



**LIHP**

# Long Island Housing Partnership, Inc.

"Housing through the COVID years"

2019 - 2021 Annual Report



## 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:

Mission Statement	2
Letter to our Members	3
2019 Annual Meeting	4
2019 Board Meeting	5
COVID Emergency Assistance Programs	6
Development & Rehabilitation Programs	8
Technical Assistance	12
Employer Assisted Housing Program	18
Down Payment Assistance	19
Fair Housing	20
Education and Counseling	22
Lending	25
Outreach and Advocacy	26
Member Listing	29
Financials 2019 2020 2021	30
Staff	36
Board of Directors	38
Advertisements	40



# Letter to our Members

2020 taught that flexibility and perspective are essential for success. Faced with an unprecedented pandemic, Long Island Housing Partnership (LIHP) recognized the need to adopt unplanned shifts in strategy and make the rapid changes necessary to sustain operations and ensure continuity for our clients. The ability to navigate obstacles during the past few years confirmed our dedication and dictated our "Resiliency, Re-evaluation and Renewal to Our Commitment."

The past three years were highly successful years for the LIHP that reflected the continued need for existing programs and initiatives as well as new ways to provide assistance. Communication was key as staff examined ways to remain connected while working remotely and ensuring that critical and essential services were accessible. The dream of homeownership remained in the forefront among team members who were charged with finding new ways to navigate the uncharted territory of a pandemic, execute their individual responsibilities to continue to close houses, provide counseling, negotiate supply chain issues and secure funding — all while working remotely.

Lenders and funders were vigilant in reaching out to LIHP to reinforce their continued support and acknowledge that, despite the challenges presented by COVID, they were ready with whatever assistance was needed.

Housing counseling services, which are vital to assisting home buyers and current homeowners, continued to provide a lifeline amid major

economic shifts, rising home prices and the COVID pandemic. Challenged by COVID precautions, LIHP responded by moving counseling services online in 2020, with the understanding that homeowners accessing housing counseling had consistently lower default, foreclosure and bankruptcy rates than those not seeking those services.

Fair Housing education remained a priority with training and resources available through the LIHP website, social media accounts, conferences, workshops and technical assistance. Local government officials, property owners and rental agents, developers, lenders and Realtors® all had access to important updates as new Fair Housing laws and regulations were enacted. During 2020-2021, due to COVID in-person training prohibitions, LIHP quickly pivoted and successfully provided six virtual fair housing trainings that were partially funded through a contract with the Suffolk County Human Rights Commission.

As we begin to emerge from the pandemic, LIHP continues to be committed to its mission to provide affordable housing opportunities to those unable to secure a safe and secure home.

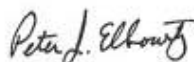
The LIHP extends its thanks to the Board of Directors for its ongoing professionalism during the most challenging of times, to the lenders and funders without whom it would be impossible to provide the resources required to ensure success, and to its government partners, developers and builders for their continued support.



**Kevin S. Law**  
Chairman



**Peter J. Elkowitz**  
President/CEO



**James Britz**  
Executive Vice President /COO



# 2019 Annual Meeting

On June 24, 2019, the Long Island Housing Partnership, Inc. held its 31st Annual Meeting at the Crest Hollow Country Club. The meeting announced the new slate of Officers and Board Members for the 2019/2020 year. The LIHP luncheon had over 450 attendees. New York State Attorney General Leticia James was the keynote speaker.



John Schneidawin, Suffolk County Dept. of Economic Development & Planning; James Britz, LIHP Executive Vice President & COO; Peter Elkowitz, LIHP President & CEO; Elena Dundon, LIHP Board Secretary



Ed Romaine, Supervisor Town of Brookhaven; Theresa Elkowitz, VHB



Robert Creighton, LIHP Board Member; Leticia James, NYS Attorney General; Peter Elkowitz, LIHP President & CEO; Kevin Law, LIHP Board Chairman



Ed Romaine, Supervisor Town of Brookhaven; Peter Elkowitz, LIHP President & CEO; Robert McMillan, past LIHP Board Chairman



Steven Krieger, The Engel Burman Group; Daniel Deegan, Partner at Forchetti, Deegan, Terrana LLP; Laura Curran, Nassau County Executive; Kevin Law, LIHP Board Chairman



Laura Curran, Nassau County Executive; Leticia James, NYS Attorney General; Peter Elkowitz, LIHP President & CEO



Kevin Law, LIHP Chairman; Steven Patrick, Freeport Housing Authority; Laura Curran, Nassau County Executive; Peter Elkowitz, LIHP President & CEO; Paul Greene-Dennis, Student Queens College (performed national anthem); Leticia James, NYS Attorney General; Mrs. Dennis, Paul's Mom



James Britz, LIHP Executive Vice President & COO



Peter J. Elkowitz, LIHP President & CEO



Pat Edwards, Citibank; Jennifer Fenty, Homeowner; Charles Mancini, LIHP Board Member; Elena Dundon, LIHP Board Secretary



# 2019 Board Meeting





# COVID Emergency Assistance Programs

Creativity was the key as it became evident that the COVID pandemic would continue and create difficult financial times for homeowners, landlords and tenants unable to pay their rent or mortgage.

Long Island Housing Partnership stepped in to assist thousands of homeowners, landlords and tenants by creating or administering new disaster programs to ensure that those unable to meet their obligations secured the help they needed.

Working with Enterprise Community Partners, a national non-profit organized to address the shortage of affordable rental homes, LIHP was able to assist NYS Housing and Community Renewal with outreach that helped renters complete online applications for assistance.

## Open for Applications: Loans for New York Landlords

*New York Forward Loan Fund*



Working with the Community Preservation Corporation, LIHP also provided services to Nassau and Suffolk landlords in need of loans to sustain them as the loss of rental income from tenants impacted by COVID took a toll.

The Town of Brookhaven created a rent and mortgage relief program to provide assistance to low-to-moderate income households in arrears with over one million dollars in funds distributed. LIHP partnered with the Town and administered the program.

## Town of Brookhaven

### COVID-19 MORTGAGE & RENTAL ARREARS ASSISTANCE

**MARCH 1ST THRU MARCH 31ST!**

**ALL DETAILS & TO APPLY:**  
[www.lihp.org/brookhavenarrears.html](http://www.lihp.org/brookhavenarrears.html)

**NOW OPEN TO APPLY**



LIHP Director of Special Programs  
Michelle Di Benedetto and  
Hempstead Senior Councilwoman  
Dorothy Goosby



Assemblywoman Michaelle C. Solages  
and  
The Long Island Housing Partnership



## COVID-19 Mortgage/Foreclosure Assistance for Homeowners

**Thursday, June 18, 2020**

**1:00 PM**

Live on Facebook @SolagesNY

### Topics Include:

- Protections for non-federal and federal mortgages.
- Definition of foreclosure forbearance.
- Postponement of mortgage foreclosures.
- Government homeowner policies for COVID-19 relief



For more information, or for any  
other community concern, please  
call (516) 599-2972.




# COVID Emergency Assistance Programs

Emergency Rental Assistance Programs (ERAP) were administered by LIHP for the Towns of Hempstead and Oyster Bay, which resulted in millions distributed to residents in need. Funded through the US Treasury Department, the program assists residents in rental arrears.

## Town of Oyster Bay

### EMERGENCY RENTAL ASSISTANCE PROGRAM



**JOSEPH SALADINO**  
Town Supervisor

**Eligibility Requirements:**

- Resident within the Town of Oyster Bay
- Financially affected by COVID-19

**Type of Assistance:**

- Rental Arrears
- Utility/Home Energy Arrears
- Other Housing Related Expenses
- Prospective Rent

**To Apply:**


English: <https://www.lihp.org/TOBerapintake.html>

Español: <https://www.lihp.org/TOBerapintake-SP.html>

**\*Intake Period Begins 9am September 16, 2021**  
**\*Intake Period Ends 5pm October 28, 2021**

For more information or application assistance:

- Call Center # (844)260-7541
- Email at [OysterBayERAP@lihp.org](mailto:OysterBayERAP@lihp.org)



## Ciudad de Oyster Bay

### PROGRAMA DE ASISTENCIA DE ALQUILER DE EMERGENCIA



**JOSEPH SALADINO**  
Town Supervisor

**Requisitos de Elegibilidad:**

- Residente dentro de la Ciudad de Oyster Bay
- Financieramente Afectados por COVID-19
- Los ingresos del hogar deben ser inferiores al 80% del ingreso de medios del área de HUD (AMI, por sus)
- Otros requisitos definidos en las Reglas del programa

**Tipo de Asistencia:**

- Atrasos de Alquiler
- Servicios públicos /y energía para el hogar atrasados
- Otros gastos relacionados con la vivienda
- Alquiler prospectivo

**Para aplicar:**

Inglés: <https://www.lihp.org/TOBerapintake.html>

Español: <https://www.lihp.org/TOBerapintake-SP.html>

**\*\*El Período de Admisión Comienza a las 9 am del 16 de Septiembre del 2021**  
**\*\*El Período de Admisión Finaliza a las 5 pm del 28 de Octubre del 2021**


Para obtener más información o asistencia para la solicitud:

- Centro de llamadas # (844)260-7541
- Correo electrónico a [OysterBayERAP@lihp.org](mailto:OysterBayERAP@lihp.org)



## Town of Hempstead

### EMERGENCY RENTAL ASSISTANCE PROGRAM



**Eligibility Requirements:**

- Resident within the Town of Hempstead
- Financially affected by COVID-19

**Type of Assistance:**

- Rental Arrears
- Utility/Home Energy Arrears
- Other Housing Related Expenses
- Prospective Rent

**To Apply:**


English: <https://www.lihp.org/herapintake.html>

Español: <https://www.lihp.org/herapintake-SP.html>

**\*Intake Period Begins 9am August 17, 2021**  
**\*Intake Period Ends 5pm September 28, 2021**

For more information or application:

- Call Center # (844)260-7536
- Email at [HempsteadERAP@lihp.org](mailto:HempsteadERAP@lihp.org)




**Don Clavin**  
Supervisor

Dorothy L. Goosby • Bruce A. Blakeman • Anthony P. D'Esposito • Dennis Dunne, Sr. • Thomas E. Muscarella • Christopher Carlini

## Ciudad de Hempstead

### PROGRAMA DE ASISTENCIA DE ALQUILER DE EMERGENCIA



**Requisitos de Elegibilidad:**

- Residente dentro de la Ciudad de Hempstead
- Financieramente Afectados por COVID-19

**Tipo de Asistencia:**

- Atrasos de Alquiler
- Servicios públicos /y energía para el hogar atrasados
- Otros gastos relacionados con la vivienda
- Alquiler prospectivo

**Para aplicar:**


Inglés: <https://www.lihp.org/herapintake.html>

Español: <https://www.lihp.org/herapintake-SP.html>

**\*\*El Período de Admisión Comienza a las 9 am del 17 de Agosto del 2021**  
**\*\*El Período de Admisión Finaliza a las 5 pm del 28 de Septiembre del 2021**

Para obtener más información o asistencia para la solicitud:

- Centro de llamadas # (844)260-7536
- Correo electrónico de LIHP a [HempsteadERAP@lihp.org](mailto:HempsteadERAP@lihp.org)



**Don Clavin**  
Supervisor

Miembros del Consejo  
Dorothy L. Goosby • Bruce A. Blakeman • Anthony P. D'Esposito • Dennis Dunne, Sr. • Thomas E. Muscarella • Christopher Carlini

Kate Murray  
Secretaria Municipal  
Jeanine C. Orsucci  
Recaudadora de Impuestos



"Press Conference for Hempstead ERAP"



The Long Island Housing Partnership and Affiliates, continuing its work as a not-for-profit developer of affordable housing through two years of challenging times, created affordable homeownership and rental housing through new construction and rehabilitation of existing housing. LIHP also developed housing on scattered sites and larger tracts of land that were donated or purchased.

With an emphasis on creative development in downtown blighted neighborhoods, LIHP made the American dream of homeownership available to first-time homebuyers at or below 80% AMI through its development programs.

LIHP's resiliency was demonstrated through a housing shutdown in 2020 followed by rising costs for building materials, an escalation of lumber prices, disruptions of transport routes in key lumber-producing areas, an increase in tariffs on lumber, and a pandemic that stifled economic growth. LIHP made homeownership a reality throughout the pandemic for 25 first-time homebuyers.

## COMMUNITY LAND TRUST (CLT)

### "A New Model for "Affordability"

Under the Community Land Trust (CLT) Affordable Housing Program, the homeowner has ownership of the structure/home and a 99-year lease on the land. This helps ensure affordability in perpetuity.

Through the CLT Program, which was created and developed through generous Citi Foundation funding, LIHP offers affordable homeownership in areas of high opportunity to low-and-moderate income purchasers.

