

Building Long Island's Future... One Home at a Time

Annual Report

2007



Copper Beach, Patchogue

Long Island Housing Partnership, Inc.

THE LONG ISLAND HOUSING PARTNERSHIP, INC.

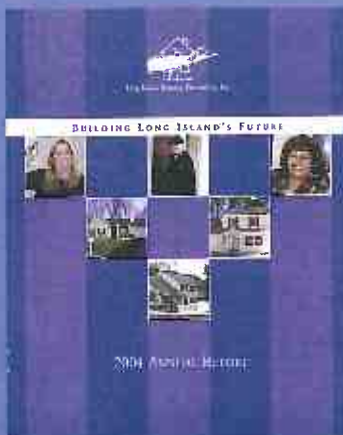


1989

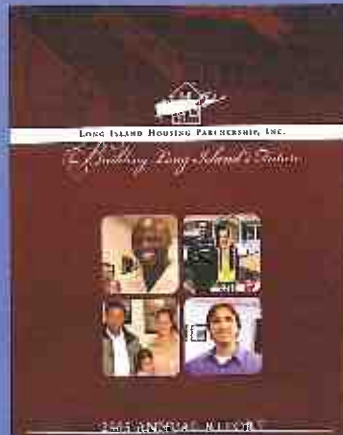
THE LONG ISLAND HOUSING PARTNERSHIP, INC.



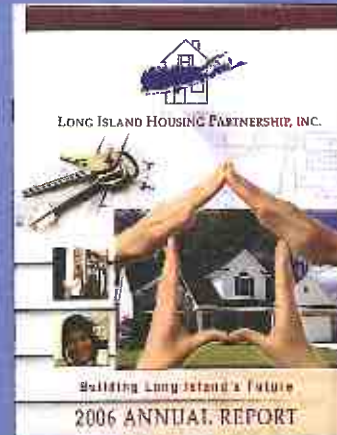
1988



2004



2005



2006



2007

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 development, homebuyer education and technical assistance programs, and through leadership and public advocacy.



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To Our Members

This year the Long Island Housing Partnership celebrates its 20th anniversary. Over these twenty years, the Partnership has helped over twelve thousand families through the various programs offered. We are so proud of our accomplishments and know that they would not have been possible without the support of our membership.



As we look back over the last twenty years, we see the great strides made under the leadership of our founder and first Chairman of the Board Bob McMillan, whose foresight brought about the formation of the Partnership. Bob recruited Jim Morgo to be President and worked to bring together various community leaders and banking partners to establish the first Board of Directors. Together they embarked on a mission of providing affordable homes for Long Island's working families. The Partnership has grown and prospered as year after year our goals have been met and thousands of families have been assisted in their housing needs. Our Annual Meeting this year is dedicated to the Partnership's founding pioneers and their vision for Long Island's future generations.

In 2007, LIHP helped 347 families move into new homes, mortgage counseled over 800 families and placed 289 mortgages with our banking partners for over \$65 million in loans. This is the largest volume generated in LIHP's history. This year we established a mobile mortgage-counseling program to provide homebuyer education services to the five towns on the East End of Long Island, where many potential homebuyers cannot easily access these programs. We received a \$100,000 grant from Citi to assist us in this effort.

The New York State Senate Majority Delegation HELP program kicked off mid-year, providing almost \$1 million dollars to help employees buy homes and stay on Long Island. Over fifty new businesses, both large and small, have joined the program and over 130 employees were assisted through the Employer Assisted Housing Program. It has been a major success and we look forward to exponential growth in the coming year.

Partnering with municipalities and private developers, the Partnership will develop over 250 units in the coming year. In 2007, almost 200 housing units were completed through Technical Assistance Programs. As we continue to develop partnerships, we anticipate continued growth in building both homeownership and rentals.

We thank our Board of Directors for their guidance and direction as we grow and expand our programs and we appreciate their dedication and active participation. We thank you, our members, for your encouragement and your confidence in our ability to continue our mission. We value your generous support as we continue to build Long Island's future.

Peter Klein
Chairman

Peter J. Elkowitz
President & CEO

Diana Weir
Executive Vice President

TOWN OF BABYLON

The Partnership continues to work in the Town of Babylon, administering the Town's Down Payment Assistance and Rehab programs. In 2007, the Partnership completed 17 rehabs of homes in the Town and six families took advantage of the Down Payment Assistance program.

The Town asked the Partnership to assist in marketing and qualifying families for the Oak Gardens affordable rental units being built by a private developer. The applications have been completed and a lottery will be held sometime in 2008.



