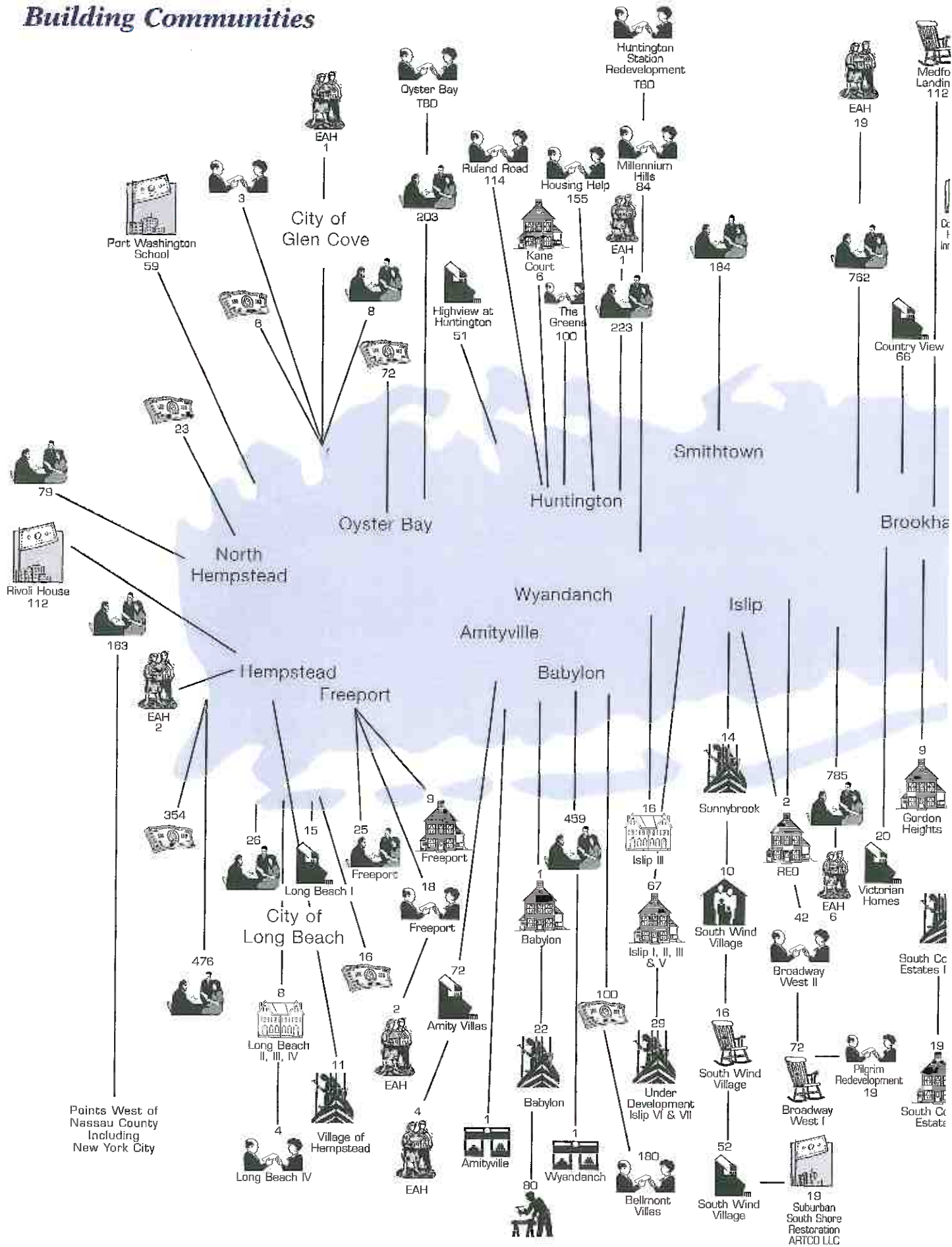
People ask if the Housing Partnership homes retain their value. They do.