The CLT Program is a new concept for many people on Long Island. There is a critical need to educate all Long Islanders on the CLT model in order to promote its advantages, and to specifically target low and moderate-income families who will directly benefit from the homeownership opportunities offered.



## REBUILD LONG ISLAND (CLT Model)

In 2018, working with the Governor's Office of Storm Recovery (GOSR), Long Island Housing Partnership acquired properties for inclusion in the Rebuild Long Island Program. This program secures homes damaged by Super Storm Sandy and rebuilds them to provide homeownership for first-time homeowners at 80% AMI. Between 2019 and 2021, through this program, five Long Islanders secured homes.

In 2022, 16 homes are in development: eight in active construction, two expected to close during the first half of the year, and six scheduled to close during the second half of the year.



## ISLIP IX

Through the Islip IX Affordable Housing Program, four new affordable homes were constructed and closed within the hamlet of Brentwood during 2021.



## SUFFOLK COUNTY SCATTERED SITES - Phase 1 (CLT Model)

LIHP has received 15 scattered sites from Suffolk County through the 72-h property transfer program and will construct new single family homes on the sites. The homes will become available to income-eligible, first-time home buyers.

In cooperation with Suffolk County and the towns of Babylon, Brookhaven, Smithtown and the Village of Patchogue, three new homes were built and one rehabilitated and closed in 2020 with LIHP placing first-time home buyers in homes that are in the CLT program. Currently, there are six additional homes under development, three of which will be completed and closed by early 2022. Planning is underway for development of the remaining sites.



Before



During Construction



After



## SUFFOLK COUNTY LAND BANK

Utilizing the Suffolk County Land Bank program, LIHP rehabilitated four scattered site homes for low-and-moderate income families.



## Housing Improvement Program (HIP)

The Housing Improvement Program 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 with low-to-moderate incomes. A separate component of the program is elimination of architectural barriers for handicapped homeowners, including modified bathrooms and/or the installation of wheelchair ramps, 18 homeowners have been helped through this program during the pandemic.

# Technical Assistance

Long Island Housing Partnership and its affiliates provide technical assistance to municipalities, not-for-profit housing organizations and for-profit-developers to facilitate the creation of affordable homes.

As a result of these programs and despite the challenging times with COVID, LIHP has had three successful years of placement for families seeking affordable rentals and homes.





## 2019 RENTALS

### CORNERSTONE HAUPPAUGE

The Cornerstone Hauppauge rental project, developed by Terwilliger Bartone and currently owned by Greystar, has 10 affordable units for households with incomes at or below 60% of the HUD area median income. All units are fully leased and LIHP will continue to oversee their ongoing annual recertifications



#### CORNERSTONE HAUPPAUGE

Rentals: 10 affordable rental units

Location: Hauppauge

Developed by:  
Terwilliger Bartone

AT A GLANCE

### FAIRFIELD METRO MINEOLA

Owned and managed by the Fairfield Organization, this complex has 20 affordable units for households at or below 80% of the HUD area median income. Numerous amenities are available and the complex is in close proximity to downtown Mineola and its services — including public transportation. All 20 units are leased and LIHP conducts annual monitoring for the site.

AT A GLANCE

#### FAIRFIELD METRO MINEOLA

Rentals: 20 affordable rental units

Location: Mineola

Developed by:  
Fairfield Organization



## 2020 RENTALS

### VILLAGE SQUARE, GLEN COVE

As part of the downtown revitalization of Glen Cove, Village Square — a mixed-use, mixed-income development by RXR Realty 13 units are made affordable to households at or below 80% of the HUD area median income. The first project to go live post-COVID shutdown, LIHP pivoted to a virtual lottery process for the Village Square units, which are all fully leased. LIHP will continue to administer the lease-up of new units and those that are occupied.

#### AT A GLANCE

##### VILLAGE SQUARE GLEN COVE

Rentals: 13 affordable rental units

Location: Glen Cove

Developed by: RXR Realty



### SUTTON LANDING AT DEER PARK

This is a senior (over 55) rental complex of which 40 units are two-bedroom units restricted to households with incomes at or below 80% of the HUD area median income. Developed by Engel Burman, luxury amenities, such as an outdoor pool and cabana area, billiards room, sports bar and lounge, card room and fitness and yoga center are provided. All units are fully leased.



##### SUTTON LANDING AT DEER PARK

Rentals: 40 affordable Senior rentals

Location: Deer Park

Developed by: Engel Burman

#### AT A GLANCE



## 2021 RENTALS

### 15 BOND, VILLAGE OF GREAT NECK PLAZA

This 55-unit complex developed by the Namdar Group/14 Park Place LLC, features seven one- and two-bedroom rental units within a larger rental complex. The affordable units are restricted to households earning at or below 100% of the HUD area median income. All units are leased and LIHP continues to monitor the units through annual recertification.



#### 15 BOND, VILLAGE OF GREAT NECK PLAZA

Rentals: 7 affordable rental units

Location: Great Neck Plaza

Developed by:  
Namdar Group/14 Park Place LLC

AT A GLANCE

### FARRELL COMMUNITIES AT ISLIP, CENTRAL ISLIP

Providing amenities that include a clubhouse, fitness room with yoga and spin cycling facilities, a pool and tennis court, Farrell Communities at Islip has 27 affordable studios and one- and two-bedroom apartment units. All 27 units are available to households with incomes at or below the 80% HUD area median income. LIHP continues to manage the wait list, income-qualify applicants and conduct the annual recertifications.

AT A GLANCE

#### FARRELL COMMUNITIES AT ISLIP, CENTRAL ISLIP

Rentals: 27 affordable rental units

Location: Central Islip

Developed by: Farrell Communities



## 2019 HOMEOWNERSHIP

### UNIONDALE COMMUNITY LAND TRUST

Through the Uniondale CLT, a single-family home was constructed at 774 Macon Place in Uniondale and sold to a first-time home buyer with income at or below 80% of HUD area median. One hundred thirty five applications were received for the home. Long Island Housing Partnership was tapped to market the unit, conduct a lottery, establish a wait list and qualify the successful purchaser.

#### AT A GLANCE

##### UNIONDALE COMMUNITY LAND TRUST

Homes: 1 single family affordable housing units

Location: Uniondale

Developed by: Uniondale Community Land Trust



## 2020 HOMEOWNERSHIP

### THE PINES AT BOHEMIA

The Pines at Bohemia is a senior condominium complex developed by The 1330 Project LLC. Through Town of Islip requirements, two units were made available at an affordable price to senior households under 100% of the HUD area median income. Both units are sold and occupied.



##### THE PINES AT BOHEMIA

Homes: 2 one family affordable housing units

Location: Bohemia

Developed by: 1330 Project LLC

#### AT A GLANCE



## 2021 HOME OWNERSHIP

### THE VINEYARDS AT MT. SINAI

Developed by the Ornstein Leyton Company, this senior condominium complex, located in Mt. Sinai, contains 14 units affordable to households at or below 80% and 120% of the HUD area median income. Each home contains two (2) bedrooms and two (2) baths and an amenity package including a 4,800 square foot club house designed with lounge/bar, billiards room, card room, kitchen, gym, yoga studio and social spaces. In addition, the project features an outdoor pool with barbecue and pool deck, bocce and pickle ball courts. A few units remain for purchase and LIHP is income qualifying prospective applicants.



#### THE VINEYARDS AT MT. SINAI

Homes: 14 - one family  
affordable housing units

Location: Mt. Sinai

Developed by: Ornstein  
Leyton Company

AT A GLANCE

### COUNTRY POINTE MEADOWS - PHASE II, YAPHANK

Country Pointe Meadows is a multi-phase condominium complex developed by The Beechwood Organization. Phase II offers 12 new two-bedroom, one-bath units that are affordable to households at or below 80% of the HUD area median income. LIHP is currently working with eligible applicants, drawn from a lottery held on November 10, 2021, for purchase of the condominiums. LIHP is the third-party administrator for the NYS Affordable Housing Corporation grant and the NYS HELP grant for Country Pointe Meadows, potentially bringing an additional \$55,000 in subsidy to eligible buyers.



#### COUNTRY POINTE MEADOWS - PHASE II, YAPHANK

Homes: 12 - one family  
affordable housing units

Location: Yaphank

Developed by:  
Beechwood Organization

AT A GLANCE

# 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 and rehabilitation of the home they purchase through the program; whether they are first-time homebuyers or relocating due to employment.

The program 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. NYS Affordable Housing Corporation funding is also available for applicants at or below 120% of the median income.

Since 2015, 717 employees have been assisted by LIHP. In 2019, 42 employees were provided financial assistance. In 2020, at the height of the COVID-19 pandemic, 29 employees were helped into homes, and in 2021, as the pandemic moved into its second year, eight employees found homes.





## The Long Island Housing Partnership

### Employer Assisted Housing Program (EAHP)

The Employer Assisted Housing Program was created in 2005 to help Long Island businesses recruit and retain qualified employees. Since the start of the program, Long Island Housing Partnership has partnered with New York State, Nassau and Suffolk Counties, the Towns of Babylon and Islip. 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 home buyers or relocating due to employment.

The program operates 12 months of the year. Employers contribute from \$3,000 to \$10,000 depending on the number of employees they have and the funding available from the individual employer. It requires two mandatory counseling sessions after an application is reviewed and accepted, so the employee is well educated and can look for a home feeling confident that he/she is qualified.

#### BENEFITS TO THE EMPLOYER

The ability of an employer to offer the EAHP as a company benefit will create savings from reductions in turnover and training costs enhance recruitment in a competitive market and increase employee motivation and the productivity of employee.

#### BENEFITS TO THE EMPLOYEE

Public financing will be used to provide down payment assistance to employees of participating employers. Funding will be provided in the form of a non-interest bearing deferred loan payment. This deferred loan will not exceed \$3,000 and cannot be more than 50% of the down payment. Down Payment Assistance and funding for repairs and rehabilitation are also provided. If the employee occupies the home as his/her principal residence for a period of at least five years, there will be no payments on the loan and the loan will be forgiven. If the home is sold or transferred, or not used as a primary residence prior to the five year period, the loan must be repaid in full. In addition to financial assistance, employees of participating employers will also receive vital homebuyer education through the Long Island Housing Partnership, the leading not for profit and may also qualify for assistance with making necessary repairs to homes.



BEFORE



AFTER







# Down Payment Assistance

The Long Island Housing Partnership's Down Payment Assistance Programs aid low-and-moderate income people who are struggling to put together enough money for a down payment.

The down payment assistance programs in Nassau County, Town of Babylon and Town of Brookhaven provide eligible first-time home buyers up to \$25,000, \$20,000 and \$39,000 respectively. From 2019-2021, 50 new homeowners participated in these programs.

 **NASSAU COUNTY OFFICE OF COMMUNITY DEVELOPMENT**  
LAURA CURRAN, COUNTY EXECUTIVE

 **NASSAU COUNTY OFFICE OF COMMUNITY DEVELOPMENT**  
**HOME DOWN PAYMENT ASSISTANCE PROGRAM FOR FIRST TIME HOMEBUYERS**

**NOTICE OF APPLICATION AVAILABILITY AND INTAKE**

As part of an ongoing commitment to help make the "American Dream" of home ownership a reality for first time homebuyers who wish to reside in Nassau County, County Executive, Laura Curran announced that the Long Island Housing Partnership (LIHP), as agent for Nassau County Office of Community Development, will be making applications available for first-time homebuyers for down payment/closing cost assistance towards the purchase of a principal residence **beginning November 17, 2020**.

Under provisions of a Federally funded program, County Executive Laura Curran has set aside HOME Investment Partnership Funds provided by the U.S. Dept. of Housing and Urban Development (HUD). Nassau County will provide eligible first-time homebuyers with up to **\$25,000** towards down payment/closing costs towards the purchase of an eligible new or existing single-family home, provided that the applicant puts a minimum down payment of at least \$5,000. The applicant must also be able to satisfy the mortgage lender's minimum down payment requirements and be able to secure a mortgage. Homeowners are required to reside in the home for a minimum of 10 years or HUD will require a full repayment of the grant.

**Eligibility Criteria:** An Applicant **MUST** be:

- First Time Homeowner - defined as a household that has not owned a home during the three-year period immediately prior to the date of application for down payment assistance.
- Household occupying the property as a Principal Residence.
- Income Eligible Household - meaning a household must have a gross annual income not exceeding the income limits for the area as listed below with overtime and assets also taken into consideration.
- Household must attend a mortgage counseling session at LIHP and must be able to secure a mortgage.

