



LONG ISLAND HOUSING PARTNERSHIP, INC.

2018 ANNUAL REPORT



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MISSION STATEMENT

Since its inception in 1988, the mission of the Long Island Housing Partnership, Inc. (LIHP) has been to provide affordable housing opportunities to those who, through the ordinary, unaided operation of the marketplace, would be unable to secure, or remain in, a decent and safe home.

CONTENTS

<i>Mission Statement</i>	<i>2</i>
<i>Letter to Our Members</i>	<i>3</i>
<i>2017 Annual Meeting</i>	<i>4</i>
<i>Board Meeting</i>	<i>5</i>
<i>Development</i>	<i>6</i>
<i>Lending</i>	<i>8</i>
<i>Technical Assistance</i>	<i>9</i>
<i>Employer Assisted Housing</i>	<i>14</i>
<i>Down Payment Assistance</i>	<i>15</i>
<i>Rehabilitation Programs</i>	<i>16</i>
<i>Fair Housing</i>	<i>18</i>
<i>Education and Counseling</i>	<i>19</i>
<i>Advocacy</i>	<i>22</i>
<i>Outreach</i>	<i>24</i>
<i>Member Listing</i>	<i>25</i>
<i>Financials</i>	<i>26</i>
<i>Staff</i>	<i>29</i>
<i>Board of Directors</i>	<i>30</i>

LETTER TO OUR MEMBERS

2018 was another highly successful year for the Long Island Housing Partnership (LIHP) with approximately 2,000 clients assisted through various initiatives and programs. In 2018, LIHP's newly formed Community Land Trust made significant progress on the predevelopment work for the rebuilding of 23 Superstorm Sandy damaged homes across Nassau and Suffolk Counties as well as the next scattered sites development in Suffolk County. This work included the demolition and subsequent start of construction of new homes in 2018.

LIHP held its 30th Annual Meeting honoring the individuals that started the organization, including Robert McMillan, first Chairman, Jim Morgo, first President & CEO, Peter Klein, original Board Member and former Chairman of LIHP, Howard Gross, first Board Counsel and Charles Mancini, original Board Member. Also at that event, LIHP had three past clients who spoke on the process of becoming homeowners through our programs, as well as the many benefits LIHP provided toward helping them achieve the American dream of home ownership.

LIHP continued to secure funding for its lending arm the Long Island Housing Partnership Community Development Financial Institution (LIHPCDFI). In 2018, LIHPCDFI secured a \$333,333 grant from the State of New York Mortgage Agency (SONYMA) to establish a Community Land Trust Loan Fund.

LIHP's Education programs, including Pre-Purchase and Foreclosure Prevention counseling continued to assist clients purchase housing and help homeowners stay in their homes across Long Island. In 2018, LIHP served approximately 1,050 clients through these education programs.

LIHP continues to build and assist in the creation of new affordable homeownership and rental housing. LIHP continues working on many ownership and rental programs across both Nassau and Suffolk Counties, with the continued focus on downtowns and transit-oriented development. In 2018, LIHP assisted over 575 households through its Technical Assistance programs.

The Employer Assisted Housing Program continues to be a very successful Economic Development program for Long Island companies and their employees. In 2018, approximately 65 households were able to purchase and rehabilitate their homes through this program.

The Fair Housing education initiative continued with LIHP sponsoring and coordinating a conference with government partners from the U.S. Department of Justice, U.S. Department of Housing and Urban Renewal and the New York State Division of Human Rights to discuss Fair Housing issues affecting the rental and ownership community. LIHP also developed a new comprehensive fair housing training for property owners and rental managers.

The Long Island Housing Partnership is very grateful for the support and participation of our Board of Directors, members, funding sources and Government partners. Without you, our programs and successes would not be possible.

Thank you for your continued support and generosity.



Kevin S. Law
Chairman

A handwritten signature in black ink that reads "Kevin S. Law".



Peter J. Elkowitz
President/CEO

A handwritten signature in black ink that reads "Peter J. Elkowitz".



James Britz
Executive Vice President/
COO

A handwritten signature in black ink that reads "James Britz".



Valerie Canny
Chief Financial &
Compliance Officer

A handwritten signature in black ink that reads "Valerie J. Canny".

LIHP 30TH ANNIVERSARY ANNUAL MEETING

On June 20th, 2018, Chairman Kevin Law kicked off the Long Island Housing Partnership, Inc.'s 30th Anniversary Annual Meeting at the Crest Hollow Country Club. The event had over 500 attendees. In celebration of LIHP's 30 years of assisting individuals and families secure housing, we honored the individuals that started the organization, namely, Robert McMillan, first Chairman; Jim Morgo, first President & CEO;

Charles Mancini, original Board Member; Howard Gross, first Legal Counsel; and Peter Klein, original Board Member and former Chairman of LIHP. LIHP was able to have three past clients speak on the importance of becoming homeowners through our programs and what benefits it has provided to their lives. The three speakers were Town of Babylon Councilwoman Jackie Gordon, Steven Patrick and John Schneidawin.



Nassau County Executive
Laura Curran



Jim Morgo, past LIHP President; Angie Carpenter, Town of Islip Supervisor; Robert McMillan, past LIHP Chairman; Peter Elkowitz, LIHP President & CEO; James Britz, Executive Vice President & COO; Peter Klein, past LIHP Chairman; Howard Gross, past LIHP Board Counsel



Suffolk County Executive
Steve Bellone



Robert Isaksen, LIHP Board Member; Robert Creighton, LIHP Board Member; Kevin S. Law, LIHP Board Chairman



Peter J. Elkowitz, LIHP President & CEO



Diana Weir, Town of Southampton; Patchogue Mayor Paul Pontieri; Alison Karppi, Town of Brookhaven; Vinny Frigeria, PSEG



James Britz, LIHP Executive Vice President & COO



Steve Philbin, LIHP Board Member; Howard Gross, past LIHP Board Counsel; Robert McMillan, past LIHP Board Chairman; Peter Klein, past LIHP Board Chairman; Jim Morgo, past LIHP President; Charles Mancini, LIHP Board Member; Peter J. Elkowitz, LIHP President & CEO; James Britz, LIHP Executive Vice President & COO; Kevin S. Law, LIHP Board Chairman



Rev. Dr. Calvin O. Butts, III, President, SUNY Old Westbury



Kevin S. Law, LIHP Board Chairman; Peter J. Elkowitz, LIHP President & CEO; James Britz, Executive Vice President & COO



Councilwoman Jackie Gordon, homeowner; John Schneidawin, homeowner; Steven Patrick, homeowner



Councilwoman Jackie Gordon, homeowner

2018 BOARD MEETING



DEVELOPMENT

MASTIC, MASTIC BEACH VILLAGE AND SHIRLEY SCATTERED SITES

Working in cooperation with the Town of Brookhaven, LIHP received approval for the development of seven homes on land donated by Suffolk County through its 72-h program. Financing was provided by subsidies from the New York State Affordable Housing Corporation and the Suffolk County Federal HOME program. TD Bank provided additional financial support through a grant award. JJR Associates has constructed all seven four-bedroom colonial style homes on the sites in the designated communities. With the one remaining home closing in 2018, all seven homes have now been sold to first-time homebuyers.