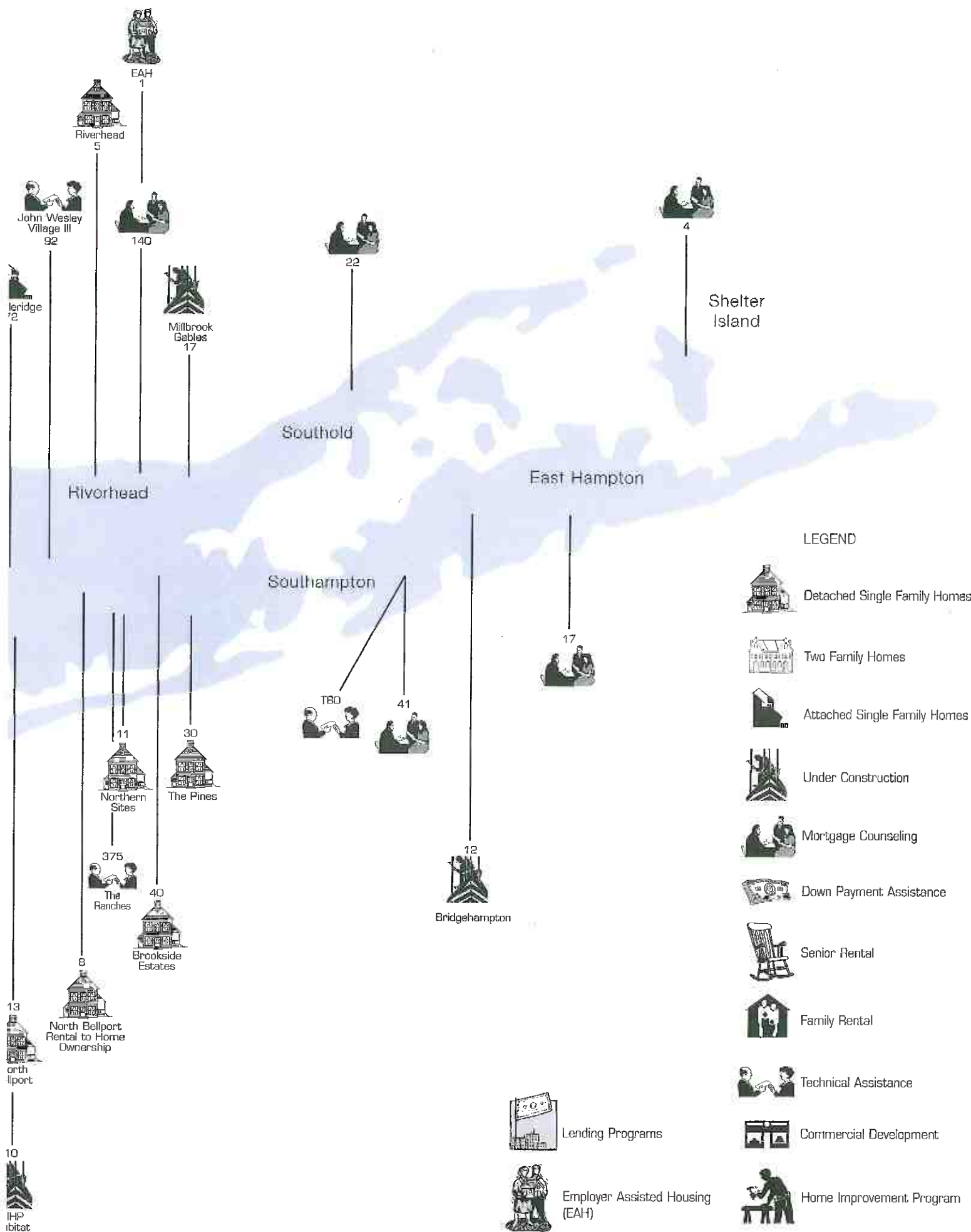


Years



The Long Island Housing Partnership Building Communities





COMPLETED AND CURRENT PROGRAMS.....