Income Guidelines	Household Size	Maximum Total Annual Income	Household Size	Maximum Total Annual Income
1	2	\$75,750	5	\$105,450
2	3	\$81,050	6	\$117,550
3	4	\$91,200	7	\$128,650
4		\$101,350	8	\$133,750

**Type of Housing Available:** Homes purchased must be eligible pre-existing or newly constructed residences located within the boundaries of Nassau County. They must be single-family dwellings (includes townhouses, condominiums, co-operative apartments and manufactured homes) occupied as a principal residence. The maximum purchase price of a single-family home is **\$459,000**. **No** Foreclosures, Short Sales, Bank Owned or Real Estate Owned Properties are permitted in the program.

**Applications:** Applications will be accepted on a first-come, first-served basis. Applications and program guidelines are available online beginning on November 17, 2020 at the Long Island Housing Partnership, Inc. website: [www.lihp.org](http://www.lihp.org) or by calling the Long Island Housing Partnership, Inc. at (631) 435-4710, or by visiting the LIHP's office at 180 Oser Avenue, Hauppauge, NY Monday to Friday between the hours of 9 A.M. and 5 P.M.

- Online and hand-delivered applications must be received by 5pm on February 17, 2021. Applications submitted by mail must be postmarked by February 17, 2021.

The LIHP staff is available to assist with the application, and answer questions about eligibility requirements. We also provide free mortgage counseling. **If you have any questions regarding the guidelines or need language assistance including translation and/or oral interpretation services, please call the Long Island Housing Partnership at (631) 435-4710 before applying.**

**PROGRAMA DE ASISTENCIA DE PAGO PARA COMPRADORES DE CASA POR PRIMERA VEZ EN LA CIUDAD DE BROOKHAVEN**

**AVISO DE DISPONIBILIDAD Y ADMISIÓN DE APLICACIONES**

Como parte del compromiso continuo para ayudar a compradores por primera vez a que realicen el "Sueño Americano" de obtener su propia casa en la Ciudad de Brookhaven, el Supervisor de la Ciudad de Brookhaven, Edward P. Romaine anunció que Long Island Housing Partnership (LIHP), como agente de la Ciudad de Brookhaven, va a tener las aplicaciones disponibles para asistir a los compradores de vivienda por primera vez con el pago inicial/costos de cierre en la compra de una residencia principal comenzando el **16 de agosto de 2021 a las 9 A.M.**

La Ciudad de Brookhaven proporcionará a compradores de vivienda por primera vez elegibles con hasta **\$39,000** para el pago inicial/costos de cierre para la compra de una vivienda elegible unifamiliar nueva o existente, siempre y cuando el solicitante tenga un pago inicial mínimo de \$3,000. El solicitante también debe de ser capaz de satisfacer los requisitos del pago inicial mínimo del prestamista hipotecario y de asegurar una hipoteca. Los propietarios deben vivir en la casa durante un mínimo de 10 años o HUD requerirá un reembolso total del subsidio/los fondos.

**Criterios de Elegibilidad:** El solicitante **DEBE** ser:

- Comprador de casa por primera vez - se define como un hogar que no ha sido propietario de una casa durante el período de tres años inmediatamente antes de la fecha de la aplicación para la asistencia con el pago inicial.
- El hogar debe ocupar la propiedad como residencia principal.
- Ingreso Familiar Elegible - es decir, un posible comprador debe tener un ingreso bruto anual que no supere el límite de ingresos para la zona, estos se enumeran a continuación, tomando en consideración bienes y horas extras.
- El hogar debe asistir a una sesión de asesoramiento hipotecario en LIHP y debe ser capaz de asegurar una hipoteca.
- El hogar deberá contar con los recursos suficientes y el crédito para calificar para una hipoteca.

Tamaño de la familia	Ingreso Máximo Anual	Tamaño de la familia	Ingreso Máximo Anual
1	\$72,750	5	\$112,250
2	\$83,150	6	\$120,550
3	\$93,550	7	\$128,850
4	\$103,900	8	\$137,150

Los límites de ingresos están sujetos a cambios de conformidad con los requisitos de HUD.

**Tipo de Vivienda Disponible:** Las casas deben ser residencias pre-existentes o de nueva construcción elegibles ubicadas dentro de los límites de la **Ciudad de Brookhaven**. Deben ser viviendas unifamiliares (incluyendo casas adosadas, condominios, apartamentos cooperativos y viviendas prefabricadas) ocupadas como residencia principal.

**Valor Límite de la Propiedad:** El valor máximo de tasación para la compra de una casa unifamiliar es de \$428,000. La propiedad adquirida debe ser valorada por el precio de compra o superior. Si la propiedad es valorada más abajo que el precio de compra, los fondos de ayuda para el pago inicial no se harán disponibles para comprar la casa.

**NO** están permitidos en el programa Embargos (Ejecuciones hipotecarias), Ventas Cortas, Propiedades del Banco o Propiedades de Agencias de Bienes Raíces.


**Aplicaciones:** Las solicitudes serán aceptadas en orden de llegada. Las solicitudes y las direcciones del programa están disponibles en línea en el sitio web de la Long Island Housing Partnership, Inc.: [www.lihp.org](http://www.lihp.org) o llamando al Long Island Housing Partnership, Inc. al (631) 435-4710, o visitando la oficina de LIHP en la 180 Oser Avenue, Hauppauge, NY, de lunes a viernes entre las horas de 9 a.m. y 5 p.m.

- Las solicitudes en línea y entregadas a mano deben recibirse antes de las 5 p.m. del 16 de noviembre de 2021. Las solicitudes presentadas por correo deben ser selladas por la oficina postal antes del 16 de noviembre de 2021.

**Se seguirán las Leyes de Vivienda Equitativa.**

El personal de LIHP está disponible para ayudar con la solicitud y contestar preguntas sobre los requisitos de elegibilidad. También LIHP ofrece asesoría hipotecaria gratuita. Si tiene alguna pregunta acerca de los requisitos o necesita asistencia lingüística, incluyendo servicios de traducción y/o interpretación oral, por favor llame a Long Island Housing Partnership al (631) 435-4710 antes de aplicar.

**EDWARD P. ROMAINE, SUPERVISOR DE LA CIUDAD DE BROOKHAVEN**  
Brookhaven Town Hall  
One Independence Hill  
Farmingville, NY 11738



**TOWN OF BABYLON DOWN PAYMENT ASSISTANCE PROGRAM**  
RICH SCHAFER, TOWN SUPERVISOR  
300 E. SUNRISE HIGHWAY  
LINDENHURST, NY 11757

**TOWN OF BABYLON**  
**HOME DOWN PAYMENT ASSISTANCE PROGRAM**  
**FOR FIRST TIME HOMEBUYERS**


**NOTICE OF APPLICATION AVAILABILITY AND INTAKE**


As part of an ongoing commitment to help make the "American Dream" of home ownership a reality for first time homebuyers who wish to reside in the Town of Babylon, Supervisor, Rich Schaffer announced that the Long Island Housing Partnership (LIHP), as agent for Town of Babylon, will be making applications available for first-time homebuyers for down payment/closing cost assistance towards the purchase of a principal residence **starting September 15, 2021 at 9 a.m.**

The Town of Babylon will provide eligible first-time homebuyers with up to **\$25,000** towards down payment/closing costs towards the purchase of an eligible new or existing single-family home, provided that the applicant puts a minimum down payment of at least \$3,000. The applicant must also be able to satisfy the mortgage lender's minimum down payment requirements and be able to secure a mortgage. Homeowners are required to reside in the home for a minimum of 10 years or HUD will require a full repayment of the grant.

**Eligibility Criteria:** An Applicant **MUST** be:

- First Time Homeowner - defined as a household that has not owned a home during the three-year period immediately prior to the date of application for down payment assistance.
- Household occupying the property as a Principal Residence.
- Income Eligible Household - meaning a household must have a gross annual income not exceeding the income limits for the area as listed below with overtime and assets also taken into consideration.
- Household must attend a mortgage counseling session at LIHP and must be able to secure a mortgage.
- Household must have adequate resources and credit to qualify for a mortgage.

 **TOWN OF BROOKHAVEN**  
**HOME DOWN PAYMENT ASSISTANCE PROGRAM FOR FIRST TIME HOMEBUYERS**

 **NOTICE OF APPLICATION AVAILABILITY AND INTAKE**

As part of an ongoing commitment to help make the "American Dream" of home ownership a reality for first time homebuyers who wish to reside in Town of Brookhaven, Supervisor, Ed Romaine announced that the Long Island Housing Partnership (LIHP), as agent for Town of Brookhaven, will be making applications available for first-time homebuyers for down payment assistance towards the purchase of a principal residence **starting August 16, 2021 at 9 A.M.** The Town of Brookhaven will provide eligible first-time homebuyers with up to **\$39,000** towards down payment/closing costs towards the purchase of an eligible new or existing single-family home, provided that the applicant puts a minimum down payment of at least \$3,000. The applicant must also be able to satisfy the mortgage lender's minimum down payment requirements and be able to secure a mortgage. Homeowners are required to reside in the home for a minimum of 10 years or HUD will require a full repayment of the grant.

**Eligibility Criteria:** An Applicant **MUST** be:

- First Time Homeowner - defined as a household that has not owned a home during the three-year period immediately prior to the date of application for down payment assistance.
- Household occupying the property as a Principal Residence.
- Income Eligible Household - meaning a household must have a gross annual income not exceeding the income limits for the area as listed below with overtime and assets also taken into consideration.
- Household must attend a mortgage counseling session at LIHP and must be able to secure a mortgage.
- Household must have adequate resources and credit to qualify for a mortgage.

INCOME GUIDELINES*	Household Size	Maximum Total Annual Income	Household Size	Maximum Total Annual Income
*Income limits subject to change pursuant to HUD requirements.	1	\$72,750	5	\$112,250
	2	\$83,150	6	\$120,550
	3	\$93,550	7	\$128,850
	4	\$103,900	8	\$137,150

**Type of Housing Available:** Homes purchased must be eligible pre-existing or newly constructed residences located within the boundaries of **Town of Brookhaven**. They must be single-family dwellings (includes townhouses, condominiums, co-operative apartments and manufactured homes) occupied as a principal residence.

**Property Value Limit:** The limit on the maximum purchase price of a single-family unit is \$428,000. The property being purchased must appraise at the purchase price or higher. If the property appraises lower than the purchase price, down payment funds will not be available to purchase the home. **No** Foreclosures, Short Sales, Bank Owned or Real Estate Owned Properties are permitted in the program.

**Applications:** Applications will be accepted on a first-come, first-served basis. Applications and program guidelines are available online at the Long Island Housing Partnership, Inc. website: [www.lihp.org/downpayment.html](http://www.lihp.org/downpayment.html) or by calling the Long Island Housing Partnership, Inc. at (631) 435-4710, or by visiting the LIHP's office at 180 Oser Avenue, Hauppauge, NY Monday to Friday between the hours of 9 A.M. and 5 P.M. Online and hand-delivered applications must be received by 5:00 p.m. on November 16, 2021. Applications submitted by mail must be postmarked by November 16, 2021.

**Fair Housing Laws will be followed.**

The LIHP staff is available to assist with the application, and answer questions about eligibility requirements. We also provide free mortgage counseling. **If you have any questions regarding the guidelines or need language assistance including translation and/or oral interpretation services, please call the Long Island Housing Partnership at (631) 435-4710 before applying.**

**EDWARD P. ROMAINE, TOWN SUPERVISOR**  
Brookhaven Town Hall | One Independence Hill | Farmingville NY 11738

## Community Stabilization Program

During the three-year period from 2019-2021, LIHP, through its Community Stabilization Program provided grants of up to \$30,000 to homebuyers to purchase foreclosed properties in blighted and distressed areas. A total of six homes were closed.

Long Island Housing Partnership, from 2019 through 2021, continued to provide basic and advanced fair housing education and training and resources on housing policy through its website, social media accounts, conferences, workshops and specialized technical assistance.

This vital service ensures adherence to fair housing laws and equitable housing choice that support integration and works to reduce and eliminate discrimination.

Topics covered through these resources include protected classes, tenant screening, criminal background checks, sexual harassment in housing, reasonable accommodations and modifications, service and support animals, familial-status discrimination and sources of income protections.

Working with federal, state and local government fair housing experts as well as civil rights attorneys, LIHP also utilized in-house resources to provide training for local government officials, property owners and rental agents, developers, lenders and Realtors®. The training provided basic fair housing information and important updates as new laws and regulations were enacted.

Additionally, specialized training for Realtors®, property managers, rental agents and village officials emphasized best-practice guidance to prevent discriminatory actions and promote equal opportunity and choice.

General fair housing training also was offered to consumers to make them aware of their rights, and providing information that would allow them to recognize signs of discrimination and report alleged discriminatory actions to government or private-facing housing entities for assistance.

As a participant in the Enterprise Community Partners and Fair Housing Justice Center Fair and Affordable Housing Roundtable, LIHP engaged in the writing of a Policy Paper that was released at a housing summit in New York City. LIHP presented at the summit and provided the suburban context for understanding fair housing, community preference, creating density, and increasing much needed rental housing stock.