MASTIC, MASTIC BEACH VILLAGE, AND SHIRLEY SCATTERED SITES
HOMES: 7 SINGLE-FAMILY
LOCATION: BROOKHAVEN

AT A GLANCE



BRENTWOOD WORKFORCE HOUSING
HOMES: 11 SINGLE-FAMILY
LOCATION: BRENTWOOD

AT A GLANCE

BRENTWOOD WORKFORCE HOUSING

The Long Island Housing Partnership is moving ahead with the Brentwood Workforce Housing development. The development will consist of 11 new single-family homes with homebuyers having a choice of either a traditional colonial or ranch style home. LIHP has secured subsidies from the New York State Affordable Housing Corporation and Federal HOME funds from the Town of Islip Community Development Agency, as well as financial support from Citi Foundation, M&T Charitable Foundation and People's United Foundation. In 2015, a lottery was held to rank and select applicants. In 2016-17 three homes were constructed and sold. There are four homes under contract with construction scheduled to begin in the spring of 2019.



COMMUNITY LAND TRUST (CLT)

LIHP's new entity, the Community Land Trust (CLT) was established in 2016 with funding from Citi Community Development. Under the CLT Workforce Housing Program the homeowner will have ownership of the structure/home and there will be a 99 year lease on the land.

Since 2016, the CLT has acquired and conducted pre-development work on over 40 scattered sites throughout Nassau and Suffolk Counties. The homes are currently underway in the Towns of Babylon, Brookhaven, Islip, Smithtown, Hempstead and Oyster Bay, including in the Villages of East Rockaway, Freeport, Island Park, Amityville, Lindenhurst and Patchogue.

On November 19, 2018, LIHP held a lottery for these homes with 107 participants. Town of Hempstead Supervisor Laura Gillen was on hand to draw the names of the lucky potential new homeowners. LIHP will make all of these current homes available to households earning at or below 80% of the area median income.



CLT Lottery

REBUILD LONG ISLAND/NEW YORK RISING

LIHP working with the Governor's Office of Storm Recovery (GOSR) acquired 23 homes for inclusion in the Rebuild Long Island Program.

In December 2018, the first three homes located in the Village of Island Park were demolished and new single family homes are now being built with anticipated closings in 2019.



DEVELOPMENT

SUFFOLK COUNTY SCATTERED SITES

LIHP has received fifteen scattered sites from Suffolk County and local municipalities through the 72-h property transfer program. LIHP will construct new single-family homes on the sites. The homes will become available to income-eligible, first-time homebuyers. JJR Associates will construct either a colonial or ranch style home on the sites.

An additional home was acquired in the Village of Patchogue that will be rehabilitated and sold to a first-time homebuyer.



LENDING

LIHP COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

The LIHP Community Development Financial Institution (LIHPCDFI) was incorporated under NYS law in 2013 and approved by the United States Treasury as a Certified CDFI in June 2014. The goal of LIHPCDFI is to provide low-cost financing options for the development of affordable housing in our target markets.

To support our goal, LIHPCDFI has secured revolving lines of credit from Bank United, Peoples United Bank and Bridgehampton National Bank. These lines of credit totaling \$3,000,000 have been secured to provide capital for our lending activity.



UNIONDALE COMMUNITY LAND TRUST, INC.
WWW.U-CLT.ORG

LIHPCDFI lending activity includes a line of credit to JJR Associates, Inc. for predevelopment and construction financing for expenses associated with the Islip IX development.

A loan was also provided to the Uniondale Community Land Trust to finance the renovation of a vacant house located in Uniondale.

LIHPCDFI will continue to focus on providing affordable pre-development, rehabilitation and construction financing throughout Nassau and Suffolk Counties.



TECHNICAL ASSISTANCE - HOMEOWNERSHIP

TUCKAHOE WOODS

The Tuckahoe Woods Affordable Housing Program consists of two newly constructed single-family homes in the Town of Southampton. Developed by the Southampton Business Alliance, the homes were sold to eligible first-time homebuyers earning at or below 120% of the area median income. Each two-story home, which was priced at \$332,400, features a living room, kitchen, study/bedroom and one bath on the main level and two bedrooms and one bath upstairs.



TUCKAHOE WOODS
HOMES: 2 WORKFORCE SINGLE-FAMILY
LOCATION: SOUTHAMPTON
DEVELOPED BY: SOUTHAMPTON BUSINESS ALLIANCE

AT A GLANCE



CCI DESIGN
HOMES: 1 WORKFORCE SINGLE-FAMILY
LOCATION: KINGS PARK
DEVELOPED BY: CCI DESIGN & BUILD CORPORATION

AT A GLANCE

CCI DESIGN

The CCI Design and Build Workforce Housing Program involved the construction of one single-family home located in Kings Park in the Town of Smithtown. Developed by CCI Design and Build Corporation, the home was purchased for \$350,100 by an income eligible first-time homebuyer earning at or below 120% of the area median income for Suffolk County. The two-story home features three bedrooms and one and a half bath.



TECHNICAL ASSISTANCE - HOMEOWNERSHIP

WILLOW WOOD AT OVERTON PRESERVE
HOMES: 28 WORKFORCE CONDOMINIUMS
LOCATION: CORAM
DEVELOPED BY: THE KLAR ORGANIZATION

AT A GLANCE

SOUTHAMPTON POINTE

Developed by Fairfield Properties, the Southampton Pointe Affordable Homes Program consists of the construction of 15 affordable condominiums to be sold to first-time homebuyers whose incomes are at or below 80% or 120% of the area median income. The two bedroom, one and a half bath homes are priced at \$233,375 for households earning at or below 80% of the area median income and \$350,125 for households earning at or below 120% of the area median income. A lottery was held in October 2018 to rank 277 applicants for an opportunity to purchase a home in the program. LIHP is administering the process of qualifying eligible purchasers, which will continue into 2019.



WILLOW WOOD AT OVERTON PRESERVE

The Willow Wood at Overton Preserve Affordable Workforce Housing Program consists of 28 newly constructed condominiums in Coram, New York. The homes, which will be constructed in three phases over a three year period, will be sold to first-time homebuyers whose incomes are at or below 120% of the area median income for Suffolk County. Developed by The Klar Organization, the two bedroom, one and a half bath homes are being sold for \$279,000 which includes subsidies from the NYS Affordable Housing Corporation and HELP Programs. A lottery was held in November 2018 to rank 40 households that applied for the opportunity to purchase a home. LIHP is assisting in qualifying eligible families to purchase a home and will continue that effort over the entire construction period.



SOUTHAMPTON POINTE
HOMES: 15 WORKFORCE CONDOMINIUMS
LOCATION: SOUTHAMPTON
DEVELOPED BY: FAIRFIELD PROPERTIES

AT A GLANCE

TECHNICAL ASSISTANCE - HOMEOWNERSHIP

COUNTRY POINTE WOODS

Developed by Beechwood Homes, the Country Pointe Woods Affordable Housing Program involves the construction of seven affordable townhomes in the Town of Smithtown. The homes, located near the intersection of Route 347 and Route 111, will be sold to eligible first-time homebuyers that earn at or below 130% of the area median income. Each two bedroom, one bath home will be sold to eligible purchasers for \$350,100. A lottery for prospective applicants will be held in early 2019. LIHP will be responsible for implementing and administering the Program to insure the homes are sold to eligible buyers.