Before



After

VILLAGE OF PATCHOGUE • COPPER BEECH

The development consists of 80 homes, 40 of which sold at market rate prices, 20 sold to families earning 120% of the median income and 20 sold to families earning 80% of the median income. This development is completed and the last two affordable homes in the Copper Beech development are in contract.

This development has been recognized throughout the region as a successful example of "Smart Growth" in a downtown community. Mayor Pontieri and the Board of Trustees exhibited leadership and foresight. Their support was instrumental in making this redevelopment a major success and a model for future development of Long Island's downtowns.



TOWN OF BROOKHAVEN

The Partnership continues to work with the Town of Brookhaven and the Bellport Community. Members of the Bellport community, involved in the betterment of the area, established a Community Land Trust (CLT) that will hold land in perpetuity. This would create on-going affordability by removing the land cost from the final house cost. LIHP's Director of Development serves on the Board of Directors of the Land Trust.

South Country Estates III

This development, located within the hamlet of North Bellport, consists of nine homes on scattered sites. New York State AHC and HOME grants have been submitted and approved. Marketing is complete and construction began in the winter 2007. Seven homes are completed and the remaining two homes are under construction and anticipated to be completed in Winter 2008. The home price after subsidy is \$115,673.

South Country Estates IV – Metcalf Meadows

This program located, in Bellport, is a joint development between LIHP and Habitat for Humanity. It will consist of up to 26 homes. Of the 26 homes, LIHP will build 14 of the homes and Habitat for Humanity will build the remaining homes. The Partnership received a grant from Networking Magazine to help fund the infrastructure and bring in the road. The program is still in the early planning and funding stages.

South Country Estates V

This development contains 14 scattered sites. The development is in the early stages and construction is anticipated in 2009.



TOWN OF ISLIP

Bay Shore

The Islip Housing Authority and the Partnership held a lottery for potential homeowners for 18 homes on Tudor Lane in Bay Shore. The homes will be sold at prices ranging from \$90,000 to \$110,000. The homeowners are receiving homebuyer and mortgage counseling. The program will be completed by the end of 2008.



Central Islip

The Courthouse Commons development is progressing and many families have moved into their new homes. Smart Growth funds from the Senate Majority Delegation HELP funds are being provided to the homeowners and units are still available. Suffolk County acquisition funds will also be used to keep the units affordable. Unsubsidized prices for the homes range from \$240,000 to \$252,000. The program is now open on a first come first serve application process. The development is being built in phases and completion is expected sometime in 2010.



Islip VII

Islip VII contains 16 scattered sites. The lottery has been completed. The development has been approved for both AHC and HOME grants. Thirteen homes are completed and the remaining three homes will close in 2008. Home prices after subsidy range from \$129,000 - \$184,000.

Islip VIII

Cortland Square — An Islip VIII committee was formed to discuss the building of the homes and the selection of a potential builder. The Request For Proposals to potential homebuilders were mailed in the summer of 2005, the committee met and Daytree Custom Builders Inc. was selected as the builder. This development will consist of up to 40 homes. Funding requests were submitted in spring of 2006 and are pending approval. Development agreements between the Town and LIHP are in the process of being negotiated. Construction should commence at the end of 2008.

Islip IX

Islip IX contains nine scattered sites. The development is in the early stages and construction is anticipated in 2009.

TOWN OF HUNTINGTON

Take Back The Blocks

The 'Take Back The Blocks' advisory committee identified several properties to be purchased and rehabilitated by the Town and sold to qualified homebuyers. Each home will contain an accessory apartment. The Suffolk County Land Acquisition program is being utilized to offset the land costs and the first home will be purchased in 2008.



Under a Technical Assistance Contract with Avalon Bay Communities, LIHP is managing the affordable rental units at Avalon Court and Avalon Court North. The apartments are rented to families making 50% or less of the area median income (AMI) with higher rentals to those families making 80% or under of the AMI.



TOWN OF SOUTHAMPTON

Sagaponack Woods

The Town of Southampton transferred three acres in north Sagaponack to the newly formed Southampton Business Alliance Housing Initiative Corporation (SBAHIC). The business group committed to facilitating and building desperately needed affordable workforce housing in the Town formed the SBAHIC. The Partnership's Executive Vice President serves on the Board of Directors and is working with the SBAHIC under a Technical Assistance Contract to build these units. Two homes, each with an accessory apartment, will be built and the pricing and design are currently in the planning stages. Suffolk County will provide infrastructure funds to keep this development affordable. The project is schedule to begin in summer or fall of 2008.