**UPCOMING LIHP FAIR HOUSING TRAININGS - 2021 SAVE THE DATES**



**LONG ISLAND HOUSING PARTNERSHIP**



**TUESDAY, APRIL 6, 11AM-1230PM-**  
**NYS DIVISION OF HUMAN RIGHTS**

**Caroline Downey, Esq.,**  
General Counsel --  
*(Protected classes, Source of Income, Steering)*

**John Harrison, Esq.,**  
Director of Disability Rights--  
*(Reasonable Accommodations/Reasonable Modifications, Language Access, Service Animals and Assistance Animals)*

**TUESDAY, APRIL 27, 11AM-1230PM-**  
**U.S. DEPARTMENT OF JUSTICE (DOJ)**

**Michael J. Goldberger, Esq.,**  
Chief of Civil Rights, Civil Division,  
U. S. Attorney's Office, Eastern District of New York --  
*(Protected Classes, Housing Covered, Types of Discrimination, Lending, Steering, Sexual Harassment Discrimination in Housing)*

**THURSDAY, MAY 6, 11AM-1230PM-**  
**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**Jo-Ann Frey, Esq.,**  
Director Regional Enforcement Division,  
Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (HUD)



These trainings are being supported by the Suffolk County Human Rights Commission

**JOIN US on Zoom to learn about YOUR FAIR HOUSING RIGHTS**



**Long Island Housing Partnership, Inc.**

**DATE:** TUESDAY, DECEMBER 1, 2020

**PLACE:** FREE ONLINE ZOOM TRAINING

**TIME:** 1:00 P.M.—2:30 P.M.

**EVENT:** FAIR HOUSING TRAINING

**PRE-REGISTRATION REQUIRED**

**REGISTER HERE**  
[https://zoom.us/join/zoom/register/tJ0rF-qsrzgvHdFDmnyUkvf6GQ9e6DjvK\\_](https://zoom.us/join/zoom/register/tJ0rF-qsrzgvHdFDmnyUkvf6GQ9e6DjvK_)

**OR GO TO [HTTPS://WWW.LIHP.ORG](https://WWW.LIHP.ORG)**





THIS TRAINING IS BEING SUPPORTED BY  
THE SUFFOLK COUNTY HUMAN RIGHTS COMMISSION



In addition, the LIHP Fair Housing Education Coordinator was appointed to the Suffolk County Legislature's Fair Housing Task Force and joined in producing a report on proposed changes to the Suffolk County Human Rights Law. Other strategies to prevent/reduce discriminatory practices were proposed.

During 2020-2021, due to COVID in-person training prohibitions, LIHP quickly pivoted and successfully provided six virtual fair housing trainings that were partially funded through a contract with the Suffolk County Human Rights Commission.



**LONG ISLAND  
HOUSING PARTNERSHIP**

**JOIN US ON ZOOM FOR A  
FAIR HOUSING TRAINING**

**DATE:** THURSDAY, MAY 6, 2021

**PLACE:** FREE ONLINE ZOOM TRAINING

**TIME:** 11:00 AM - 12:30 PM

**EVENT:** US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD)  
JO-ANN FREY, ESQ. DIRECTOR REGIONAL ENFORCEMENT DIVISION  
OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

**PRE-REGISTRATION REQUIRED**

**REGISTER HERE:**  
[HTTPS://BIT.LY/3RCKQCO](https://bit.ly/3RCKQCO)

**OR GO TO:**  
[WWW.LIHP.ORG](http://WWW.LIHP.ORG)



This training is being supported by the Suffolk County Human Rights Commission



**LONG ISLAND  
HOUSING PARTNERSHIP**

**JOIN US ON ZOOM FOR A  
FAIR HOUSING TRAINING**

**DATE:** THURSDAY, MARCH 4, 2021

**PLACE:** FREE ONLINE ZOOM TRAINING

**TIME:** 11:00 AM - 12:30 PM

**EVENT:** FAIR HOUSING TRAINING

**FOR:** REALTORS®, PROPERTY MANAGERS,  
LANDLORDS, CASE MANAGERS, & CONSUMERS

**PRE-REGISTRATION REQUIRED**

**REGISTER HERE:**  
[HTTPS://BIT.LY/3BCWDTX](https://bit.ly/3BCWDTX)

**OR GO TO:**  
[WWW.LIHP.ORG](http://WWW.LIHP.ORG)



This training is being supported by the Suffolk County Human Rights Commission



**LONG ISLAND  
HOUSING PARTNERSHIP**

**JOIN US ON ZOOM FOR A  
FAIR HOUSING TRAINING**

**DATE:** TUESDAY, APRIL 27, 2021

**PLACE:** FREE ONLINE ZOOM TRAINING

**TIME:** 11:00 AM - 12:30 PM

**EVENT:** US DEPARTMENT OF JUSTICE (DOJ)  
MICHAEL J. GOLDBERGER, ESQ. CHIEF OF CIVIL RIGHTS,  
CIVIL DIVISION U. S. ATTORNEY'S OFFICE,  
EASTERN DISTRICT OF NEW YORK -  
Protected Classes, Housing Covered, Types of Discrimination,  
Lending, Steering, Sexual Harassment Discrimination in Housing

**PRE-REGISTRATION REQUIRED**

**REGISTER HERE:**  
[HTTPS://BIT.LY/3T9B5AP](https://bit.ly/3T9B5AP)

**OR GO TO:**  
[WWW.LIHP.ORG](http://WWW.LIHP.ORG)



This training is being supported by the Suffolk County Human Rights Commission



**LONG ISLAND  
HOUSING PARTNERSHIP**

**JOIN US ON ZOOM FOR A  
FAIR HOUSING TRAINING**

**DATE:** TUESDAY, APRIL 6, 2021

**PLACE:** FREE ONLINE ZOOM TRAINING

**TIME:** 11:00 AM - 12:30 PM

**EVENT:** NYS DIVISION OF HUMAN RIGHTS  
CAROLINE DOWNEY, ESQ. GENERAL COUNSEL -  
Protected classes, Source of Income, Steering  
JOHN HERRION, ESQ. DIRECTOR OF DISABILITY RIGHTS-  
(Reasonable Accommodations/Reasonable Modifications,  
Language Access, Service Animals and Assistance Animals)

**PRE-REGISTRATION REQUIRED**

**REGISTER HERE:**  
[HTTP://BIT.LY/3BX4BWV](http://bit.ly/3BX4BWV)

**OR GO TO:**  
[WWW.LIHP.ORG](http://WWW.LIHP.ORG)



This training is being supported by the Suffolk County Human Rights Commission

In the face of major economic shifts, sharply rising housing prices, and the many challenges presented during the COVID-19 pandemic, the housing counseling services provided by LIHP are more important than ever. Homeowners who attend housing counseling consistently show lower statistics in default, foreclosure, bankruptcy, than those who do not seek counseling services. In response to the safety precautions required by COVID-19, LIHP shifted to remote online counseling in 2020, providing a new and convenient method of delivering our various counseling services. All of our counseling programs and group education continue to remain free of charge, with the exception of the Frameworks self-guided online course, which has a nominal fee for service.

OVERVIEW OF COUNSELING PROGRAMS				
Program	2019	2020	2021	TOTAL
Pre-Purchase & Group Counseling	1410	1114	1140	3664
Commitments	289	156	130	575
Default & Foreclosure Counseling	143	80	34	257
Average Loan Amount	\$283,131	\$326,937	\$346,810	\$318,959
Est. Total Loan Amounts	\$81,824,859	\$51,002,172	\$45,085,300	\$177,912,331

## PRE-PURCHASE COUNSELING

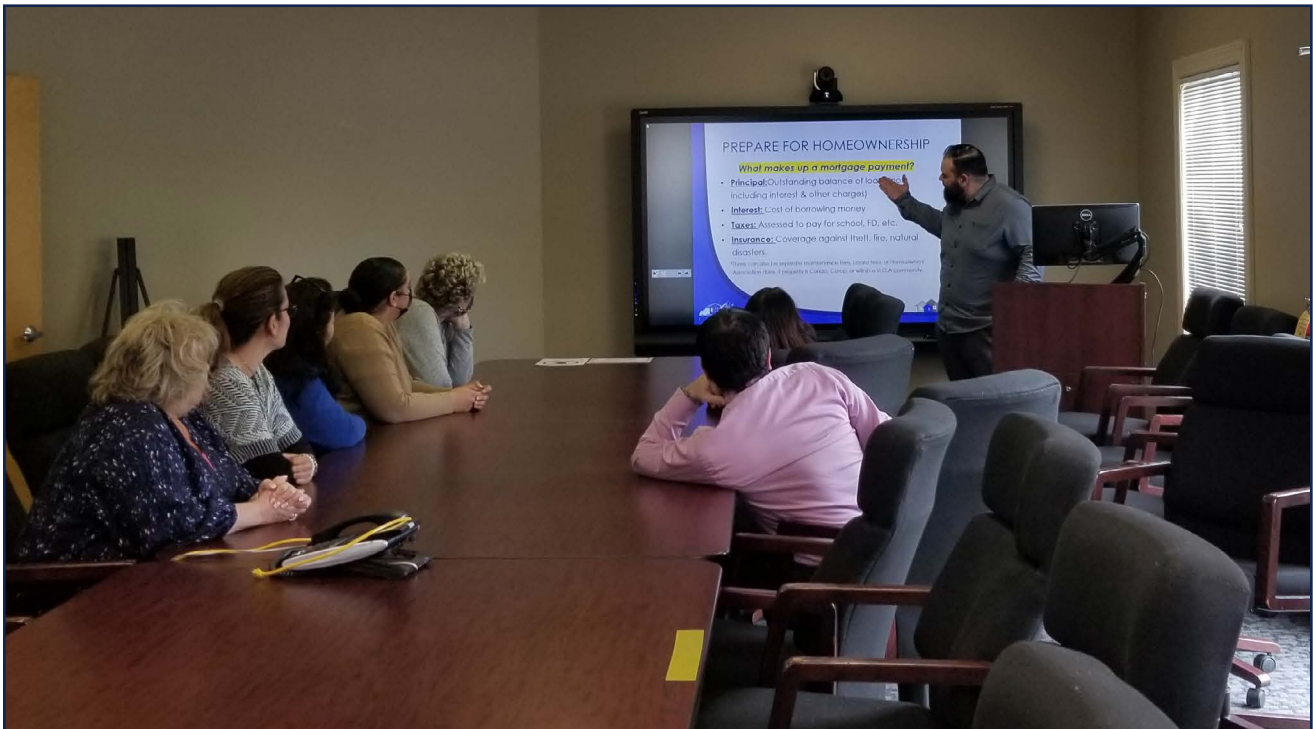
LIHP, through one on one and group counseling sessions, has assisted 3,664 clients between 2019 and 2021, with 575 becoming new homeowners within that period. During these sessions, counselors cover a broad array of topics in the steps to homeownership. Prospective homebuyers gain the knowledge and understanding of the importance in maintaining savings and assets before and after purchase, managing credit and debt, the elements of mortgage qualification and loan application process, best practices in selecting a realtor and lender, the importance of a home inspection, and explanations to the prospective homebuyers of the various steps, and parties involved in the process. Information about fair housing laws, and prohibited discriminatory practices are reviewed to help educate home shoppers what to look out for, and to promote fair housing. Homeowners who attend pre-purchase counseling sessions at LIHP have only a one percent chance of facing foreclosure.



## ONLINE COUNSELING

In 2021, monthly Group Orientation Sessions were made available online, allowing broader access to more homebuyers per session gaining the tools needed to find their next steps in the homebuying process. These sessions continue to be well received with an average 120 registrations per class, and indications that demand will rise an estimated 30% over the next year. This expansion of monthly live online group counseling has allowed LIHP to now serve hundreds more clients per year than before.

LIHP's partnership with Frameworks allows us to continue offering self-paced, online counseling to those who wish to gain more knowledge on their own time and schedule. This is a convenient option for those who may not be available to attend group counseling during business hours. Once the prospective buyer completes the online course, he or she is prompted to make an appointment with an LIHP pre-purchase counselor.



## FORECLOSURE PREVENTION COUNSELING

Homeowners that are behind in their mortgage payments, or struggling to stay current, and seek the help of these housing counselors are proven to be nearly THREE times more likely to receive a loan modification, and 70% LESS likely to re-default on their loan. 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 three years, LIHP provided foreclosure counseling outreach and education to 1,438 homeowners, and has made numerous referrals to legal service agencies when necessary.