COUNTRY POINTE WOODS
HOMES: 7 WORKFORCE TOWNHOMES
LOCATION: SMITHTOWN
DEVELOPED BY: BEECHWOOD HOMES

AT A GLANCE



SUFFOLK COUNTY LAND BANK
LOCATION: SUFFOLK COUNTY

AT A GLANCE



SUFFOLK COUNTY LAND BANK

The Suffolk County Land Bank (SCLB) received funds from the New York State Attorney General's Office to rehabilitate homes that have been foreclosed. SCLB contracted with the Long Island Housing Partnership to rehabilitate these homes. In 2018, LIHP rehabilitated three homes and one has already been sold to a homeowner at 80% of area median income (AMI).

**NEW CASSEL / WESTBURY,
NEW CASSEL PHASE II**
**HOMES: 11 WORKFORCE TOWNHOMES,
8 WORKFORCE SINGLE-FAMILY**
LOCATION: NEW CASSEL / WESTBURY

AT A GLANCE

NEW CASSEL / WESTBURY

As part of the revitalization of the New Cassel-Westbury area, the Town of North Hempstead Community Development Agency spearheaded new construction of 15 units consisting of 11 townhouses and four single-family homes on scattered sites in Westbury.

In 2018, the remaining homes were completed and sold to first-time homebuyers. All homes will be sold to households earning at or below 80% of the AMI. Funding was provided by Nassau County through HUD's HOME program, North Hempstead Community Development Block Grant program (CDBG), New York State Senate HELP program, and New York State Affordable Housing Corporation.

NEW CASSEL PHASE II

In 2016, LIHP in cooperation with the North Hempstead Community Development Agency issued an RFP for a builder to construct four single family homes in the New Cassel/Westbury communities. The CDA selected Anray Construction to build the homes. Nassau County allocated federal HOME funds for this development and LIHP has applied to the New York State Affordable Housing Corporation for subsidies to enable the homes to be sold at an affordable price. Construction began in 2017 and the first home closed in 2018 with the remaining three homes anticipated to close in 2019.



TECHNICAL ASSISTANCE - RENTALS

WESTFIELD GREEN

Westfield Green consists of thirty-two affordable rental apartments for households earning at or below 120% of the HUD area median income for Nassau/Suffolk Counties. Developed by the Kelly Development Group, Westfield Green is located in Selden, New York and is conveniently located close to transportation, schools and shopping. LIHP has been involved throughout the planning stages of the program and will conduct a lottery for prospective applicants early in 2019. Following the lottery, LIHP will be involved in the initial lease-up of the apartments and will continue to oversee the administration of the affordable units in the future.



THE GALLERIA AT 5-9 GRACE AVENUE
RENTALS: 30 WORKFORCE APARTMENTS
LOCATION: GREAT NECK
DEVELOPED BY: NEMAT DEVELOPMENT GROUP

AT A GLANCE

THE GALLERIA AT 5-9 GRACE AVENUE

Developed by the Nemat Development Group, The Galleria at 5-9 Grace Avenue is a four story building consisting of a total of thirty rental apartments. Three apartments, consisting of one and two bedroom units, will be available to households earning at or below 100% of the area median income. The Galleria is located in Great Neck Plaza and is close to Village shopping and a short walk to the Long Island Railroad. LIHP has been involved with the project since early 2018 and is scheduled to hold a lottery for prospective applicants in early 2019. LIHP will assist with the lease-up of the three affordable apartments and remain involved to ensure compliance of the affordable units in the future.



TECHNICAL ASSISTANCE - RENTALS

GREYBARN

Greybarn, located in Amityville in The Town of Babylon, is part of a redevelopment project by Rechler Equity. The project consists of both retail space and a total of 500 apartment units. The Town of Babylon has provided for 100 of the units to be offered to households with incomes at or below 80% of the area median income. The program consists of both one- and two-bedroom units. Construction and lease-up of the workforce units has been completed in phases. A total of 65 units have been completed and leased up as part of the development of the first five buildings. An additional 35 units will become available as the remaining three buildings are completed. LIHP will continue to administer the lease-up of the new units and oversee the ongoing administration of occupied units.



GREYBARN

RENTALS: 100 WORKFORCE APARTMENTS

LOCATION: BABYLON

DEVELOPED BY: RECHLER EQUITY

AT A GLANCE

THE LOFTS (PHASE II)

RENTALS: 30 WORKFORCE APARTMENTS

LOCATION: BROOKHAVEN

DEVELOPED BY: AVR REALTY

AT A GLANCE

THE LOFTS AT THE BOULEVARD

Developed by AVR Realty, The Lofts at the Boulevard is located in Yaphank in the Town of Brookhaven. The Lofts is a mixed-use development consisting of 295 rental apartments, 30 of which are reserved for households earning at or below 80% or at or below 120% of the area median income. The affordable units will provide a mix of one-, two- and three-bedroom apartments. The Lofts is currently under construction and the first units are anticipated to be available in the spring of 2020. LIHP will assist with the initial lease-up of the affordable apartments and assist with the ongoing administration of the units in the future.



EMPLOYER ASSISTED HOUSING PROGRAM



The purpose of the Employer Assisted Housing Program (EAHP) is to assist Long Island employers with recruiting and retaining a skilled and qualified workforce to ensure economic stability by providing financial assistance and housing counseling to eligible employees. Employer contributions are combined with public and private funds to help eligible employees with down payment assistance and rehabilitation of the home they purchase through the program, whether they are first-time homebuyers or are relocating due to employment.

THE EMPLOYER ASSISTED HOUSING PROGRAM HELPS LONG ISLAND EMPLOYERS RECRUIT AND RETAIN EMPLOYEES BY PROVIDING ASSISTANCE TOWARDS THE PURCHASE OF A HOME.

IN 2018:

63 employees assisted
\$40M approx. value of homes

SINCE 2005:

680 employees have been assisted

The program was revised in 2018 due to NYS HELP funding being spent down. The program now utilizes two funding sources in Federal HOME funds and NYS Affordable Housing Corporation funds for those applicants at or below 80% of the area median income. The program also now utilizes one funding source from NYS Affordable Housing Corporation for applicants at or below 120% of the area median income.



←----- **BEFORE**



AFTER ----->

DOWN PAYMENT ASSISTANCE

For many low-and-moderate income people on Long Island who are struggling to pay the rent and raise their families, putting together enough money for a down payment to purchase a home is quite a challenge. With the launch of the first Town of Brookhaven Down Payment Assistance Program at the end of 2018, LIHP now administers three programs.