Bridgehampton Mews

A ribbon cutting was held after the completion of the Bridgehampton Mews development in Bridgehampton. Four individual homes and two manor homes, each with two accessory apartments were completed. Eight homeowners and four renters live at the development. The Southampton Town Board was in attendance, as was Jim Morgo and County Legislator Jay Schneiderman, to celebrate this first-ever affordable housing development east of the Shinnecock Canal in the Town of Southampton.



Courtyards at Southampton

There was standing room only at the lottery that was held for the Courtyards at Southampton located on Majors Path in Southampton. This mixed income development consists of 50 homes 14 of which are being sold to families earning at or below 120% of the area median income. The homes are town homes with a mix of 2 and 3 bedrooms with 2 baths and the prices range from \$142,900 to \$316,500. The development will be completed by year-end 2008.



THE SOUTHOLD COMMUNITY LAND TRUST

Village of Greenport

The Suffolk County Land Acquisition program is being used to purchase property in the Village in order to build six affordable town homes. The SCLT will hold fee title to the land in perpetuity and the homes will be sold to families earning incomes at or below 80% of the area median income. Suffolk County will participate in this development through the County's acquisition program, by purchasing the land for the Community Land Trust. This ownership structure will assure that the homes will remain affordable upon resale.

TOWN OF RIVERHEAD

Scattered Sites

A lottery was held for 10 scattered sites in the Town of Riverhead. Supervisor Phil Cardinale pulled the names of the lucky families and they are now moving through the homebuyer education counseling and mortgage process. These beautiful two-story colonials and a ranch home will be sold to families earning 80% or less of the area median income. The sale price of the homes is from \$140,000 to \$160,000 and completion of the homes is expected before year-end 2008.



NASSAU COUNTY HOME OWNERSHIP CENTER

County Executive Tom Suozzi held a ribbon cutting as Nassau County opened its new Home Ownership Center, the first of its kind on Long Island. This facility provides services to Nassau County residents in need of housing, including voucher programs, homebuyer education, financial fitness programs and mortgage or foreclosure counseling. The Partnership's Nassau offices are located at the Center to provide Nassau County residents with down payment assistance and employer assisted housing programs that the Partnership administers for Nassau County.



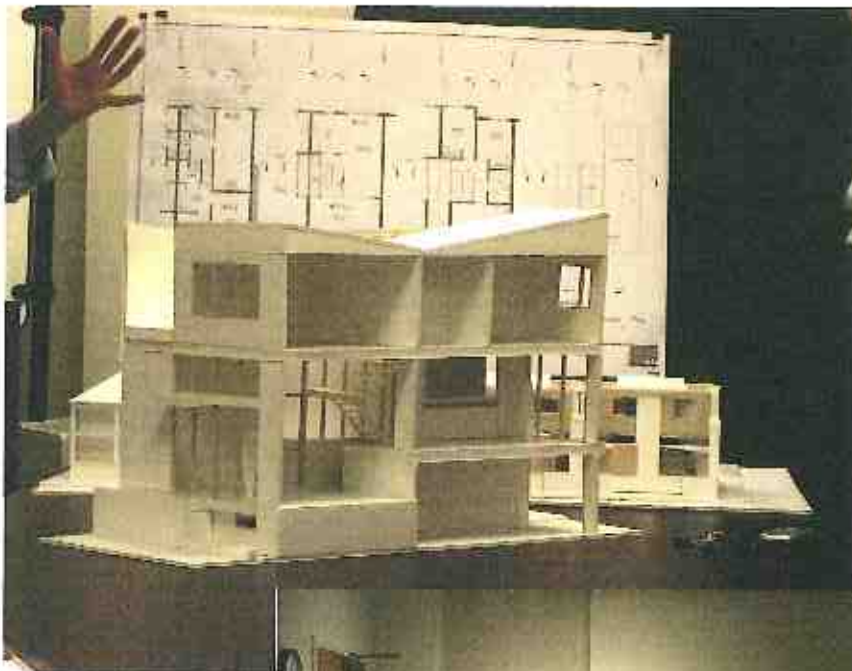
SCATTERED SITES

Working with Nassau County's division of Real Estate and Office of Housing and Intergovernmental Affairs, the Partnership is building up to 14 homes for families earning 80% or under of the area median income. The homes are located in various communities throughout the County. A lottery was held in November and applicants are currently being reviewed and counseled. The homes are a mix of colonials and one two-family and the prices range from \$172,909 to \$219,379. Completion is expected by year-end 2008 or early in 2009.



GREEN BUILDING

Nassau County and its Green Building Team has been meeting regularly with the Partnership, developer and architects to finalize the design for the LEEDS certified town homes to be built in the Village of Hempstead on South Franklin. Scale models of the development were presented to the team and the response was favorable, allowing the process to move forward. The development is currently undergoing permit review and a groundbreaking is expected in early 2009.