## Foreclosure Prevention Counseling (continued)

In 2019, foreclosure rates dropped to the lowest level in 15 years. After the onset of COVID-19 in 2020, and the high unemployment rates that followed, the rate of mortgage delinquencies reversed course to the HIGHEST rate in 15 years. In response, state and federal moratoria on foreclosure and eviction were put in place to help those at risk of losing their home. This temporarily reduced the urgency and fear of losing a home in the midst of global pandemic. During that time, LIHP began to shore up these services with additional support and funding in anticipation of the inevitable rebound in foreclosure rates and requests for default/foreclosure counseling services following the expiration of moratoria.

In partnership with the Towns of Islip and Babylon, LIHP initiated outreach to homeowners struggling to make their housing payments through 924 direct mailers to homes identified as pending imminent default or foreclosure.

Funded through the NYS Office of the Attorney general, LIHP is a participant in the Homeowner Protection Program (HOPP), which helps provide counseling services to homeowners at risk and referrals to free legal services when needed. LIHP was also selected as one of a handful of agencies granted direct access to assist homeowners applying to the NYS Housing Assistance Fund (HAF). The HAF program provides up to \$50,000 to eligible homeowners to cover housing related arrears including mortgage payments, property taxes, or other debt that could lead to foreclosure. This program launched in October 2021, and closed to applications in February 2022.

LIHP received 2 grants from the Housing Stability Counseling Program (HSCP), through the New York Mortgage Coalition (NYMC) and Housing Partnership Network (HPN), each of which received funding from NeighborWorks America (NWA). Through monies appropriated by Congress under the American Rescue Plan Act of 2021, NWA designed a program in support of housing counseling efforts targeting households facing eviction, default, foreclosure, loss of income or homelessness in communities across the nation. Services LIHP provides through HSCP include: extensive affirmative marketing and outreach, foreclosure, default and eviction prevention counseling, case management including development of a budget and action plan, assessing eligibility of applicants for rent relief or other financial assistance and/or public benefits, intake and processing of applications for rent relief or other financial assistance and/or benefits, loss mitigation assistance, and client follow-up. This program is funded through 2023.

**"STOP FORECLOSURE!"**  
You have options | Know Your Rights | Understand Your Options  
**ARE YOU FACING FORECLOSURE?**  
The Town of Islip may be able to help!



**Long Island Housing Partnership**  
is offering a  
**Virtual Informational Session to  
Provide Options to Foreclosure**  
**January 27, 2022 at 2 pm**  
Registration is required for this virtual session  
Register in advance for this meeting:  
<https://bit.ly/315Bsit>  
After registering, you will receive a confirmation email containing information  
about joining the meeting.



**Angie M. Carpenter, Supervisor**  
John C. Cochran Jr., Councilman  
Jorge Guadron, Councilman  
Mary Kate Muller, Councilwoman  
James P. O'Connor, Councilman  
Olga H. Murray, Town Clerk  
Andy Wilman, Receiver of Taxes



**STOP FORECLOSURE!**  
YOU HAVE OPTIONS  
KNOW YOUR RIGHTS  
UNDERSTAND YOUR  
OPTIONS



**Town of Babylon  
Supervisor Richard Schaffer  
and  
Deputy Supervisor, Councilman  
Antonio Martinez  
are hosting a**

**Free 1-on-1 Mortgage Counseling**  
*Presented by Long Island Housing Partnership*

**Dates and Locations:**  
Tanner Senior Citizens Center  
2 Tanner Park, Copiague  
Monday, April 13, 2020 3:00 pm – 5:00 pm  
Monday, April 20, 2020 6:00 pm – 8:00 pm  
Wyandanch Senior Citizens Center  
28 Wyandanch Avenue, Wyandanch  
Monday, May 11, 2020 3:00 pm – 5:00 pm  
Monday, May 18, 2020 6:00 pm – 8:00 pm

**For more information, please call 631-957-3088**



**Richard Schaffer, Supervisor**  
**Councilman Antonio A. Martinez, Deputy Supervisor**  
Councilman Terence McSweeney  
Councilman Anthony Manetta  
Councilman DuWayne Gregory  
Gerry Compitello, Town Clerk  
Jennifer Montiglio, Receiver of Taxes



## LIHP COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

With a goal of providing low-cost financing options for the development of affordable housing on Long Island, the LIHP Community Development Financial Institution (LLIHPCDFI) has secured revolving lines of credit from various banks.

Totaling more than \$3 million, the lines of credit provide capital for the LIHP's lending activities.

LIHPCDFI lending activity includes a line of credit for JJR Associates, Inc. for the pre-development and construction financing for expenses associated with both the Islip IX development and the Suffolk County Scattered Sites Program.

In addition, a loan was provided to another Community Land Trust on Long Island to finance the renovation of a vacant house in Uniondale.

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



◀ Uniondale Community Land Trust – Before



Uniondale Community Land Trust – After

# Outreach & Advocacy 2019 - 2021

## Total Outreach Activities

Total Number of Activities by Year		Participants/Number Reached
2019	25	1713
2020	7	315
2021	20	1167
<b>TOTAL</b>	<b>52</b>	<b>3195</b>

- 🏠 In partnership with the State of New Mortgage Agency (SONYMA), LIHP held the third Spruce Up event on Long Island, dubbed "Spruce Up Bay Shore." The Spruce Up SONYMA Program provides services to community parks and homes like yard cleaning, fence painting and gardening. The 2019 Spruce Up event was covered on television, including Channel 2 News.
- 🏠 LIHP conducted more than 25 outreach seminars throughout Long Island, reaching over 1,200 individuals and focused on First Time Homeownership, Foreclosure Counseling, Fair Housing and the Employer Assisted Program. Many of these seminars were held with elected officials in Nassau and Suffolk counties, the Long Island Board of Realtors and LIHP lending partners.
- 🏠 LIHP continues to provide staffing outreach services at the Suffolk County Supreme Court. These clinics assist homeowners with loan modification applications, counseling services and referrals to other agencies, as appropriate.
- 🏠 Within the local communities, LIHP held presentations to help provide first-time homebuyer and budget trainings, for Bellport, Hagerman, East Patchogue Alliance and another for the National Coalition for 100 Black Women.
- 🏠 Due to the COVID health crisis, LIHP held four outreach seminars utilizing the ZOOM platform during the third quarter of 2020 that focused on First Time Homeownership. Enlisting elected officials in Nassau and Suffolk counties and lending partners, the seminars reached more than 300 individuals.
- 🏠 Utilizing ZOOM seminars through the COVID-19 health crisis, LIHP continued to reach first time homebuyers. These seminars, held in conjunction with the Public Library System throughout Long Island, included Mastic/Shirley, Old Bethpage/Plainview/Freeport and Elmont. Seminars were also held via ZOOM with the Town of Islip, Town of Brookhaven and the Town of Hempstead.
- 🏠 The towns of Hempstead and Oyster Bay's Emergency Rental Assistance Programs (ERAP) are managed by LIHP, which held twelve ZOOM educational seminars focusing on ERAP and how to apply for the Program.



# Outreach & Advocacy 2019 - 2021

January 13, 2020

Mr. Peter Elkowitz  
President  
LONG ISLAND HOUSING PARTNERSHIP  
180 Oser Avenue, Ste 800  
Hauppauge, NY 11788

Dear Mr. Elkowitz:

Craig Schneider's Newsday's article on the work your partnership is accomplishing was a heartwarming read. Although I have been aware of your mission for many years, this particular article resurrected my interest in the work you do. The partnership's mission becomes more relevant as each day passes.

My new home in Blue Point is just west of Patchogue, so reading about John Nelson's move into one of the zombie homes nearby was terrific: with the partnership's help, a neighborhood eyesore became a man's pot of gold.

As a retired real estate and marketing professional, I will never cease being interested in the movement of property on Long Island. My increased activism for justice makes John's plight even more poignant to me. Long Island should not carry the stigma of unaffordability, and it would not, if more people were afforded less discrimination, better education, career development and better-paying employment. Organizations such as yours are a Godsend to many.

Other than wanting to express my gratitude to you and your staff, I really don't know exactly why I'm writing this letter. I felt so compelled to communicate with you after reading Craig's article. I recently stepped down from a political organization that I founded in Northport/Huntington in 2018 where I garnered support from more than 200 like-minded voters. Perhaps my life has room for something new and different.

Sincerely,

5-6-2020  
Dear Peter:  
(Peter J. Elkowitz, Jr.)

Thank you for the fine work  
you doing at LIHP. Especially in  
these difficult and challenging times.  
God Bless America,  
Respectfully



YOUR OPPORTUNITY TO MAKE A DIFFERENCE

## SONYMA SPRUCE UP EVENT

### BAY SHORE

SONYMA, the Long Island Housing Partnership, Inc. and community volunteers are getting ready to help residents in Bay Shore improve their homes and neighborhood. At the SONYMA Spruce Up event on Friday October 11<sup>th</sup>, 2019 we will be assisting with:

- Outdoor painting (siding, windows, shutters)
- Power washing and debris removal
- Outside repairs (steps, gutters, fences)
- Yard and neighborhood park spruce up

#### You Can Help by Volunteering for the Event!

Volunteers will meet at 8 AM at the First Baptist Church of Bay Shore 175 2<sup>nd</sup> Avenue Bay Shore. There will be coffee and pastries, a short introduction, and then the teams will begin the sprucing! Lunch will be served, and the event will wrap up at 3 PM.

To sign up to volunteer yourself, you can go to the LIHP website page for the event:

<https://lihp.org/spruceup.html>

Or Call: 631 435 4710 Ext. 326

**MAKE A DIFFERENCE IN BAY SHORE!**

## Financial Education Workshop



## The Long Island Housing Partnership, Inc.

Invites you to a seminar:

### Financial Education Workshop - Budgeting

**Tuesday, December 7, 2021**

**7:00 PM - 8:30 PM**

Bellport, Hagerman East Patchogue Alliance  
1492 Montauk Highway  
Bellport, NY 11713

imagine The 9<sup>th</sup> Annual  
Long Island Imagine Awards

CERINI ASSOCIATES  
COMMUNITY FUND ACCOUNTANTS  
SOCIAL IMPACT AWARD WINNER



LONG ISLAND HOUSING  
PARTNERSHIP

LIHP Social Impact Award Winner from  
Long Island Imagine Awards

### CLASSIFIEDS / REAL ESTATE

#### How the coronavirus is slowing LI home sales



Even before the governor ordered nonessential workers to stay home, the number of LI open houses had dropped sharply. Real estate brokers offered hand sanitizer at one. Credit: Newsday / John Paralevsky

By Rachel O'Brien  
Special to Newsday  
March 24, 2020

Like other businesses hurt by the coronavirus pandemic, the Long Island real estate industry is slowing, with many open houses canceled last weekend. But it's also adapting, as listing agents use technology to serve buyers and sellers, some of whom are already going through the process.

As of 8 p.m. March 22, Gov. Andrew M. Cuomo ordered nonessential workers to stay home, and while brokers aren't taking the directive lightly, they continue to work from home trying to get sellers out of their homes and buyers into them. Several agents have responded to strict rules, but some doubt how effective those can be.

### OPINION / COLUMNISTS / RANDI F. MARSHALL Hints of a looming housing crisis



A moratorium on foreclosures due to the pandemic may be hiding how many homeowners are in trouble — and how deeply. Credit: Stock

By Randi F. Marshall  
randi.marshall@newsday.com @randimarshall  
August 21, 2020

On the surface, Long Island's housing market remains stunningly strong. It's a seller's market by any definition, with multiple offers on most houses and prices jumping at a 20% clip compared with a year ago.

### NEWS / HEALTH / CORONAVIRUS

#### Why home prices have risen during the pandemic

By Erin Serpico  
erinserpico@newsday.com  
April 8, 2021



Realtor Ramon Bonilla waits for potential clients at a Westbury open house on April 3. Credit: Danielle Silverman

During the pandemic, Long Island's real estate market saw luxury homes suddenly sparking bidding wars as some first-time homebuyers scrambling to make offers of \$30,000 or more over asking prices.

"If something comes on [the market] it's gone immediately," said Ann Conroy, CEO of Douglas Elliman's LI Island division. "There are more buyers than there are sellers at this point, and interest rates are extraordinary."

### BUSINESS

#### Long Island home prices hit record highs due to 'insatiable housing demand'



A recent open house for prospective buyers at a property on Bowling Green Drive in Westbury. Housing prices on Long Island hit record highs in June. Credit: Jeff Bachner

By Maura McDermott  
maura.mcdermott@newsday.com @mauramcdermott  
July 15, 2021

Home prices hit record highs in Nassau and Suffolk counties last month, as low interest rates and intense competition for suburban dwellings drove up the cost of housing.