Nassau County Down Payment Assistance Program

The two previous programs in Nassau County and the Town of Babylon provide eligible first-time homebuyers up to \$25,000 and \$20,000, in respective order, towards down payment/closing costs for the purchase of a single-family home in Nassau County or Town of Babylon. The newly launched Town of Brookhaven program provides eligible first-time homebuyers \$20,000 towards down payment/closing costs for the purchase of a single-family home in the Town.

In total the three programs provide funding that will assist up to 48 first-time homebuyers.



Town of Babylon Down Payment Assistance Program



Town of Brookhaven Down Payment Assistance Program



REHABILITATION PROGRAMS

NEIGHBORHOOD STABILIZATION PROGRAM

In 2018, the Long Island Housing Partnership through the Neighborhood Stabilization Program helped five households achieve the dream of homeownership. In addition, LIHP working with local contractors rehabilitated these homes. The total construction funds made available through this program was over \$4,250,000 with 56 households enjoying homeownership since 2010.



NEIGHBORHOOD REVITALIZATION PROGRAM

The State of New York Mortgage Agency (SONYMA) and the Long Island Housing Partnership partnered on the Neighborhood Revitalization Program to help with the ZOMBIE home crisis affecting Long Island. LIHP in contract with SONYMA is an "Anchor Partner" for this program. In 2018, LIHP continued to be a leader in New York State with this program aiding homeowners who purchase a vacant and abandoned home in obtaining the \$20,000 grant for rehabilitation work.

In 2018 LIHP, as Anchor Partner, held 16 outreach events reaching over 1400 individuals explaining the benefits of this program to potential homeowners.

RESTART PROGRAM

The Restart Program, administered by The State of New York Mortgage Agency (SONYMA), New Jersey Community Capital (NJCC)/National Community Capital (NCC) has a goal to help homeowners avoid foreclosure by permanently modifying a borrower's primary mortgage to achieve an affordable and financially sustainable monthly total housing payment. When it is determined that the homeowner's mortgage cannot be modified the home will be offered to LIHP to acquire, rehabilitate and sell to first-time homebuyers at or below 80% AMI. LIHP will be putting these homes in the Community Land Trust (CLT). LIHP continues to review potential homes for this program.

REHABILITATION PROGRAMS

HOUSING IMPROVEMENT PROGRAM (HIP)

HIP provides significant benefits to the community by eliminating and preventing blight, and by correcting basic housing deficiencies, thereby improving the health and safety of homeowners and senior citizens with low- to moderate-incomes. Homes are brought up to appropriate living standards by correcting building code violations and basic structural or systematic (electrical, mechanical, sanitary) defects, thereby making the community a safer place to live. A separate component of the program is the elimination of architectural barriers for eligible handicapped homeowners, including modified bathrooms or the installation of wheelchair ramps.

In 2018, LIHP processed 41 applicants from the waitlist and plans on moving 82 through by next year, from the NYS Affordable Housing Corporation (AHC), \$800,000 of which will fund home repairs, and the remaining \$80,000 will be used to underwrite project delivery costs. LIHP will begin assisting eligible households with the rehabilitation of their homes in 2019.



←----- **BEFORE**

AFTER ----->



TOWN OF BABYLON HOME IMPROVEMENT PROGRAM (HIP)

The Town of Babylon HIP provides no-interest, deferred payment loans to qualified low and moderate income homeowners in the Town of Babylon. The purpose of the loan is to improve housing conditions and correct housing code violations by repairing and rehabilitating health and safety hazards, correcting substandard housing code violations and lead removal.

In 2017, LIHP began the process of assisting four households with up to \$50,000 in rehabilitation funds. Three of the four homes have been completed. The last home will be started in early 2019.

BEFORE ----->



AFTER ----->



FAIR HOUSING

In 2018, LIHP participated in a Fair and Affordable Housing Roundtable convened by Enterprise Community Partners and Fair Housing Justice Center. Throughout the year, the group met monthly and formed committees to develop fair and affordable housing policy goals for the region. This yearlong commitment included the writing of a Policy White Paper, "Closing the Divide," that was released at a Housing Summit in NYC. LIHP presented at the Summit, providing the suburban context for understanding fair housing, community preference, creating density, and increasing needed rental housing stock.

This past October, LIHP hosted its 6th Fair Housing Conference with government partners from the U.S. Department of Justice, U.S. Department of Housing and Urban Renewal, and the New York State Division of Human Rights. The program was designed for developers, property owners, and rental agents to offer the most current fair housing guidance. More than 115 individuals attended the three and a half hour conference held in Melville. Topics included fair housing basics, transactions covered, protected classes, tenant screening, criminal background checks, sexual harassment in housing, reasonable accommodations and reasonable modifications, design and construction, service and support animals, and familial status discrimination.

While LIHP makes available basic fair housing education, it also has developed a new comprehensive training for property owners and rental agents. This training, in English and Spanish, will offer developers and multifamily housing owners an opportunity to provide current and practical fair housing guidance for their staffs to prevent discriminatory practices and reduce liability. This training can be customized to include specific fair housing topics for organizations as part of a settlement agreement.



Regional Affordable Fair Housing Summit

Additionally, LIHP's Fair Housing Education Coordinator (FHEC) was active in the local community through trainings and presentations including one for the Riverhead Anti-Bias Task Force, and another for Presiding Officer DuWayne Gregory's Chart the Course event on "Making Suffolk County Millennial Friendly." The FHEC also chaired the Long Island Urban League's 2018 Equal Opportunity Day Benefit.

LIHP continued to provide compliance assistance to municipalities and developers to assist with stipulation settlement. Numerous villages and towns call upon LIHP to arrange informal fair housing guidance and information.