TOWN OF OYSTER BAY

The Seasons at Plainview

The Seasons at Plainview Next Generation development is completed and the 28 families have moved in. The 28 homes sold for \$250,000 and the program was a successful launch of the Next Generation Program.



The Seasons at Massapequa

A lottery was held for the second Next Generation development in Massapequa. The 210-unit development consists of 30 Next Generation homes to be sold at \$269,405. Applicants are currently under review for qualification and mortgage counseling. This development will be built by Pulte Homes in phases and is expected to be complete by early 2010.



VILLAGE OF HEMPSTEAD

County Executive Tom Suozzi and Village Mayor Wayne Hall celebrated the grand opening of the newly renovated Cedar Valley apartments. Newly renovated studios, some with balconies are priced from \$75,000 to \$85,000 and one-bedrooms, some with balconies are priced from \$97,000 to \$120,000. Grants provided through Nassau County are still available and applications are being accepted on a first-come first-served basis.



Financial

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

| | December 31, | |
|---|--------------|--------------|
| | 2007 | 2006 |
| ASSETS | | |
| Cash | \$ 4,086,082 | \$ 2,618,824 |
| Receivables | 1,022,220 | 1,773,223 |
| Limited use assets | 2,177,623 | 2,131,017 |
| Capitalized project costs | 1,313,039 | 1,668,121 |
| Prepaid expenses and other | 106,340 | 56,553 |
| Furniture, equipment, and leasehold improvements- net | 33,918 | 75,067 |
| Total assets | 8,739,222 | 8,322,805 |
| LIABILITIES AND NET ASSETS | | |
| LIABILITIES | | |
| Payables | 1,734,839 | 2,004,363 |
| Home buyers' deposits | 36,975 | 34,592 |
| Loans payable | 1,525,512 | 1,538,915 |
| Total liabilities | 3,306,326 | 3,557,870 |
| NET ASSETS | | |
| Unrestricted | 4,572,823 | 3,946,974 |
| Temporarily restricted | 844,573 | 782,461 |
| Permanently restricted | 15,500 | 15,500 |
| Total net assets | 5,432,896 | 4,744,935 |
| Total liabilities and net assets | 8,739,222 | 8,322,805 |

Financial

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

| | Years ended December 31, | |
|--|-----------------------------|--------------|
| | 2007 | 2006 |
| CHANGES IN UNRESTRICTED NET ASSETS | | |
| SUPPORT AND REVENUE | | |
| Contributions and grants | \$ 554,037 | \$ 708,104 |
| Receipts and government grants on transfer of homes | 3,405,078 | 4,644,124 |
| Technical assistance and mortgage counseling | 1,408,211 | 1,439,352 |
| Other revenue | 220,399 | 419,436 |
| Net assets released from restrictions | 248,388 | 176,010 |
| Total support and revenue | 5,836,113 | 7,387,026 |
| EXPENSES | | |
| Project costs and program services | 4,186,585 | 4,941,514 |
| Supporting services: | | |
| Management and general | 980,049 | 915,717 |
| Fundraising | 43,630 | 41,883 |
| Total expenses | 5,210,264 | 5,899,114 |
| Increase in unrestricted net assets | 625,849 | 1,487,912 |
| CHANGES IN TEMPORARILY RESTRICTED NET ASSETS | | |
| Grants | 310,500 | 117,871 |
| Net assets released from restrictions | (248,388) | (176,010) |
| Increase (decrease) in temporarily restricted net assets | 62,112 | (58,139) |
| INCREASE IN NET ASSETS | 687,961 | 1,429,773 |
| NET ASSETS- beginning of year | 4,744,935 | 3,315,162 |
| NET ASSETS- end of year | \$ 5,432,896 | \$ 4,744,935 |