DEVELOPMENT/ REHABILITATION PROGRAMS

DEVELOPMENT/ REHABILITATION	ADDRESS	STATUS	COUNTY	SCAT. SITES/ SUB DIVISION	TYPE OF HOME	POPULATION	# OF HOMES	SALES PRICE
Amity Villas	Schleigel Blvd. Amityville	Complete	Suffolk	Subdivision	Townhouse	Low/Moderate Income	72	\$58,584
Babylon	Amityville	Complete	Suffolk	Scat. Sites	Ranch	Low/Moderate Income	1	\$61,000
Babylon	Wyandanch	Construction Pending	Suffolk	Scat. Sites	Single Family	Low/Moderate Income	10	\$115,414 to \$149,732
Babylon	Deer Park/Wyandanch	Construction Pending	Suffolk	Scat. Sites	Colonial/Ranch	Low/Moderate Income	12	TBD
Bridgehampton	Bridgehampton	Construction Pending	Suffolk	Subdivision	Single/Two Family	Low/Moderate Income	12	TBD
Broadway West I & II	Brentwood	Complete	Suffolk	Subdivision	Senior Rental	Low/Moderate Income	114	\$567 to \$817 (rents)
Brookside Estates	Flanders	Complete	Suffolk	Subdivision	Colonial	Low/Moderate Income	40	\$58,990 to \$83,990
Cobblersidge	Manorville	Complete	Suffolk	Subdivision	Townhouse	Low/Moderate Income	72	\$79,499
Country View I & II	Middle Island	Complete	Suffolk	Subdivision	Condo	Low/Moderate Income	66	\$73,990
Freeport	Freeport	Complete	Nassau	Scat. Sites	Cape/Ranch/Colonial	Low/Moderate Income	9	\$76,045 to \$88,705
Gordon Heights	Gordon Heights	Complete	Suffolk	Scat. Sites	Colonial/Ranch	Low/Moderate Income	9	\$69,000 to \$78,000
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	\$101,100 to \$118,800
	C. Islip, Brentwood				Colonial			
Islip I	Bay Shore, Ronkonkoma	Complete	Suffolk	Scat. Sites	Ranch	Low/Moderate Income	11	\$67,064 to \$68,047
	C. Islip, Brentwood							
Islip II	Bay Shore, Ronkonkoma	Complete	Suffolk	Scat. Sites	Ranch, Colonial	Low/Moderate Income	42	\$61,350 to \$79,527
				Subdivision Vasquez Park	Ranch, Colonial			
Islip III	Brentwood, Bay Shore	Complete	Suffolk	Subdivision East Third/ Third Ave.	2-Family/Rental	Low/Moderate Income, Seniors	29	\$82,811 to \$116,730
					Family Rental	Low/Moderate Income	10	\$640
				Redevelopment of Downtown	Senior Rental	Low/Moderate Income	16	\$575
Islip IV - South Wind Village	Bay Shore	Complete	Suffolk		Homeownership	Low/Moderate Income	52	\$83,375
Islip V	Brentwood	Complete	Suffolk	Scat. Site	Colonial	Low/Moderate Income	1	\$29,950
		Pending			Attached &			
Islip VI	Bay Shore	Construction	Suffolk	Subdivision	Detached	Low/Moderate Income	14	\$118,390 to \$160,050
	Brentwood, Bay Shore							
Islip VII & Islip VIII	Central Islip, Great River	Planning	Suffolk	Scat. Sites	Ranch, Colonial	Low/Moderate Income	15	TBD
	East Market & Hudson St.							
Long Beach I	City of Long Beach	Complete	Nassau	Subdivision	Townhouse	Low/Moderate Income	15	\$70,731
Medford Landings	Medford	Complete	Suffolk	Subdivision	Senior Rentals	Low/Moderate Income	112	\$850 to \$1,080 (rents)
		Pending						
Millbrook Gables	Riverhead	Construction	Suffolk	Subdivision	Detached	Low/Moderate Income	17	\$89,623 to \$128,951
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	9	\$19,500 to \$95,000
North Bellport - Habitat	North Bellport	Planning	Suffolk	Subdivision	Colonial/Ranch	Low/Moderate Income	10	TBD
Northern Sites	Westhampton	Complete	Suffolk	Subdivision	Single Family	Low/Moderate Income	11	\$85,786
The Pines	Old Country Rd. E. Quogue	Complete	Suffolk	Subdivision	Cape/Salt Box	Low/Moderate Income	30	\$83,590 to \$94,930
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
South Country Estates	East Patchogue	Complete	Suffolk	Subdivision	Colonial	Low/Moderate Income	19	\$83,748
				Scat. Sites/ Subdivision	Ranch/Colonial	Low/Moderate Income	29	\$116,405
South Country Estates II & III	East Patchogue	Construction	Suffolk					
Victorian Homes	Medford	Complete	Suffolk	Subdivision	Condo	Low/Moderate Income	20	\$84,990
		Pending						
Village of Hempstead	Village of Hempstead	Construction	Nassau	Scattered Sites	Colonial/Ranch	Low/Moderate Income	8	TBD
TOTAL # OF UNITS FOR PROGRAMS							964	