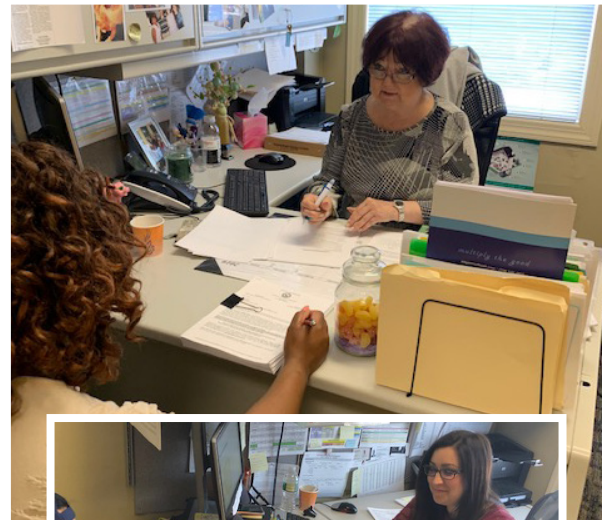
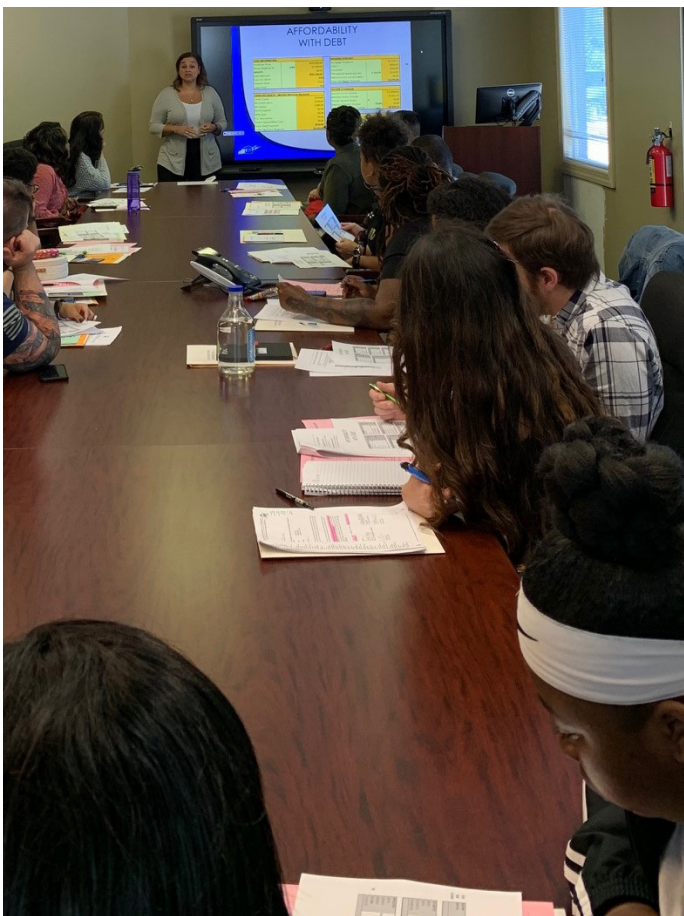
LIHP's fair housing work has been made possible by generous grants from JPMorgan Chase, the Long Island Community Foundation, a division of The New York Community Trust, and M&T Bank. This support has enabled LIHP to provide fair housing education to multiple audiences through a variety of events.



Fair Housing Training Conference – October 2018

PRE-PURCHASE COUNSELING

LIHP can proudly say that homeowners who have attended its counseling sessions have a much higher chance of attaining their goal of homeownership and retaining their home. These sessions cover a broad array of topics including the importance of a home inspection, selecting properties in the communities which best fit the needs of the family, selecting a realtor, budgeting, credit qualifications, the mortgage application process and explanations to the prospective homebuyers regarding their function throughout the process. In 2018, LIHP established Group Orientation Sessions, which give potential homebuyers the tools needed to determine next steps in the home buying process. The sessions have been well received and buyers are inspired to venture further into gaining the education they need to be an informed purchaser. LIHP's education and counseling draws a steady flow of clients throughout the year. In 2018, 854 clients were counseled and 188 received mortgage commitments. All of the LIHP counseling services continue to be offered free of charge, with the exception of the online counseling program, which has a nominal fee for service.



ONLINE COUNSELING

LIHP has partnered with Frameworks to offer online counseling to those who wish to gain more knowledge on their own. Once the prospective buyer completes the online course, he or she is prompted to make an appointment with an LIHP pre-purchase counselor. The online course tends to enhance the quality and effectiveness of LIHP's signature one-on-one counseling session.

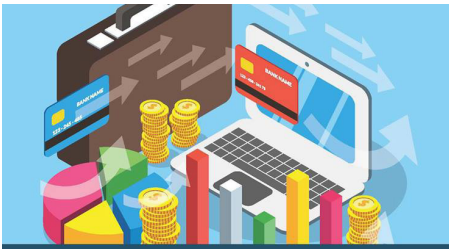
EDUCATION AND COUNSELING

FIRST HOME CLUB

LIHP offers a more generalized group education workshop for first-time homebuyers. Spring and fall sessions are traditionally offered. Participants are required to register for this free program, which is funded by the Federal Home Loan Bank of New York and its member lenders. Sessions are well attended. Guest speakers from the partner banks attend along with realtors, home inspectors and attorneys who share their knowledge of the program and next steps in the program.

Attendees come through referrals by LIHP staff that may have provided a client with guidance in other areas of homeownership, by Nassau or Suffolk County officials, or by word of mouth.

Participants who have saved at least \$1,875 of their own funds over a period of 10 to 24 months are eligible to earn matching funds for down payment assistance up to \$7,500, or four times what they have saved. Matching funds are based on household size and income level (a percentage of the area medium income as established by HUD). The program will be going through major changes in 2019 which promise to be more streamlined according to information provided by Federal Home Loan Bank.




CONSUMER FINANCIAL EDUCATION (BILINGUAL)

Tuesday, September 11, 6:30 - 8:00 PM

Prepare to buy your first home by obtaining loans and qualifying for financial aid. Participants will learn to budget and save, use bank services and products, and build credit history via student loans and credit card use. This program is being sponsored by M&T Bank and LIHP.

Prepárese para comprar su primera casa obteniendo un préstamo hipotecario y calificando para otra ayuda financiera. Los participantes aprenderán a presupuestar y ahorrar, usar servicios y productos bancarios, y construir un historial crediticio mediante préstamos estudiantiles y el uso de tarjetas de crédito. Este programa está patrocinado por M&T Bank y LIHP.

 **Brentwood Public Library**
24 Second Avenue, Brentwood, NY 11717 • (631) 273-7883
brentwoodnylibrary.org • @brentlibny • info@brentwoodnylibrary.org

FORECLOSURE PREVENTION COUNSELING

While LIHP's default/foreclosure counselors provide counseling services to households in danger of default or foreclosure, it is a proven fact that homeowners who have attended pre-purchase counseling sessions at LIHP have only a one percent chance of facing foreclosure. In 2018, LIHP counseled 205 clients in one on one private foreclosure prevention counseling sessions in addition to the outreach events conducted at the Suffolk County Supreme Court Settlement Conferences and Nassau County Bar Association clinics.

Counselors carefully review the client's entire financial situation, and if appropriate, contact the loan servicer to discuss available options, such as short- or long-term loan forbearance, repayment plans, loan modification, or short sale. Over the past five years, LIHP has provided this much-needed service to more than 1,725 households directly and has made numerous referrals to legal service agencies.

The Smithtown Senior Citizens Department is pleased to offer a presentation
by Carol Yopp
(Director of Counseling and Program Manager)
of Long Island Housing Partnership, Inc.
Monday—October 15th at 10 a.m.

Long Island Housing Partnership, Inc. (LIHP)
is a certified HUD-approved counseling agency.
Advice and counseling is free.

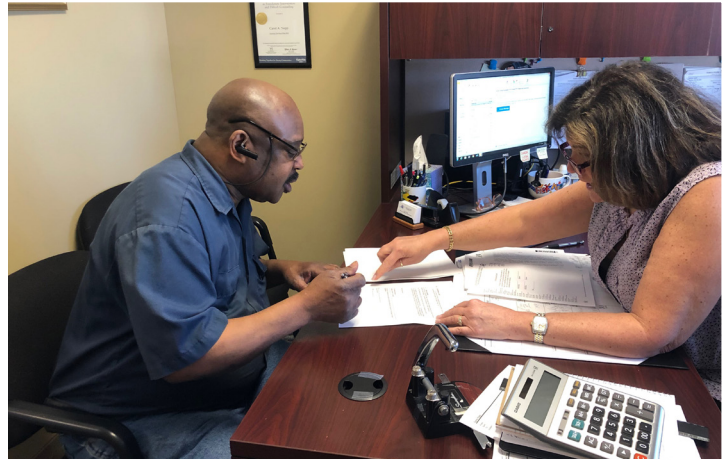
Topics will include:

- Your rights and where to find legal services near you
- Free legal help in foreclosure cases
 - Tips for avoiding foreclosure
 - Knowing your mortgage rights



Please join us for this informative session.