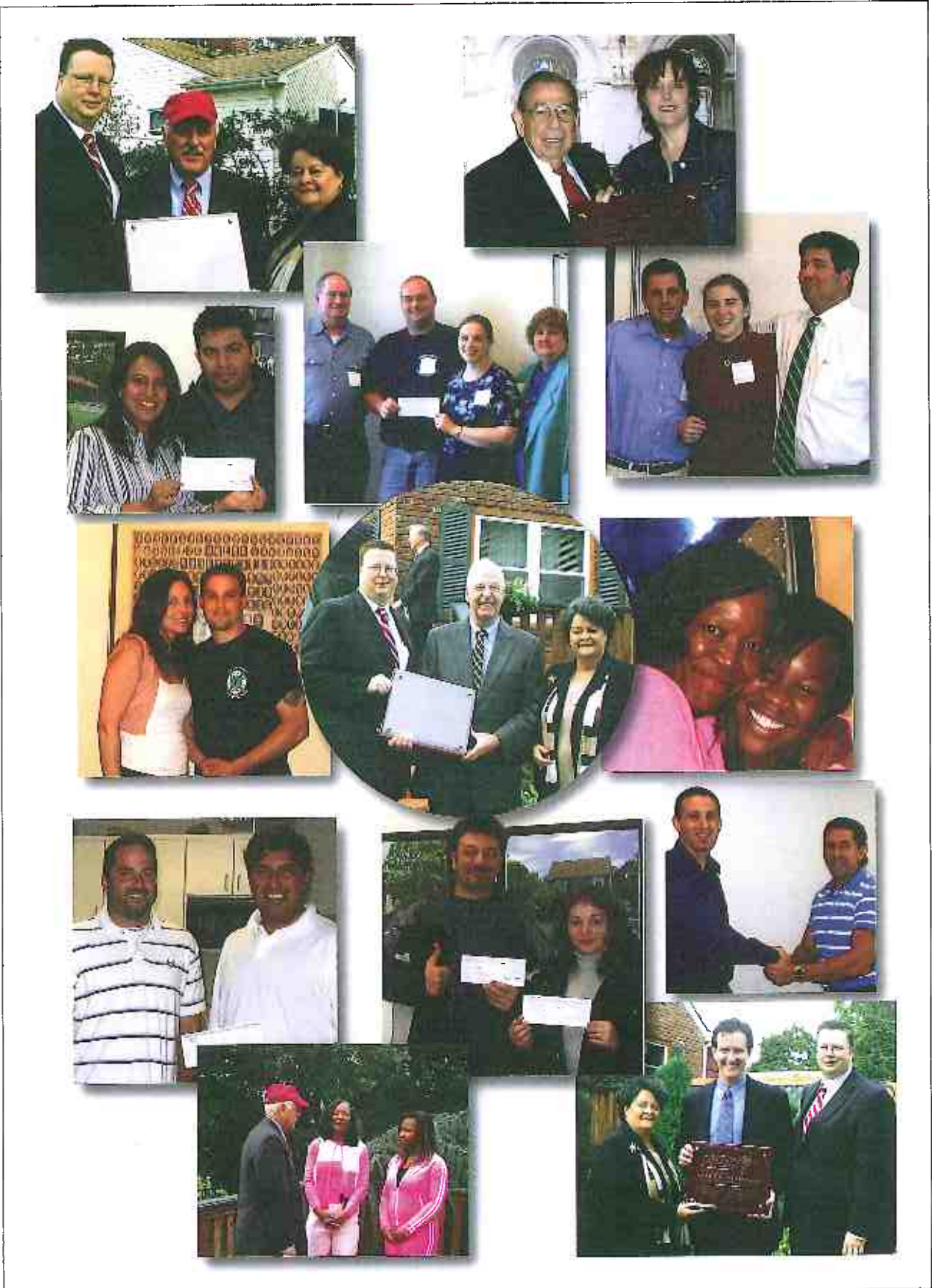
The above data has been condensed from the combined financial statements audited by Holtz Rubenstein Reminick LLP, Certified Public Accountants of New York, New York. Copies of the audited statements, including the auditors' unqualified opinion dated April 10, 2008 are available from Long Island Housing Partnership, Inc. office upon request.

"HELP" AND EMPLOYER ASSISTED HOUSING PROGRAMS

The Long Island Senate Majority Delegation program was launched mid-year and over 50 new employers have taken advantage of the program for their qualified employees. Over 50 employees have found homes and many more are in the process of looking for homes to purchase. The program is an unqualified success and has greatly enhanced the existing federal and state employer assisted housing programs.

The \$25,000,000 fund also assists families purchasing homes in "Smart Growth" developments by providing \$25,000 in down payment assistance. Developers request a set-aside for their homebuyers in these developments and currently two developers are approved to be part of the Smart Growth part of the HELP program. The employer assisted housing and HELP programs invigorate our businesses by helping to retain and recruit employees. The Smart Growth portion revitalizes downtown areas by bringing more residential development into transit oriented developments and pedestrian friendly communities.







MORTGAGE AND FORECLOSURE COUNSELING

In 2007, homebuyer education and mortgage counseling are more important than ever. Foreclosures are skyrocketing and the Partnership has increased and cross-trained counseling staff to accommodate the rising need. The Partnership participated with Senator Chuck Schumer to support his efforts to curb the bad practices of predatory lenders and provide relief to families caught in the foreclosure crisis. In 2007, counselors met with over 800 clients, and 289 mortgages totaling over \$65 million were committed with financial institutions.