In Nassau County, homes sold for a median price of \$645,000 in June, up 16.2% from the same period last year. OneKey MLS, the listing service that includes Long Island, reported Thursday. Suffolk County homes

## LONG ISLAND BUSINESS NEWS

### LI Business



**'It's going to take another 12 months'**

Northwell's chief talks about the pandemic, remote work and how we can age better

BY MAURA MCDERMOTT  
maura.mcdermott@newsday.com

Newsday sat down with Michael Downing, president and CEO of Northwell Health, the largest employer in the state, to talk about the health impact of the coronavirus.

book he's writing and more. This interview has been edited and condensed.

setting, wear the mask. The masks work. When we get masks on employees, the infection rate would go down. The other thing is, you get vaccinated, you get the booster. You make sure that you don't get the virus.

So it's not going to end quickly. It's going to take a while. It's going to take a while to completely end, I believe.

Are there ways to reach people who are still hesitant or unsure to getting vaccinated?

case that this is the proper thing to do. If you're following a virus, which we are against the virus, then you should use the tools that are at your disposal. You will never get to everybody, but if you get 50% of the people that are not vaccinated

### LI BUSINESS

## Surge in lumber costs

LI builders feeling the pinch from spike late in year

BY JONATHAN LAMANTIA  
jonathan.lamantia@newsday.com

A resurgence in the price of lumber is driving up construction costs on Long Island and throwing a wrench into builders' budgets for upcoming projects.

From Nov. 15 to Dec. 16, the price of lumber more than doubled to \$1,191.10 from \$536 per thousand board feet on the Chicago Mercantile Exchange. The price for prompt delivery then fell 2% to \$1,097.40 as of 4 p.m. on Monday.

The instability has made it difficult to predict lumber costs for single-family and multifamily construction, local builders said, and contractors have been hesitant to commit to estimates for a project out of fear costs will rise.

"That's the difficulty builders are finding with regard to lumber contracts," said Mitchell Pally, CEO of the Long Island Builders Institute in Hauppauge. "It's making it very difficult for the lumber yards and the builder to come to some kind of understanding of what the price is going to be at some point in the future when the lumber is actually available to be delivered."

### Market volatility

U.S. lumber prices per thousand board feet on the Chicago Mercantile Exchange. Prices are for front-month contracts, the futures contracts with the shortest maturities.



the pandemic. The higher lumber prices could add tens of thousands to the cost of building a home on Long Island.

ing to build affordable housing on Long Island in the \$300,000-to-\$400,000 range," Pally said.

### Spot sales up, too

Spot sales, or sales of lumber intended for immediate delivery, have risen in recent weeks as well, with the Random Lengths Framing Lumber Composite index, a pricing report published by Fastmarkets, reaching \$985 per thousand board feet for the week ended Dec. 23, which is up 67% from \$590 for the week ended Nov. 18. The index is a composite of the prices of 15 types of framing lumber, which vary in length and by source.



DaVinci Construction CEO Artie Cipoletti says he's unable to give firm price estimates because of lumber market volatility.

Artie Cipoletti, CEO of DaVinci Construction in West Islip, who acts as a framing contractor for multifamily and single-family development projects, said he's not able to give firm price estimates to clients because of the rapidly changing prices.



## 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  
 Douglaston Development LLC  
 /J.E. Levine Builder  
 EMJ Construction Consultants, Inc.  
 Farrell Fritz P.C.  
 G. Zandler Construction Co., Inc.  
 Harbour Club, LLC  
 HouseMaster Home Inspection  
 Jobco Incorporated  
 John A. Testaiuti, Esq.  
 Knockout Pest Control. Inc.  
 LaMonica, Herbst & Maniscalco  
 Margolin, Winer & Evens LLP  
 Mercury LLC  
 Mill-Max Mfg. Corp.  
 Murtha Construction, Inc.  
 Nationalgrid  
 Nixon Peabody, LLP  
 Oden Development LLC  
 Olympic Siding & Window Co. Inc.  
 Ornstein Leyton Co.  
 Paul N. Lovegrove, P.C.  
 Peter J. Zuckerman, Attorney P.C.  
 PKF O'Connor Davies  
 PSEG

Riverhead Building Supply Corp.  
 Safe Harbor Title Agency Ltd.  
 Sterling Floor Designs, Ltd.  
 Stewart Title Insurance Company  
 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  
 Bethpage Federal Credit Union  
 BNB Bank  
 Capital One  
 Citi  
 First National Bank of Long Island  
 Hanover Community Bank  
 HSBC Bank USA  
 JP Morgan Chase  
 M&T Bank, Community Development Unit  
 Nationwide Mortgage Bankers Inc.  
 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  
 PSEG Foundation  
 TD Charitable Foundation  
 Wells Fargo Housing Foundation

## Labor

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

# 2019 - 2020 Financials

## LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF FINANCIAL POSITION

As of December 31,	2020	2019
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and cash equivalents	\$ 7,497,522	\$ 6,460,600
Accounts receivable, net	597,468	738,534
Due from escrow agent	8,349	19,353
Prepaid expenses and other	50,657	95,925
Current portion of notes receivable	415,500	365,500
Investments	<u>5,283,419</u>	<u>4,884,411</u>
Total current assets	13,852,915	12,564,323
Notes receivable	3,483	3,483
Capitalized project costs	1,958,397	2,820,465
Fixed assets, net	77,784	78,200
Donated land	<u>633,303</u>	<u>228,040</u>
<b>TOTAL ASSETS</b>	<u>\$ 16,525,882</u>	<u>\$ 15,694,511</u>
<b>LIABILITIES</b>		
<b>Current Liabilities</b>		
Accounts payable and accrued expenses	\$ 597,140	\$ 1,194,980
Home buyers' deposits held in escrow	8,349	19,353
Current portion of deferred revenue	54,663	40,783
Current portion of project grant advances - governmental	5,034	34,076
Current portion of project grant advances - private	965,086	957,826
Current portion of construction and land trust reserves	23,000	3,414
Lines of credit	415,500	365,500
Current portion of funds held as program agent	<u>604,213</u>	<u>342,524</u>
Total current liabilities	2,672,985	2,958,456
Deferred revenue	91,028	87,360
Paycheck Protection Program loan payable	347,900	-
Project grant advances - private	1,439,512	1,213,469
Construction and land trust reserves	49,649	23,688
Funds held as program agent	<u>919,681</u>	<u>1,322,701</u>
<b>TOTAL LIABILITIES</b>	<u>5,520,755</u>	<u>5,605,674</u>
<b>COMMITMENTS AND CONTINGENCIES</b>		
<b>NET ASSETS</b>		
Without donor restrictions:		
Undesignated	4,047,266	4,186,681
Board-designated for operating and capital reserves	<u>5,267,919</u>	<u>4,868,911</u>
	<u>9,315,185</u>	<u>9,055,592</u>
With donor restrictions:		
Purpose-restricted	1,041,139	789,705
Restricted in perpetuity	<u>648,803</u>	<u>243,540</u>
	<u>1,689,942</u>	<u>1,033,245</u>
<b>TOTAL NET ASSETS</b>	<u>11,005,127</u>	<u>10,088,837</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 16,525,882</u>	<u>\$ 15,694,511</u>

The above data has been condensed from the combined financial statements audited by Marks Paneth LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated April 28, 2021, are available from the Long Island Housing Partnership, Inc. office upon request..



# 2019 - 2020 Financials

## LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF ACTIVITIES

For Years Ended December 31,	2020	2019
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS</b>		
<b>SUPPORT AND REVENUE</b>		
Receipts and government grants from transfer of homes	\$ 2,899,898	\$ 1,551,800
Government grants	301,089	1,513,580
Private grants	608,337	555,096
Contributions	423,452	166,204
Special events (net of direct expenses of \$21,004 for 2019)	-	92,096
Mortgage counseling	155,122	140,202
Technical assistance	627,102	726,299
Interest	29,707	35,494
Other income	311,216	267,085
Net assets released from donor restrictions	<u>219,215</u>	<u>297,178</u>
<b>TOTAL SUPPORT AND REVENUE</b>	<u>5,575,138</u>	<u>5,345,034</u>
<b>EXPENSES</b>		
Program services:		
Development	2,826,691	2,562,078
Counseling and education	451,176	579,078
Technical assistance	310,314	528,147
Other	<u>579,199</u>	<u>514,208</u>
Total program services	4,167,380	4,183,511
Supporting services:		
Management and general	1,512,597	1,183,210
Fundraising	<u>35,129</u>	<u>81,904</u>
<b>TOTAL EXPENSES</b>	<u>5,715,106</u>	<u>5,448,625</u>
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS BEFORE INVESTMENT ACTIVITIES</b>	<u>(139,968)</u>	<u>(103,591)</u>
Investment interest and dividends, net of expenses	97,916	120,209
Realized and unrealized gains	<u>301,645</u>	<u>397,197</u>
Net investment return	<u>399,561</u>	<u>517,406</u>
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS</b>	<u>259,593</u>	<u>413,815</u>
<b>CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS</b>		
Donated land	405,263	228,040
Government grants	273,149	-
Private grants	197,500	225,051
Net assets released from donor restrictions	<u>(219,215)</u>	<u>(297,178)</u>
<b>CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS</b>	<u>656,697</u>	<u>155,913</u>
<b>CHANGE IN NET ASSETS</b>	<u>916,290</u>	<u>569,728</u>
Net Assets - Beginning of Year	<u>10,088,837</u>	<u>9,519,109</u>
<b>NET ASSETS - END OF YEAR</b>	<u>\$ 11,005,127</u>	<u>\$ 10,088,837</u>

The above data has been condensed from the combined financial statements audited by Marks Paneth LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated April 28, 2021, are available from the Long Island Housing Partnership, Inc. office upon request.

## LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF FUNCTIONAL EXPENSES

For the Year Ended December 31, 2020	Program Services	Supporting Services		
	Total Program Services	Management and General	Fundraising	Total
Development costs	\$ 2,394,425	\$ -	\$ -	\$ 2,394,425
Salaries and employee benefits	1,220,581	1,093,617	27,854	2,342,052
Professional services	218,673	203,954	-	422,627
Rent and utilities	68,415	59,132	3,742	131,289
Insurance	53,732	42,555	975	97,262
Travel and auto	12,742	7,989	-	20,731
Conference and meetings	4,224	2,709	-	6,933
Postage	13,500	9,653	-	23,153
Printing	1,749	1,609	-	3,358
Office supplies and equipment	23,590	20,630	1,082	45,302
Repairs and maintenance	16,355	14,136	895	31,386
Depreciation and amortization	16,252	14,935	-	31,187
Telephone	10,614	9,175	581	20,370
Outreach	41,705	-	-	41,705
Subscriptions and publications	12,038	11,062	-	23,100
Interest expense	8,478	-	-	8,478
Other	<u>50,307</u>	<u>21,441</u>	<u>-</u>	<u>71,748</u>
<b>Total Expenses</b>	<b>\$ 4,167,380</b>	<b>\$ 1,512,597</b>	<b>\$ 35,129</b>	<b>\$ 5,175,106</b>

The above data has been condensed from the combined financial statements audited by Marks Paneth LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated April 28, 2021, are available from the Long Island Housing Partnership, Inc. office upon request.



## LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF FINANCIAL POSITION

As of December 31,	2021	2020
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and cash equivalents	\$ 5,050,683	\$ 5,973,628
Current portion of funds held as program agent	491,399	604,213
Accounts receivable, net	1,932,542	597,468
Due from escrow agent	2,811	8,349
Prepaid expenses and other	70,826	50,657
Current portion of notes receivable	250,000	415,500
Investments	<u>5,670,135</u>	<u>5,283,419</u>
Total current assets	13,468,396	12,933,234
Funds held as program agent	936,661	919,681
Notes receivable	3,483	3,483
Capitalized project costs	2,639,353	1,958,397
Fixed assets, net	228,848	77,784
Donated land	<u>633,303</u>	<u>633,303</u>
<b>TOTAL ASSETS</b>	<u>\$ 17,910,044</u>	<u>\$ 16,525,882</u>
<b>LIABILITIES</b>		
<b>Current Liabilities</b>		
Accounts payable and accrued expenses	\$ 935,157	\$ 597,140
Home buyers' deposits held in escrow	2,811	8,349
Current portion of deferred revenue	36,052	54,663
Current portion of project grant advances - governmental	89,571	5,034
Current portion of project grant advances - private	1,641,162	965,086
Current portion of construction and land trust reserves	69,000	23,000
Lines of credit	250,000	415,500
Current portion of funds held as program agent	<u>491,399</u>	<u>604,213</u>
Total current liabilities	3,515,152	2,672,985
Deferred revenue	79,805	91,028
Paycheck Protection Program loan payable	-	347,900
Project grant advances - private	758,440	1,439,512
Construction and land trust reserves	54,461	49,649
Funds held as program agent	<u>936,661</u>	<u>919,681</u>
<b>TOTAL LIABILITIES</b>	<u>5,344,519</u>	<u>5,520,755</u>
<b>COMMITMENTS AND CONTINGENCIES</b>		
<b>NET ASSETS</b>		
Without donor restrictions:		
Undesignated	5,209,091	4,047,266
Board-designated for operating and capital reserves	<u>5,654,635</u>	<u>5,267,919</u>
	<u>10,863,726</u>	<u>9,315,185</u>
With donor restrictions:		
Purpose-restricted	1,052,996	1,041,139
Restricted in perpetuity	<u>648,803</u>	<u>648,803</u>
	<u>1,701,799</u>	<u>1,689,942</u>
<b>TOTAL NET ASSETS</b>	<u>12,565,525</u>	<u>11,005,127</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 17,910,044</u>	<u>\$ 16,525,882</u>

The above data has been condensed from the combined financial statements audited by Mayer Hoffman McCann P.C., Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated May 18, 2022, are available from the Long Island Housing Partnership, Inc. office upon request.