EDUCATION AND COUNSELING



NEW YORK STATE - MORTGAGE ASSISTANCE PROGRAM (MAP)

Since 2014, LIHP has participated in NYS-MAP, a program designed to keep New Yorkers in their homes by making loans to homeowners at risk of foreclosure or those who may be unable to get assistance through conventional foreclosure prevention programs. This New York State-Mortgage Assistance Program (MAP) is funded by New York State Attorney General and administered by the Center for New York City Neighborhoods, with support from the Empire Justice Center. Eligible homeowners must have experienced a financial hardship, or can demonstrate an ability to afford housing payments after receiving MAP assistance. Funds can be used to bring a mortgage current, get a modification, pay off a mortgage completely, or pay off property tax arrears or other debt that could lead to foreclosure.

LIHP processed 35 MAP loans in 2018. The program is winding down and expects 2019 to be the last year of MAP funding



The Long Island Housing Partnership conducted over 40 outreach seminars throughout Long Island focusing on First-Time Homeownership, Foreclosure Counseling, Fair Housing, Employer Assisted Housing and the newly launched Community Land Trust Program.

Many of these seminars were held with elected officials in Nassau and Suffolk Counties, Long Island Board of Realtors, City of Long Beach and our lending partners.

In November 2018, the Long Island Housing Partnership participated with the City Manager for Long Beach in a first-time home buying seminar with over 40 attendees.

Also in November 2018, the Long Island Housing Partnership participated in a seminar with Suffolk County Presiding Officer Wayne Gregory "Next Generation Advisory Council" with over 100 attendees.

LIHP worked with elected officials by participating in homeowner's financial workshop - in July LIHP worked with Assemblywoman Michaelle C. Solages in Valley Stream to help her constituents achieve the American Dream of homeownership.



*Homeowner's Financial Workshop
July 2018*



*Next Generation - Long Island.
Millennials Homebuyer Seminar - November 2018*

Where will millennials reside?

Story By: **ANTHONY
PERROTTA**
11/15/2018

The Suffolk County News

SUFFOLK COUNTY—The Suffolk County Legislature's Next Generation Advisory Council held a panel discussion on Thursday, Nov. 8 at the BrickHouse Brewery in Patchogue to discuss how millennials could get involved in Long Island's housing market. The council, which was formed in 2016, is composed of county residents in their 20s and 30s.

DuWayne Gregory, presiding officer of the Suffolk County Legislature, said the main issue that comes up when he speaks to millennials is housing, along with the economic hardships associated with staying on Long Island, largely due to student loan debt.

Gregory, a self-proclaimed "former millennial," says he returned to Long Island after finishing college, while his identical twin did not for economic reasons.

One of the panelists, Michelle Di Benedetto, director of special programs for the Long Island Housing Partnership in Hauppauge, says anyone looking to buy a house and who hasn't mortgaged a house in three years or more is considered a first-time homebuyer. Di Benedetto noted there are plenty of grant programs for first-time homebuyers, such as RemodelNY. She also says seeking out mortgage counseling can help with mortgage prequalification, and urged those looking to purchase a home not to sign any contracts until your attorney has viewed them.



HomeSmart NY Board. September 2018

FIRST TIME HOMEOWNERS WORKSHOP

AS PART OF THE CITY'S EFFORTS TO SUPPORT OUR RESIDENTS' HOUSING NEEDS AND THEIR DESIRES TO REMAIN IN LONG BEACH, THE CITY IS HOSTING A FIRST TIME HOMEOWNERS WORKSHOP.

- LISTEN TO SPEAKERS FROM SONYMA, CITIBANK AND LONG ISLAND HOUSING PARTNERSHIP.
- DISCUSS TOOLS AND FINANCIAL INCENTIVES TO PURCHASE HOUSES, CONDOS, AND CO-OPS.
- LEARN ABOUT SPECIAL PROGRAMS FOR VETERANS.

TUESDAY, NOVEMBER 27, 2018
1 W. CHESTER ST. LONG BEACH, NY 11561
(LONG BEACH CITY HALL)
6TH FLOOR | 7:00 P.M.
sayas@longbeachny.gov

City Council:
Anthony Eramo, President
Chunni R. Diamond, Vice President
John D. Bendo, Council Member
Scott J. Mandel, Council Member
Anissa D. Moore, Council Member

Acting City Manager
Michael Tangney



Long Beach Homebuyer Workshop



National Coalition of 100 Black Women, Inc. – Long Island Chapter

Assemblywoman Michaelle C. Solages
presents

Homeowner's Financial Workshop

Join us for a discussion on the best methods to help maintain a household

We will also be addressing:

- Scam Prevention
- Mortgage Assistance
- Home Improvements
- First Time Homebuyer Program

Saturday, July 21, 2018
1:00 pm – 3:00 pm

St. John's United Methodist Church
2105 Stuart Ave.
Valley Stream, NY 11580

For more information about this event, or any other community issues, please contact Assemblywoman Solages' District Office at 516-599-2972 or email us at: rickmark@nyassembly.gov.

OUTREACH

The Long Island Housing Partnership partnered with the State of New York Mortgage Agency for the “Second Spruce Up Event”. In 2018, LIHP and SONYMA Spruced Up Central Islip where over 60 volunteers worked to spruce up 14 homes across Central Islip. LIHP worked with the Central Islip Community and the Central Islip School District within an eight block area to beautify the area.

As the Co-Chair of the Long Island Voluntary Organizations Active in Disaster (LIVOAD), the Long Island Housing Partnership developed a resource guide to aid Long Islanders as they prepared for any disaster. As part of the Campaign to educate Long Islanders, LIVOAD developed a brochure to be used in the local libraries and community organizations across Long Island.