Citi granted the Partnership \$100,000 to establish a mobile counseling program, primarily for the East End towns on Long Island, where there is a lack of service providers and where traveling creates a challenge for many homeowners or potential homebuyers. The program is providing essential one-on-one confidential counseling for many East End families and seniors who would otherwise not be able to receive this service. Private offices are provided in towns and municipalities throughout the five East End towns and LIHP counselors meet with families by appointment.

The Home Emergency Mortgage Assistance Program has been revised to allow a soft second mortgage option for those applicants who meet the eligibility criteria. This program has helped over ten families keep their homes and prevent foreclosure.



FIRST HOME CLUB

First Home Club continues to be a tremendous success. This year the participating banks have increased their monetary match to four times the homebuyers' savings up to \$7,500. Participation in the classes increased and another session was added to accommodate the homebuyers.



ADVOCACY AND SUPPORT

Without the support of our member banks the Partnership would not be able to fulfill its important mission. We thank them for their help, which allows us to continue to promote and advocate for affordable housing for our Long Island families.





19TH ANNUAL MEETING

The Partnership's 19th Annual Meeting featured Suffolk County District Attorney Thomas Spota as Keynote Speaker. The Reverend Calvin Butts delivered the invocation and Nassau County Executive Tom Suozzi was honored for his commitment to providing affordable housing for Nassau residents.



THE 2007 CHAIRMAN'S SYMPOSIUM

The Partnership's Annual Symposium focused on Economic Development and Employer Assisted Housing topics. Suffolk County Commissioner of Workforce Housing and Economic Development, Jim Morgo moderated the first panel on Economic Development and Nassau County Deputy County Executive, Patrick Duggan, moderated the second panel on Employer Assisted Housing. The panelists and businesses that have worked on the issues and participated in the programs gave expert testimony.

The New York State Long Island Majority Senators were honored for securing the \$25 million in HELP funds that provide the enhanced Employer Assisted Housing and Smart Growth downtown redevelopment grants for Long Island families.



Board of Directors



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Peter Klein
PDK Development Corp.



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Diocese of Rockville
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Carol DiLaurenzio
Chicago Title Insurance
Company



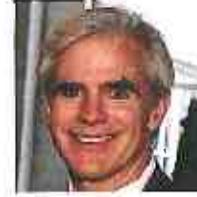
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Elizabeth Custodio
HSBC Bank USA



Donald Fiore
IBEW, Local 25



Patrick G. Halpin
Institute For Student
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Elliot Hobbs
JPMorgan Chase



John Durso
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Dr. Drew Bogner
Molloy College



Leila Holmes
NSPHDFC



Fred Miley
NSPHDFC



Mary Reid
NSPHDFC



David J. Manning
nationalgrid



Andrea Rothchild
Newsday



James Carpenter
New York Community
Bank



John Coffey
Real Estate Practitioners
Institute of LI



Geoffrey Serota
Serota Properties



Vincent Sabia
Stewart Title Insurance
Company



Dr. Calvin O. Butts III
SUNY at Old Westbury



Rabbi Ronnie Kehati
Temple Emanuel



Washington Mutual



Denise D. Pursley
Nixon Peabody LLP



Howard Gross
Weinberg, Gross
& Pergament LLP



Michael McCarthy
Counsel

Staff

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Robert Reutzel
Vice President
of Operations



Leticia Buonantuono
Assistant to the Vice
President



Carmen Echeverria
Program Assistant



Michael Miller
Project Coordinator



Lenore Ringer Prezioso
Program Assistant



Lydia Ghignon
Receptionist

NASSAU COUNTY PROGRAMS

DEVELOPMENT



James Britz
Director



Alison Karpki
Program Assistant



Melanie Murphy
Staff Assistant



Kisha Wright
Director



Carol Yopp
Counselor



Pamela Stone
Program Assistant

TECHNICAL PROGRAM COMPLIANCE & HUD COUNSELING

MORTGAGE COUNSELING & EDUCATION



Lynn Law
Director



Gladys Nichols
Bi-Lingual Counselor



Dilia Munoz
Bi-Lingual Counselor



Maria Sanz
Bi-Lingual Counselor



Gina Pellettieri
Director



Linda Lozach
Program Assistant

TECHNICAL ASSISTANCE

FINANCE



Jeffrey Saper
Director



Lawrence Koroluck
MIS/Bookkeeper



Carol Woods
Program Manager /
Babylon



Linda Mathews
Executive Assistant



Lynn Manzella
Administrative Assistant



Nieves Mari
Grants Consultant

EMPLOYER ASSISTED HOUSING / HELP

ADMINISTRATION

FINANCE



Joe Ucci
Accounting Consultant
(Volunteer)