# 2020 - 2021 Financials

## LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF ACTIVITIES

	<u>2021</u>	<u>2020</u>
<b>For Years Ended December 31,</b>		
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS</b>		
<b>SUPPORT AND REVENUE</b>		
Receipts and government grants from transfer of homes	\$ 1,000,000	\$ 2,899,898
Government grants	2,441,200	301,089
Private grants	770,533	781,337
Contributions	171,601	250,452
Mortgage counseling	119,658	155,122
Technical assistance	738,362	627,102
Interest	18,590	29,707
Gain from sale of subsidiary partnership interest	968,243	-
Paycheck Protection Program loan and interest forgiveness	351,814	-
Other income	251,868	311,216
Net assets released from donor restrictions	<u>28,143</u>	<u>219,215</u>
<b>TOTAL SUPPORT AND REVENUE</b>	<u>6,860,012</u>	<u>5,575,138</u>
<b>EXPENSES</b>		
Program services:		
Development	1,584,111	2,826,691
Counseling and education	361,674	451,176
Technical assistance	282,579	310,314
COVID-related programs	1,425,722	-
Other	<u>480,544</u>	<u>579,199</u>
Total program services	4,134,630	4,167,380
Supporting services:		
Management and general	1,527,040	1,512,597
Fundraising	<u>36,517</u>	<u>35,129</u>
<b>TOTAL EXPENSES</b>	<u>5,698,187</u>	<u>5,715,106</u>
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS BEFORE INVESTMENT ACTIVITIES</b>	<u>1,161,825</u>	<u>(139,968)</u>
Investment interest and dividends, net of expenses	376,600	97,916
Realized and unrealized gains	<u>10,116</u>	<u>301,645</u>
Net investment return	<u>386,716</u>	<u>399,561</u>
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS</b>	<u>1,548,541</u>	<u>259,593</u>
<b>CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS</b>		
Donated land		405,263
Government grants		273,149
Private grants	40,000	197,500
Net assets released from donor restrictions	<u>(28,143)</u>	<u>(219,215)</u>
<b>CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS</b>	<u>11,857</u>	<u>656,697</u>
<b>CHANGES IN NET ASSETS</b>	1,560,398	916,290
Net Assets - Beginning of Year	<u>11,005,127</u>	<u>10,088,837</u>
<b>NET ASSETS - END OF YEAR</b>	<u>\$ 12,565,525</u>	<u>\$ 11,005,127</u>

The above data has been condensed from the combined financial statements audited by Mayer Hoffman McCann P.C., Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated May 18, 2022, are available from the Long Island Housing Partnership, Inc. office upon request.



## LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF FUNCTIONAL EXPENSES

For the Year Ended December 31, 2021	Program Services	Supporting Services		
	Total Program Services	Management and General	Fundraising	Total
Development costs	\$ 1,281,089	\$ -	\$ -	\$ 1,281,089
Salaries and employee benefits	1,877,630	972,244	24,764	2,874,638
Professional services	532,887	120,994	3,825	657,706
Rent and utilities	79,625	38,802	3,474	121,901
Insurance	45,420	39,334	1,282	86,036
Travel and auto	12,887	5,429	-	18,316
Conference and meetings	3,908	1,279	-	5,187
Postage	12,401	4,778	-	17,179
Printing	3,880	1,633	-	5,513
Office supplies and equipment	41,846	19,891	1,810	63,547
Repairs and maintenance	18,871	9,196	823	28,890
Depreciation and amortization	39,092	20,754	-	59,846
Telephone	12,921	5,454	539	18,914
Outreach	86,907	-	-	86,907
Subscriptions and publications	28,928	8,178	-	37,106
Interest expense	6,126	3,914	-	10,040
Taxes	-	260,685	-	260,685
Other	<u>50,212</u>	<u>14,475</u>	<u>-</u>	<u>64,687</u>
<b>Total Expenses</b>	<b>\$ 4,134,630</b>	<b>\$ 1,527,040</b>	<b>\$ 36,517</b>	<b>\$ 5,698,187</b>

The above data has been condensed from the combined financial statements audited by Mayer Hoffman McCann P.C., Certified Public Accountants of New York. Copies of the audited statements, including the auditors' unmodified opinion dated May 18, 2022, are available from the Long Island Housing Partnership, Inc. office upon request.

## Development, Technical Assistance, & Other Housing Program Services



**Michael Miller**  
Assistant VP of  
Programs



**Michelle  
DiBenedetto**  
Director of  
Special Programs



**Jennifer Chan**  
Director of  
Technical  
Assistance  
Programs



**Laura Savino**  
Director of  
Government  
Programs



**Joan Ginley**  
Asst. Director  
of Technical  
Assistance  
Programs



**Doris Meyer**  
Manager of  
Technical  
Assistance  
Programs



**James Nemley**  
Program  
Manager



**Melissa  
Wortman**  
Program Manager  
- EAHP/DPAP/HIP



**Doug Hirst**  
Construction  
Program  
Coordinator



**Nicole Buckley**  
Program  
Assistant



**Natalie  
Martinez**  
Program  
Assistant



**Jazmine Class**  
Program  
Assistant

## Disaster Relief - COVID Related Programs



**Renee  
Loiacono**  
Director of  
Rental Assistance  
Programs



**Christine  
Pagliari**  
Manager  
of Rental  
Assistance  
Programs



**Donna Craig**  
Asst. Manager of  
Rental Assistance  
Programs



**Lisa DeVito**  
Program  
Coordinator



**Ursula Lopez**  
Asst. Manager of  
Rental Assistance  
Programs



**Virginia  
Pomaro**  
Rental Assistance  
Specialist



## Education and Counseling



**Bryan Lazerus**  
Director of Counseling  
& Lending



**Maria Sanz**  
Manager/HUD  
Certified Bilingual  
Default Housing  
Counselor



**Marie Povinelli**  
HUD Certified  
Pre-Purchase  
Housing Counselor



**Jamie Sanchez**  
HUD Certified  
Bilingual Housing  
Counselor

## Office Administration



**Linda Mathews**  
Executive  
Assistant



**Delia Johnson**  
Program  
Assistant



**Janina Watt**  
Program  
Assistant



**Kathy-Marie  
Olsen**  
Program  
Assistant



**Melena  
Pichardo**  
Clerical/  
Receptionist

## Finance



**Vincent Donato**  
Senior Accountant



**Sharon Mullen**  
On Call - Fair  
Housing Advisor

## Fair Housing

## Information Technology



**Kathleen Caldarola**  
I.T. Consultant

# Board of Directors

## Officers



**Kevin S. Law**  
Chairman  
TRITEC Real Estate  
Company



**Steven F. Philbin**  
Vice Chair  
M&T Bank



**Mary Reid**  
Second Vice Chair  
Community Advocate



**Anthony Esernio**  
Treasurer  
TD Bank NA



**Elena A. Dundon**  
Secretary  
Local 338 RWDSU/  
UFCW



**Peter J. Elkowitz**  
President & Chief  
Executive Officer



**James Britz**  
Executive Vice  
President & Chief  
Operating Officer

## Board Members



**Robert A. Isaksen**  
Bank of America



**Lawrence S. Jones**  
Bethpage Federal  
Credit Union



**Steven Cannella**  
Brookhaven National  
Laboratory



Capital One Bank



**Laura A. Cassell**  
Catholic Charities  
of Long Island



**Colleen Galvin**  
Citi



**Peter Klein**  
Developer



**Richard J. Locke**  
Direct Energy  
Business



**Shirley E. Coverdale**  
Family Community  
Life Center



**Robert C.  
Creighton**  
Farrell Fritz, P.C.



**Rev. Dr. Daris  
Dixon-Clark**  
First Baptist Church



**Vincent E.  
Giovinco**  
Flushing Bank

## Board Members



**Thomas Haggerty**  
HSBC Bank USA



**Kevin M. Harvey**  
IBEW, Local 25



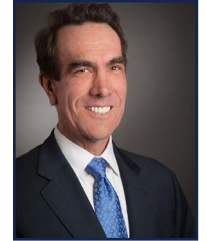
**Richard D. DeVerna**  
JPMorgan Chase



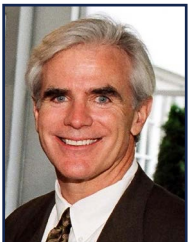
**Matthew Cohen**  
Long Island  
Association



**Marlo Paventi Dilts**  
Long Island Board  
of Realtors



**Peter G. Florey**  
Long Island  
Builders Institute



**Patrick G. Halpin**  
Mercury, LLC



**Belinda  
Pagdanganan**  
National Grid  
(retired)



**Brian Sapp**  
National Grid



**Andrea Rothchild**  
Newsday



**Michael A. Fields**  
New York Community  
Bank



**Christopher M.  
Hahn**  
PSEG



**Thomas P. DeJesu**  
RedLand Strategies



**Christopher McKeever**  
Stewart Title Insurance  
Company



**Steven Krieger**  
The Engel  
Burman Group



**Robert J. Coughlan**  
TRITEC Real Estate  
Company



**Vladimer Ortega**  
Webster Bank  
(formerly Sterling)

## Board Counsel



**Edward Puerta**  
Nixon Peabody  
LLP

## Senior Management



**Valerie Canny**  
Chief Financial  
Officer



**Jill Rosen-Nikoloff**  
Senior Vice President & General  
Counsel (Compliance Officer)



We're proud to  
support the **Long  
Island Housing  
Partnership's**  
mission to provide  
affordable housing  
opportunities  
on Long Island

JPMORGAN CHASE & CO.



Getting involved  
is important.

At M&T Bank, we know how important it is to support those organizations that make life better in our communities. That's why we offer our time and resources, and encourage others to do the same. [Learn more at \*\*mtb.com/community\*\*.](https://mtb.com/community)

M&T Bank is proud to support Long Island Housing Partnership.

**M&T Bank**  
Understanding what's important®



Equal Housing Lender. ©2022 M&T Bank. Member FDIC.

Support provided by The M&T Charitable Foundation and its corporate sponsor, M&T Bank.





PROUD  
TO  
**POWER**

## A REAL CONNECTION

At PSEG Long Island, **we are committed to improving system reliability**; that's why we've invested in strengthening our electric grid with hundreds more miles of storm-hardened wires and utility poles. It's just one of the many commitments we're making this storm season—we've never been prouder to power Long Island.



**PSEG** LONG  
ISLAND

Learn more about how we're preparing for storm season at  
**PSEGLINY.com/StormCenter**





**WE'RE PROUD TO SUPPORT**

**LONG ISLAND**

**HOUSING PARTNERSHIP, INC.**

**ANNUAL MEETING**

---



New York Community Bank

---

Member FDIC





# CONGRATULATIONS LONG ISLAND HOUSING PARTNERSHIP

CELEBRATING 34 YEARS!