EDUCATION - MORTGAGE TRAINING AND ASSISTANCE

Type of Counseling		
NY Mortgage Coalition - Mortgage Counseling	3670 have been counseled since 1995	First Time Homebuyers Mortgage Counseling, Predatory Lending
HUD Counseling Services	1429 Applicants Counseled	Foreclosure, Reverse Annuity Mortgage, Default, Pre-purchase & Predatory Lending Counseling

.....BUILDING COMMUNITIES ON LONG ISLAND

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. Sites	Acquisition	1	\$120,000
Housing Help, Inc.	Huntington Station	Suffolk	Scat. Sites	Predevelopment	155	\$1,432,000
Barbash & Associates	Bay Shore	Suffolk	Subdivision	Acquisition	TBD	\$500,000
Community Housing Innovations	Ridge	Suffolk	Subdivision	Acquisition/Rehab	20	\$200,000
Community Housing Innovations II	Ridge	Suffolk	Subdivision	Acquisition/Rehab	34	\$350,000
TOTAL # OF UNITS FOR LOAN FUND - REGIONAL LENDING CONSORTIUM / EPISCOPAL DIOCESE / CHASE RECOVERABLE GRANT					484	\$22,026,508

TECHNICAL ASSISTANCE PROGRAM

						RESIDENTS/RECIPIENTS
Nassau County Down Payment Assistance Program I & II & III & IV & V	Various Communities in Nassau County	Nassau	Scattered Sites	Various Unit Types	476	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
Long Beach II & III & IV	City of Long Beach	Nassau	Scattered Sites	Two Family	8	Low/Moderate Income
Oyster Bay	Various Communities	Nassau	Subdivision	Multi Family Starter Housing Residence	TBD	First time homebuyers under 120% of median
Broadway West I & II	Brentwood	Suffolk	Subdivision	Senior Rental Housing	114	\$605 to \$802 (rents)
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
Huntington Station Redevelopment	Huntington Station	Suffolk	Scattered Sites	Single/Two Family	TBD	Low/Moderate Income
Millennium Hills	Melville	Suffolk	Subdivision	Rental/Homeownership	84	Low/Moderate Income
Pilgrim Redevelopment	Brentwood/Town of Islip	Suffolk	Subdivision	Rental/Homeownership	TBD	TBD
Ruland Road	Melville	Suffolk	Subdivision	Rental Housing	114	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
Suffolk County IDA/Bellmont Villas	Babylon	Suffolk	Subdivision	Senior Rental Housing	180	TBD
The Greens	Dix Hills/Town of Huntington	Suffolk	Subdivision	Senior Housing	100	Moderate Income
The Ranches	Eastport/Town of Brookhaven	Suffolk	Subdivision	Various Unit Types	375	Various Income Levels
TOTAL # OF UNITS FOR TECHNICAL ASSISTANCE PROGRAMS					1962	