Long Island Voluntary Organizations Active in Disaster (LIVOAD) Housing Safety & Security Campaign



Grounded Solutions - Intersections 2018



Real Estate Institute Luncheon



State of New York Mortgage Agency (SONYMA) second “Spruce UP” event in Central Islip

BUSINESS

Albrecht, Viggiano, Zureck & Co, P.C.
 All Suffolk Plumbing Contractors, Inc.
 Andrea B. & Peter D. Klein
 Avalon Bay Communities, Inc.
 Beechwood Organization
 Blue Sea Construction Co., LLC
 Breslin Realty Development Corp.
 Brookhaven Science Associates, BNL
 Certilman Balin Adler & Hyman, LLP
 Davis & Prager, P.C.
 Denise R Langweber, LLP
 Direct Energy Business
 Donald La Grega, Attorney at Law
 Douglaston Development LLC /
 J.E. Levine Builder
 EMJ Construction Consultants, Inc.
 Enviro-Test, Inc.
 Farrell Fritz P.C.
 G. Zender Construction Co., Inc.
 Harbour Club, LLC
 HouseMaster Home Inspection
 Jobco Incorporated
 John A. Testaiuti, Esq.
 Knockout Pest Control. Inc.
 L'Abbate Balkan Colavita & Contini LLP
 LaMonica, Herbst & Maniscalco
 Law Offices of Anthony J. Dushaj
 Margolin, Winer & Evens LLP
 Mercury LLC
 Mill-Max Mfg. Corp.
 Murtha Construction, Inc.
 Nationalgrid
 Nixon Peabody, LLP
 Oil Heat Institute of Long Island
 Olympic Siding & Window Co. Inc.
 Ornstein Leyton Co.
 Paul N. Lovegrove, P.C.
 Peconic Community Council, Inc.
 Peter J. Zuckerman, Attorney P.C.

PSEG
 Riverhead Building Supply Corp.
 Safe Harbor Title Agency Ltd.
 Sterling Floor Designs, Ltd.
 Stewart Title Insurance Company
 Structural Design Custom Homes, Inc.
 Suffolk Transportation Service, Inc.
 The Benjamin Companies
 The Engel Burman Group
 The Klar Organization
 The McNamara Law Group
 The Park Ridge Organization
 Town of Islip Economic Dev./IDA
 TRITEC Real Estate Company
 VHB Engineering, Surveying & Landscape
 Architecture, P.C.

EDUCATION

Molloy College
 Stony Brook University
 SUNY at Old Westbury Board

FINANCE

Apple Bank for Savings
 Bank of America
 Bank United
 Bethpage Federal Credit Union
 BNB Bank
 Capital One
 Citi
 Embrace Home Loans
 First National Bank of Long Island
 Hanover Community Bank
 HSBC Bank USA
 JP Morgan Chase
 M&T Bank, Community Development Unit
 New York Community Bank
 Peoples United Bank
 Ridgewood Savings Bank
 Sterling National Bank
 TD Bank NA
 Valley National Bank
 Wells Fargo Home Mortgage

FOUNDATIONS

Bank of America Foundation
 Capital One Foundation
 Citi Foundation
 JPMorgan Chase Foundation
 Long Island Community Foundation
 M&T Charitable Foundation
 New York Community Bank Foundation
 People's United Community Foundation
 PSEG Foundation
 TD Charitable Foundation
 Wells Fargo Housing Foundation

LABOR

Carpenters Local Union 7
 Local 25 IBEW
 Local 338 RWDSU/UFCW

MEDIA

Newsday, Inc.

PROFESSIONAL

Hauppauge Industrial Association
 Long Island Association
 Long Island Board of Realtors
 Long Island Builders Institute
 Suffolk County Village Official Assoc.

RELIGION

Catholic Charities –
 Diocese of Rockville Centre
 First Baptist Church of Bay Shore

FINANCIALS

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statements of Financial Position

As of December 31,	2018	2017
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 6,793,805	\$ 7,310,451
Accounts receivable, net	846,982	680,034
Due from escrow agent	19,353	19,353
Prepaid expenses and other	141,551	40,720
Current portion of notes receivable	300,000	--
Investments	4,367,005	4,538,018
TOTAL CURRENT ASSETS	12,468,696	12,588,576
Notes receivable	208,983	508,983
Capitalized project costs	1,792,865	2,736,418
Fixed assets, net	101,303	134,801
TOTAL ASSETS	\$ 14,571,847	\$ 15,968,778
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable and accrued expenses	\$ 491,002	\$ 490,157
Home buyers' deposits held in escrow	19,353	19,353
Current portion of deferred revenue	11,139	18,677
Current portion of project grant advances - governmental	508,068	724,611
Current portion of project grant advances - private	526,318	143,498
Construction reserve	--	20,375
Lines of credit	205,500	205,500
Loan payable	840,000	840,000
TOTAL CURRENT LIABILITIES	2,601,380	2,462,171
Deferred revenue	75,166	8,323
Project grant advances - governmental	--	508,068
Project grant advances - private	461,088	738,611
Funds held as program agent	1,915,104	2,125,583
TOTAL LIABILITIES	5,052,738	5,842,756
COMMITMENTS AND CONTINGENCIES		
NET ASSETS		
Without donor restrictions:	4,290,272	4,729,710
Undesignated	4,351,505	4,522,518
Board-designated for operating and capital reserves	8,641,777	9,252,228
With donor restrictions:	861,832	858,294
Purpose-restricted	15,500	15,500
Restricted in perpetuity	877,332	873,794
TOTAL NET ASSETS	9,519,109	10,126,022
TOTAL LIABILITIES AND NET ASSETS	\$ 14,571,847	\$ 15,968,778

The above data has been condensed from the combined financial statements audited by Baker Tilly Virchow Krause, LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated April 17, 2019, are available from the Long Island Housing Partnership, Inc. office upon request.

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statements of Activities and Changes in Net Assets

For Years Ended December 31,	2018	2017
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS		
SUPPORT AND REVENUE		
Receipts and government grants from transfer of homes	\$ 1,760,971	\$ 1,860,312
Government grants	436,551	419,933
Private grants	549,505	370,968
Contributions	130,754	117,282
Special events	168,700	103,050
Direct expenses of special events	(25,418)	(33,724)
Mortgage counseling	127,290	190,890
Technical assistance	594,284	630,290
Interest	30,613	14,817
Other income	744,105	460,245
Net assets released from donor restrictions	51,939	242,690
TOTAL SUPPORT AND REVENUE	\$ 4,569,294	\$ 4,376,753
EXPENSES		
PROGRAM SERVICES:		
Development	\$ 2,463,429	\$ 1,984,191
Counseling and education	601,449	611,455
Technical assistance	288,956	351,723
Other	493,279	472,926
TOTAL PROGRAM SERVICES	3,847,113	3,420,295
SUPPORTING SERVICES:		
Management and general	1,062,976	1,043,074
Fundraising	98,165	30,984
TOTAL EXPENSES	5,008,254	4,494,353
Changes in net assets without donor restrictions before investment activities	(438,960)	(117,600)
Investment interest and dividends, net of expenses	108,545	87,602
Realized and unrealized (losses) gains	(279,559)	279,975
Net investment (loss) return	(171,014)	367,577
Changes in net assets without donor restrictions	(609,974)	249,977
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS		
Private grants	55,000	--
Net assets released from donor restrictions	(51,939)	(242,690)
Changes in net assets with donor restrictions	3,061	(242,690)
Changes in net assets	(606,913)	7,287
NET ASSETS, BEGINNING OF YEAR	10,126,022	10,118,735
NET ASSETS, END OF YEAR	\$ 9,519,109	\$ 10,126,022

The above data has been condensed from the combined financial statements audited by Baker Tilly Virchow Krause, LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated April 17, 2019, are available from the Long Island Housing Partnership, Inc. office upon request.