FROM SENATOR MARIO MATTERA



MATTERA.NYSENATE.GOV  
631.361.2154

---





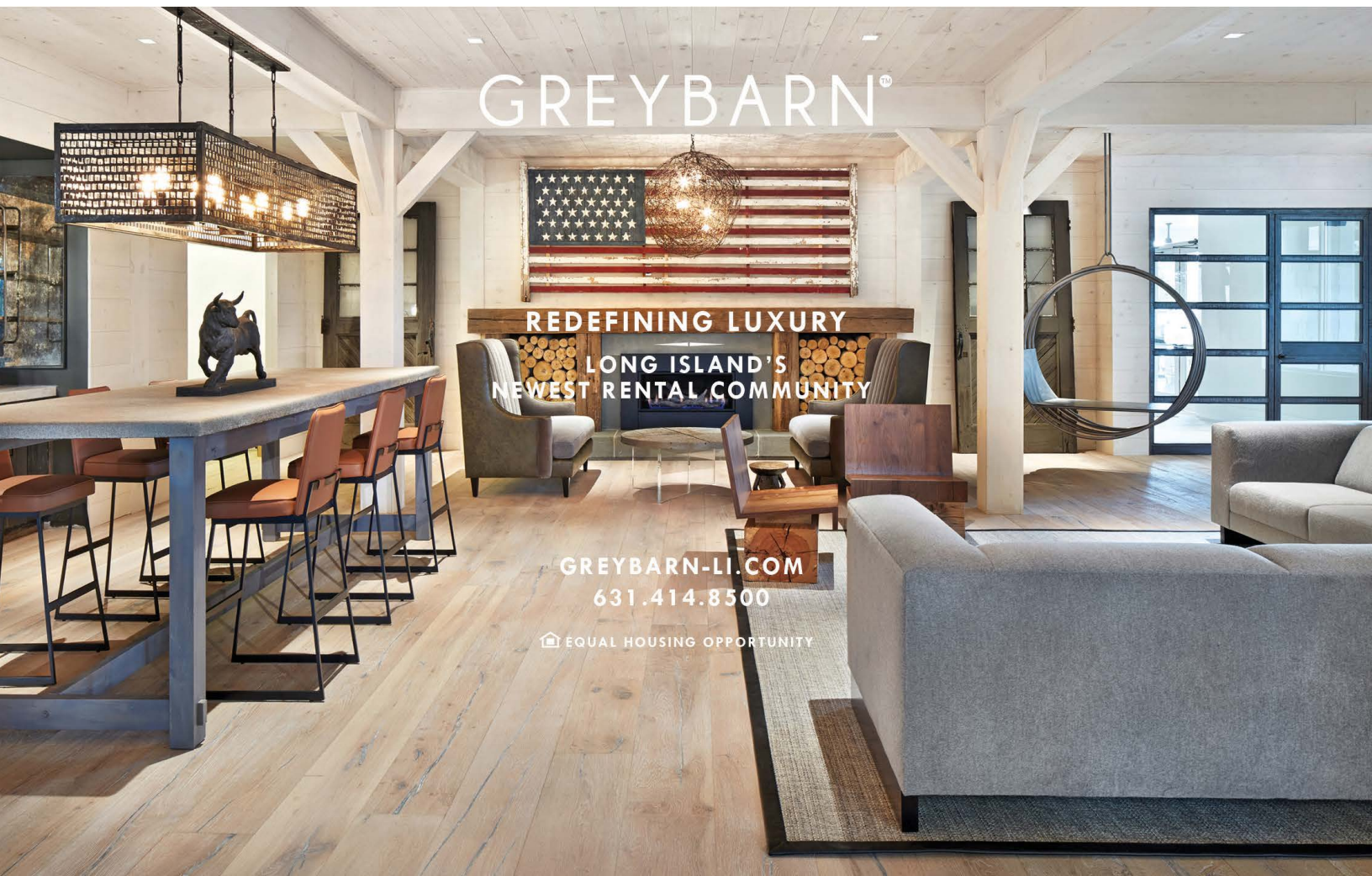
Farrell Fritz  
proudly supports  
The Long Island Housing Partnership

Congratulations on your  
34th Anniversary



BECAUSE SUCCESS MATTERS.

400 RXR Plaza, Uniondale, NY 11556-3826 | 516.227.0700 | [www.farrellfritz.com](http://www.farrellfritz.com)







INTERNATIONAL BROTHERHOOD  
OF  
ELECTRICAL WORKERS  
Nassau-Suffolk Counties

**BEST WISHES  
FROM THE OFFICERS AND MEMBERS  
OF LOCAL UNION #25, IBEW**

**KEVIN B. CASEY**  
Business Manager

**JOHN G. GUADAGNO**  
President

**CHRIS CALLAHAN, Vice President**  
**JOSHUA MARGOLIS, Rec. Secretary**  
**JAMES MALLEY, Financial Secretary**  
**RYAN CASEY, Treasurer**

**LONG ISLANDERS SERVING THE  
ELECTRICAL NEEDS OF**

**NASSAU & SUFFOLK COUNTIES  
FOR OVER 80 YEARS**

**370 Vanderbilt Motor Pkwy  
P. O. Box 18033  
Hauppauge, NY 11788-8833  
(631) 273-4567 Fax (631) 273-4773**

**Local 338 RWDSU/UFCW**

*Proud Supporters of*

*Long Island Housing Partnership*

***Congratulations***

***on 34 Years of Outstanding Service***

**LOCAL 338**  
**RWDSU/UFCW**

**JOHN R. DURSO**  
President

**JOSEPH FONTANO**  
Secretary-Treasurer

**NEIL GONZALVO**  
Executive Vice President

**DEBRA BOLLBACH**  
Recorder

*"Bettering the lives of our members and all working people"*

LOCAL 338 RWDSU/UFCW | 1505 Kellum Place Mineola, New York 11501 | 516.294.1338



[www.local338.org](http://www.local338.org)



Like us: [facebook.com/local338](https://facebook.com/local338)



Follow us: [twitter.com/local338](https://twitter.com/local338)



Follow us: [instagram.com/local338](https://instagram.com/local338)

**WE ARE  
STRONGER TOGETHER**

Newsday salutes  
**The Long Island  
Housing Partnership**  
for its commitment to the  
Long Island community.

**Congratulations to the 2022 honorees:**

- Enterprise Community Partners
- JJR Associates, Inc.  
– Rafael M. Vasquez, President

**CHOOSE**

**roundpoint**  
mortgage servicing corporation  
A Freedom Mortgage Corporation Subsidiary

**We offer the following and more!**

**SONYMA • Down Payment Assistance**  
**HomeReady® and Freddie Mac HomePossible®**

**Congratulations LIHP for the Great Work  
and Services You Provide Long Island  
Homebuyers and Communities**

Call our Long Island locations:

**631.549.8188**

**Melville • Patchogue • Great Neck • Queens Village**

HomeReady® is a registered trademark of Fannie Mae.

This is not a commitment to lend. RoundPoint Mortgage Servicing Corporation is not, nor is it affiliated with, any governmental agency or organization. We do not provide legal, tax or investment advice. RoundPoint Mortgage Servicing Corporation (d/b/a RoundPoint in all States except Arizona & New York) NMLS #18188 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)), 446 Wrenplace Road, Fort Mill, SC 29715; 877-426-8805. Licensed Mortgage Banker – NYS Department of Financial Services and Mortgage Loan Servicer Registration. For complete licensing information, visit [www.roundpointmortgage.com/licensing](http://www.roundpointmortgage.com/licensing). Equal Housing Opportunity.

© 2022 RoundPoint Mortgage Servicing Corporation.



RP743(0522)

**Newsday**

ADVOCATING FOR AN  
INCLUSIVE SOCIETY, INSPIRED  
BY OUR **PARTNER IN IMPACT:**  
LONG ISLAND HOUSING  
PARTNERSHIP



**IMPACT**  
INITIATIVE

See how we're helping our communities thrive  
at [capitalone.com/about](https://capitalone.com/about)



**「Your prosperity  
is our purpose.」**

Santander<sup>®</sup> applauds LIHP  
for making a real difference.

[SANTANDERBANK.COM](https://www.santanderbank.com)



©2018 Santander Bank, N.A. All rights reserved. Santander, Santander Bank and the Flame logo are trademarks of Banco Santander, S.A. or its subsidiaries in the United States or other countries.

All other trademarks are the property of their respective owners.

198902 05/24/2018





## Strengthening Communities Together

TRITEC Real Estate Company is proud to support the  
**Long Island Housing Partnership**

Congratulations on 34 years of providing affordable  
housing opportunities to Long Islanders

HAVE FUN \ WIN \ BE NICE

[www.tritecre.com](http://www.tritecre.com)



**Engel Burman is proud to  
support the Long Island  
Housing Partnership.**

THE  
brix

The  
Bristol  
ASSISTED LIVING

E  
ENCORE  
LUXURY LIVING

SUTTON  
LANDING

THE  
Breeze  
LUXURY HOMES

305 WEST END  
ASSISTED LIVING

THE SEASONS

ISLA BLU  
LUXURY AND RESORT

Wellbridge  
LUXURY HOMES AND RESORTS

Elegance  
OF TIME



CELEBRATING OUR 90TH YEAR!

Long Island  
Housing Partnership

appreciates  
the support of

Bayport Flower  
Houses

throughout  
the years!

940 Montauk Hwy, Bayport, NY [www.bayportflower.com](http://www.bayportflower.com)

## We Salute You!

BankUnited is committed to making  
a difference in the communities in which we live and work.

We proudly support

**Long Island Housing Partnership**

for its continued efforts to help those in our community.



**Congratulations to  
The Long Island Housing Partnership**

**On your 34th Annual Meeting  
With Continued Success**

**From your friends**

***Peter Florey and Leonard D'Amico***



THE D&F DEVELOPMENT GROUP, LLC



100 Schoolhouse Road  
Levittown, NY 11756  
[www.thedfdgroup.com](http://www.thedfdgroup.com)

**Congratulations  
to the  
Long Island  
Housing Partnership**

**on 34 years  
of important and significant  
work in facilitating  
affordable housing  
on Long Island**

**Peter D. Klein**

At Apple Bank, we've always believed  
that a strong community and a strong  
bank go hand in hand.

We are proud to support the families,  
businesses and organizations in the  
neighborhoods we serve.

**Apple Bank** 

Established 1863 • Member FDIC







THE  
**BENJAMIN**  
C O M P A N I E S  
PREMIER REAL ESTATE DEVELOPER & MANAGER

Congratulates  
Long Island  
Housing Partnership  
on their  
34th Anniversary

377 Oak Street Suite 110  
Garden City, New York 11530  
516-745-0150



Ridgewood Savings Bank proudly supports the  
**Long Island Housing Partnership**  
in celebrating 34 years.

Working in partnership to help  
more individuals and families on Long Island  
achieve the joy of homeownership by providing  
affordable mortgage options.



[ridgewoodbank.com](http://ridgewoodbank.com)

Member  
FDIC



Long Island Housing Partnership  
wishes to acknowledge and thank

Enterprise Community Partners  
and  
JJR Associates, Inc.  
(Rafael M. Vasquez, President)

In Recognition of Your Outstanding Leadership,  
Dedication and Ongoing Commitment to  
Affordable Housing for the  
Long Island Community

Sincere thanks to  
Kevin Law, LIHP's Chairman,  
and the Board of Directors.

Their unending support  
allows LIHP to serve  
Long Islanders in need.

*Peter J. Elkowitz, President & Chief Executive Officer*

*James Britz, Executive Vice President & Chief Operating Officer*

*Valerie Canny, Chief Financial Officer*

*Jill Rosen-Nikoloff, Senior Vice President/General Counsel and Compliance Officer*





# This page is dedicated to the hard-working and committed staff of LIHP.

Over the past three years, they have had  
to weather a pandemic, while helping  
those most in need.

Thank you to LIHP's staff for their  
resilience and dedication to our mission.

---

*Peter J. Elkowitz, President & Chief Executive Officer*

*James Britz, Executive Vice President & Chief Operating Officer*

*Valerie Canny, Chief Financial Officer*

*Jill Rosen-Nikoloff, Senior Vice President/ General Counsel and Compliance Officer*





# **LONG ISLAND HOUSING PARTNERSHIP**



**Thank you to all our  
Members and Sponsors  
for your continued  
support of our mission**

# LONG ISLAND HOUSING PARTNERSHIP

180 Oser Avenue, Suite 800, Hauppauge, NY 11788

631.435.4710 | [info@lih.org](mailto:info@lih.org)

[www.lihp.org](http://www.lihp.org)

## Future Direction for 2022/2023

### Technical Assistance Provider

The Long Island Housing Partnership will continue to provide technical assistance to municipalities, community-based, not-for-profit housing

organizations and for-profit developers to facilitate the creation of affordable homes.



### Not-For-Profit Developer

The Housing Partnership will continue to work as a not-for-profit developer to create affordable homeownership and rental housing through new construction and rehabilitation of existing housing.



### Community Lending

The Housing Partnership will continue to work with the private, public and not-for-profit sectors on innovative community lending and related programs.

### Education & Counseling

The Housing Partnership will continue to provide mortgage counseling, financial counseling, post-purchase counseling, foreclosure prevention counseling, as well as fair housing and anti-predatory lending education.



### Advocacy

The Housing Partnership will work on the federal, state and local governmental levels in support of legislation and initiatives that improve housing policies.



### Community Land Trust

The Housing Partnership will continue to acquire and retain land across Long Island. The land will be placed in the Community Land Trust (CLT), while the structures will be sold to qualified homebuyers.



### Affordability Administration Management

The Housing Partnership will provide ongoing assistance relating to the administration, managing and marketing of the designated affordable units in an inclusionary community or single and separate development.

### Disaster Relief

The Housing Partnership provides financial assistance and referrals to available resources or services to individuals who are victims of disasters, or other emergency hardships, including pandemics, or who are needy or otherwise distressed; to plan, coordinate,

and financially support activities that provide opportunities for the general public to assist with stabilizing their housing needs.