COMMUNITY & ECONOMIC DEVELOPMENT

Tutor Time	North Amityville	Commercial		10,000 sq. ft.
EAB	North Amityville	Commercial		1,200 sq. ft.
Police Substation	North Amityville	Commercial		650 sq. ft.
Rite Aid	North Amityville	Commercial		12,000 sq. ft.
Associated Supermarket	Wyandanch	Commercial		20,000 sq. ft.
Town of Babylon Home Improvement Program	Various Communities in the Town of Babylon		80	Scattered Sites - Rehabilitation for Homeowners
Town of Babylon Down Payment Assistance Program	Various Communities in the Town of Babylon		100	Scattered Sites - First Time Homebuyers
Town of Babylon	3 Villages & 13 Subrecipients			

EMPLOYER ASSISTED HOUSING

	Nassau/Suffolk - Scattered Sites	
Catholic Health Services		9
North Shore - LIJ Health System		1
AHRC - Suffolk and Nassau		2
Computer Associates		21
Bay Shore School District		3
Total Employer Assisted Housing		36

TOTAL # OF UNITS FOR COMMUNITY & ECONOMIC DEVELOPMENT

180

TBD=To be determined

N/A=Non applicable

LIHP Members

BUSINESS

4C Tech, Inc.
 All Suffolk Plumbing
 Contractors, Inc.
 Alvin Benjamin & Affiliates
 Around the Clock Staffing, Inc.
 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.
 Country View Properties, Inc.
 Cullen & Dykman Bleakley Platt, LLP
 Davis & Prager
 Daytree Custom Builders
 East End Modular Structures Inc.
 EMJ Construction Consultants, Inc.
 Engel Burman Senior Housing
 Enviro-Test
 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
 Freudenthal & Elkowitz
 Consulting Group
 Gary J. Bruno, Architect, P.C.
 Global Consultants Direct
 Goldman, Sachs & Co.
 Good Samaritan Hospital
 Medical Center
 Griffon Associates, Inc.
 Guaranty Residential Lending
 Harbour Club, LLC
 Home Depot
 Housing Partnership Network
 Huntington Township
 Chamber of Commerce
 J.E. Levine Builder, Inc.
 Jobco Incorporated
 John Lynch, Esq.
 KeySpan Corporation
 Klar Organization

Knockout Pest Control, Inc.
 L'Abbate, Balkin Colevita
 & 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 Corporation
 Orchard Park
 Ormstein Leyton Co.
 P.C. Richard & Son
 Park Ridge Organization
 PDK Development Corp.
 Petrigliano and Petrigliano LLP
 Phillips Preiss Shapiro
 Associates, Inc.
 Pulte Homes
 Riverhead Building Supply Corp.
 S. B. Bowne & Son
 Saccardi & Schiff, Inc.
 Safe Harbor Title Agency, Ltd.
 Serota Properties
 St. Gerard Printing
 Silverberg & Goodman LLP
 Site Selection Advisory Group, Inc.
 Slant/Fin Corp.
 Soil Mechanics Drilling Corp.
 South Shore Waste Corp.
 Sovereign Title Agency, LLP
 Stephen J. Brookmeyer, Esq.
 Sterling Equities, Inc.
 Sterling Floor Designs, Ltd.
 Sterling & Sterling
 Suffolk Transportation Service, Inc.
 Tauscher Cronacher Engineers, P.C.
 TFG Equities, Inc.
 Thompson Real Estate
 Tom Datre & Son Construction, Inc.
 Town of Islip Economic Development

Tremmell Crowe Residential
 Triangle Building Products Corp.
 U.S. Trust Company of N.Y.
 VanBrunt, Juzwiak & Russo, P.C.
 Verizon Community Affairs
 Vincent A. Calvosa, Inc.
 Vista Land Services
 Vytra Health Plans
 Wallace T. Bryan, Surveyor
 Watral Brothers, Inc.
 Weinberg, Gross and
 Pergament

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.

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