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statement of Functional Expenses

For the Year Ended December 31, 2018	Program Services	Supporting Services		
	TOTAL PROGRAM SERVICES	MANAGEMENT AND GENERAL	FUNDRAISING	TOTAL
Development costs	\$2,128,026	\$ -	\$ -	\$ 2,128,026
Salaries and employee benefits	1,243,322	727,450	57,811	2,028,583
Professional services	79,367	135,781	19,040	234,188
Rent and utilities	73,612	43,069	3,423	120,104
Insurance	61,454	45,384	974	107,812
Travel and auto	11,015	5,626	50	16,691
Conference and meetings	27,515	3,801	-	31,316
Postage	24,128	12,741	-	36,869
Printing	8,915	5,631	2,004	16,550
Office supplies and equipment	29,397	17,201	1,367	47,965
Repairs and maintenance	10,097	5,909	470	16,476
Depreciation and amortization	23,748	14,999	-	38,747
Telephone	8,290	4,851	385	13,526
Outreach	28,400	178	10,425	39,003
Subscriptions and publications	10,430	6,532	-	16,962
Interest expense	8,299	-	-	8,299
Other	71,098	33,823	2,216	107,137
TOTAL EXPENSES	\$ 3,847,113	\$ 1,062,976	\$ 98,165	\$ 5,008,254

The above data has been condensed from the combined financial statements audited by Baker Tilly Virchow Krause, LLP, Certified Public Accountantsof New York. Copies of the audited statements, including the auditors' unmodified opinion dated April 17, 2019, are available from the Long Island Housing Partnership, Inc. office upon request.

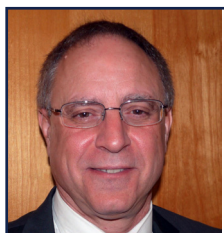
PROGRAM SERVICES



James A. Nemley
Special Projects
Manager



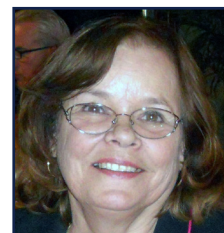
Andrew Columbia
Program Assistant



Joseph Gallo
Director of Lending &
Technical Assistance



Valerie Van Cleef
Manager of New
Program Development



Michelle DiBenedetto
Director of Special
Programs



Susan Sassone
P/T Program
Assistant

CLIENT SERVICES



Jennifer Chan
Director of Client
Services



Carmen Echeverria
Manager of Client
Services



Doris Meyer
Assistant Manager
of Client Services

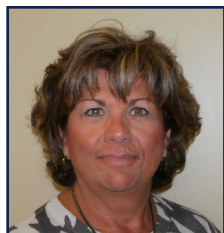


Andrew Cadieux
Program Assistant



Jamie Sanchez
Program Assistant

EDUCATION AND COUNSELING



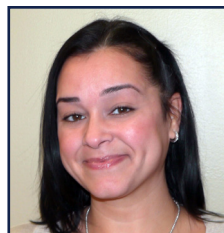
Carol Yopp
Director of Counseling



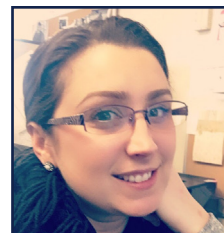
Maria Sanz
Housing Counselor



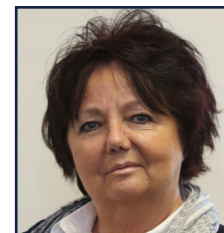
Carrie Roman
Housing Counselor



Michelle Abreu
Program Manager

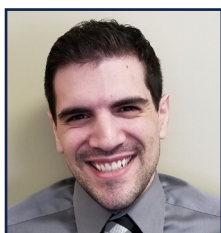


Kristen Bonilla
Housing Counselor



Marie Povinelli
Housing Counselor

FINANCE



Vincent Donato
Accountant

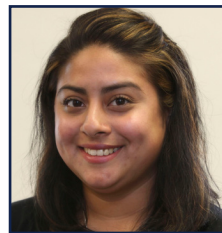
OFFICE ADMINISTRATION



Linda Mathews
Executive Assistant



Delia Johnson
Receptionist



Lisette Quinonez
Program Assistant



Claudette Chin-Plaschka
Program Assistant

ADVISORS



Joseph Sanseverino
Program Advisor



Sharon Mullen
Program Advisor, Fair Housing

INFORMATION TECHNOLOGY



Kathleen Caldarola
I.T. Consultant

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Chairman
Long Island Association



Steven F. Philbin
Vice Chairman
M&T Bank



Lutricia (Pat) Edwards
Treasurer
Citi



Elena A. Dundon
Secretary
Local 338 RWDSU/UFCW



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President &
Chief Executive Officer



James Britz
Executive Vice President
& Chief Operating Officer



Valerie Canny
Chief Financial &
Compliance Officer

Board Members



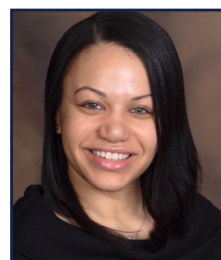
Robert A. Isaksen
Bank of America



Lawrence S. Jones
Bethpage Federal
Credit Union



Martin Fallier
Brookhaven
National Laboratory



Carla E. Simpson
Capital One Bank



Laura A. Cassell
Catholic Charities
Diocese of Rockville Centre



Mary Reid
Community
Advocate



Peter Klein
Developer



Richard J. Locke
Direct Energy
Business



Shirley E. Coverdale
Family Community
Life Center



Robert C. Creighton
Farrell Fritz, P.C.

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Rev. Dr. Daris Dixon-Clark
First Baptist Church



Thomas B. Haggerty
HSBC Bank USA



Kevin M. Harvey
IBEW, Local 25



Richard D. DeVerna
JPMorgan Chase



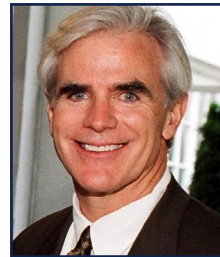
Long Island Board of
Realtors



Charles Mancini
Long Island Builders
Institute



Peter G. Florey
Long Island
Builders Institute



Patrick G. Halpin
Mercury LLC



Belinda Pagdanganan
National Grid



Andrea Rothchild
Newsday



Vincent E. Giovinco
New York Community Bank



Thomas P. DeJesu
New York Racing
Association



Christopher M. Hahn
PSEG



Vincent E. Maine
Sterling National Bank



Christopher McKeever
Stewart Title Insurance
Company



Anthony Esernio
TD Bank NA



Steven Krieger
The Engel Burman
Group



Robert J. Coughlan
TRITEC Real Estate
Company

Board Counsel



Edward Puerta
Nixon Peabody LLP



LONG ISLAND HOUSING PARTNERSHIP

180 OSER AVENUE, SUITE 800, HAUPPAUGE, NY 11788

631.435.4710 | INFO@LIHP.ORG

WWW.LIHP.ORG

DEVELOPMENT

**EDUCATION &
COUNSELING**

REHABILITATION

**DOWNPAYMENT
ASSISTANCE**

LENDING

**TECHNICAL
ASSISTANCE**

FAIR HOUSING

ADVOCACY

**EMPLOYER
ASSISTED
HOUSING**