Andrew Buonantuono
Coordinator
(Volunteer)



Adabelle Cesse
Receptionist



Elsie Hernandez
Receptionist



Delia Johnson
Receptionist



Gilda Ramos
Receptionist

ADMINISTRATION

Thank You

TO OUR MEMBERS FOR THEIR CONTINUES SUPPORT:

BUSINESS

Albrecht, Viggiano, Zureck & Company, P.C.
All Suffolk Plumbing Contractors, Inc.
Alvin Benjamin & Affiliates
American Land Services
AvalonBay Communités, Inc.
Beechwood Organization
Benchmark Title Agency, Inc.
Blue Sea Construction Co., LLC
Breslin Realty Development Corp.
Candy Falcon Realty Corp.
Catholic Health Services of Long Island
Certilman Balin Adler & Hyman, LLP
Cherokee Northeast
Chicago Title Insurance Company, Mineola
Chicago Title Insurance Company, Riverhead
Coldwell Banker Residential Brokerage
Community Preservation Corporation
Country View Properties, Inc.
CTM Consulting Services
Cullen and Dykman Blockley Platt, LLP
Davis & Prager, P.C.
Daytree Custom Builders
Douglaston Development LLC/J.E. Levine
Builder, Inc.
East Hampton Development, Inc.
EMI Construction Consultants, Inc.
Enviro-Test, Inc.
Eschbacher VHB Engineering, Surveying &
Landscape Architecture, P.C.
Executive Towers at LIDO, LLC
Fairfield Realty Services
Fairhaven Properties Inc.
Farrell Fritz P.C.
FPM Group, LTD
Freudenthal & Elkowitz Consulting Group
Gary J. Bruno
Gerard G. Leeds
Greater Hempstead Housing Development
Fund Co.
Harbour Club, LLC
Home Driven Realty, Inc.
HouseMaster Home Inspection
Jobco Incorporated
John Howard Lynch
Joseph D. Monticciolo, Housing
Consulting Services
KeySpan Energy
King Kullen Grocery Co. Inc.
Klar Organization
L. Riso & Sons Co., Inc.
L'Abbate, Balkan, Colavita & Contini, L.L.P.
Land Design Associates
Law Offices of Anthony Dushaj
Liberty Title Agency, LLC
Long Island Power Authority

Marc A. Ziogiannis, Esq. PC
Margolin, Winer & Evens LLP
Marks Paneth & Shron, LLP
Merritt Engineering & Environmental Consultants
Meyer, Suozzi, English & Klein, P.C.
Michael P. Chiarelli Engineer, P.C.
Mill-Max Mfg. Corp.
Mohring Appraisals
Murtha Construction, Inc.
Nassau County CASA – Office of Latino Affairs
Nassau Suffolk Lumber Supply
National Land Tenure Co., LLC
New Age Builders, Inc.
Nixon Peabody, LLP
Northrop Grumman Corporation
Orchard Park
Ornstein Leyton Co.
Oscar A. Prieto, Esq.
Pamela Hall
Park Ridge Organization
PDK Development Corp.
Peconic Community Council, Inc.
Petrigliano and Petrigliano, LLP
Pulte Homes of New York, Inc.
Reena Gulati, Attorney at Law
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Serota Properties
Silverberg & Goodman, LLP
Site Selection Advisory Group, Inc.
Slant Fin Corp.
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Suffolk Transportation Service, Inc.
Tauscher, Cronacher Professional Engineers
Treiber Group, LLC
Tiltes Investment Co.
TNS Dev Grp Ltd/ Great American
Construction Corp
Town of Islip Economic Development/IDA
Trammell Crow Residential
V. Calvosa Inc.
Verizon Community Affairs
Vollmer Associates, LLP
Watra & Sons, Inc.
Weinberg Gross & Pergament, L.L.P.
Winter Brothers Recycling

EDUCATION

Delta Sigma Theta Sorority,
Suffolk County Alumnae
Hofstra University
Institute for Student Achievement
Molloy College

Stony Brook University
SUNY at Old Westbury
Touro Law Center

FINANCE

Apple Bank for Savings
Arbor Commercial Mortgage LLC
Astoria Federal Savings & Loan Association
Bank of America
Bank of New York / Mellon
Bank of Smithtown
Bethpage Federal Credit Union
Bridgehampton National Bank
Citi
Commerce Bank, N.A.
First National Bank of Long Island
First Sterling Financial, Inc.
First Trade Union Bank
Flushing Savings Bank
Freddie Mac
GMAC Mortgage
HSBC Bank USA
Hudson Housing Capital
JPMorgan Chase
Long Island Commercial Bank
M&T Bank, Community Development Unit
New York Community Bank
New York Mortgage Company, LLC
North Fork Bank
Premium Capital Funding LLC / Top
Dot Mortgage
Ridgewood Savings Bank
Signature Bank
State Bank of Long Island
Sterling Equities, Inc.
Suffolk County National Bank
Suffolk Federal Credit Union
Washington Mutual Wells Fargo
Home Mortgage

LABOR

Carpenters Local Union 7
IBEW Local 25
Long Island Federation of Labor, AFL-CIO
RWDSU Local 338

MEDIA

Newsday, Inc.

PROFESSIONAL

Hempstead Industrial Association
Long Island Association
Long Island Board of Realtors
Long Island Builders Institute
Oil & Heat Institute of Long Island
Real Estate Practitioners Institute of Long Island

RELIGION

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

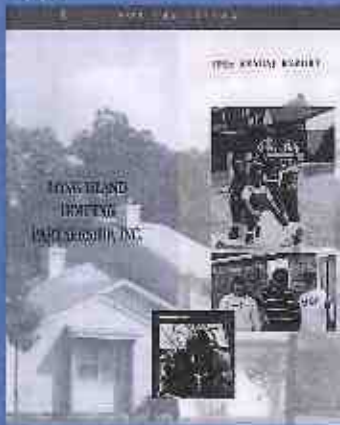
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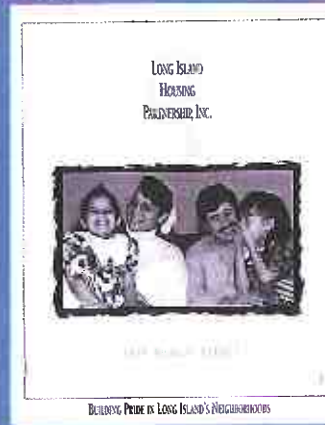
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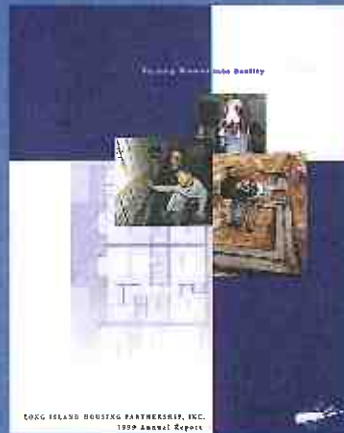
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Long Island Housing Partnership

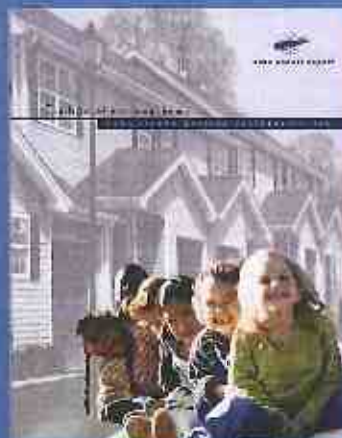
Suffolk County Office
180 Oser Avenue, Suite 800
Hempstead, New York 11788

631-435-4710

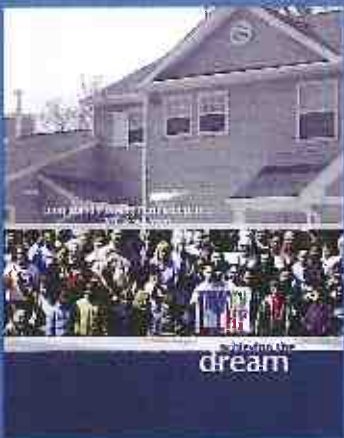
Fax: 631-435-4751

Email: Info@lhip.orgwww.lhip.org

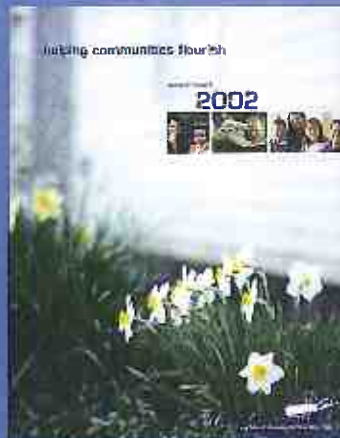
Nassau County Office
40 Main Street, Suite B
Hempstead, New York 11550
516-572-0818



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