



Long Island Housing Partnership, Inc.

2022 Annual Report - 35th Anniversary Edition

2022 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.

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Letter to Our Members

2022 was another highly successful year for the Long Island Housing Partnership (LIHP) with approximately 5,200 clients assisted through various initiatives and programs. In 2022, LIHP continued to navigate the post-pandemic climate and grow existing programs, as well as secure new programs.

LIHP assisted over 2,200 clients through its Emergency Rental Assistance Programs (ERAP) in the Towns of Hempstead and Oyster Bay. By the end of 2022, \$38 million dollars was disbursed to help both renters and landlords struggling through the pandemic.

In 2022, LIHP expanded its Community Land Trust program with eight new first-time homeowners closing on their newly-constructed homes. An additional 10 homes were under construction by the end of 2022, with anticipated closing in 2023.

In June of 2022, LIHP held its 34th Annual Meeting – the first in three years since the beginning of the pandemic. LIHP welcomed Alicka Ampry-Samuel, Region II Regional Administrator of the U.S. Department of Housing and Urban Development, as our Keynote Speaker. LIHP also hosted Ms. Ampry-Samuel on a bus tour highlighting LIHP's past successes and looking at future development.

LIHP's Education programs, including Pre-Purchase and Foreclosure Prevention Counseling assisted clients purchasing housing and helped homeowners stay in their homes across Long Island. In 2022, LIHP served over 900 clients through these education programs.

LIHP remains focused on building and assisting in the creation of new affordable homeownership and rental housing. LIHP works on many ownership and rental programs across both Nassau and Suffolk Counties, with a focus on downtowns and transit-oriented development.

In 2022, LIHP assisted over 800 households through its Technical Assistance programs.

The Employer Assisted Housing Program (EAH) continues to be a very successful Economic Development program for Long Island companies and their employees. In 2022, LIHP worked with the State of NY Mortgage Agency, the New York Mortgage Coalition and Northwell Health on expansion of the EAH program into Brooklyn, Staten Island and Westchester.

In 2022, LIHP applied for and was awarded \$6 million dollars to administer a new NY State Accessory Dwelling Unit Program (ADU) for the Towns of Brookhaven, Huntington and Southold. Each award was for \$2 million, and the programs will commence in 2023.

In the past year, LIHP was contracted to assist the County of Suffolk on a new Farmworker Safety Housing Grant. This grant will assist three farms in Suffolk County to provide financial and technical assistance needed to improve the quality of, and facilitate, health and safety improvements to farmworker housing.

LIHP has advanced its commitment to offer Fair Housing education, training and resources. Through the use of its website, social media accounts, conferences, workshops and technical assistance, LIHP promoted adherence to fair housing laws and equitable housing choice. Many fair housing training sessions were provided in 2022 to local government officials, property owners and rental agents, developers, lenders and Realtors®.

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

Thank you for your continuing support and generosity.



Kevin S. Law

Chairman

A handwritten signature in black ink, appearing to read "Kevin S. Law".



Peter J. Elkowitz

President/CEO

A handwritten signature in black ink, appearing to read "Peter J. Elkowitz".



James Britz

Executive Vice President/COO

A handwritten signature in black ink, appearing to read "James Britz".

2022 Annual Meeting / Board Meeting

On June 22, 2022, the Long Island Housing Partnership, Inc. held its 34th Annual Meeting at the Crest Hollow Country Club. The meeting announced the new slate of Officers and Board members for the 2022/2023 year. Alicka Ampry-Samuel, Region II Regional Administrator of the U.S. Department of Housing and Urban Development was the Keynote Speaker.



Kevin Law, LIHP Board Chairman; Alicka Ampry-Samuel, HUD Regional Administrator; James Britz, LIHP Executive Vice President/COO; Peter Elkowitz, LIHP President/CEO



Michelle Di Benedetto, LIHP; Ralph Vazquez, JJR Associates Inc.; Alicka Ampry-Samuel, HUD; Peter Elkowitz, LIHP; Samuel Miller, HUD



Rafael Vazquez, JJR Associates; James Britz, LIHP, Ralph Vazquez, JJR Associates & honoree



Mary Reid, Advocate & 2nd Vice Chair, LIHP; NYS Senator Mario R. Mattera, 2nd District; Peter Elkowitz, LIHP



Edward P. Romaine, Supervisor Town of Brookhaven; Kevin Law, LIHP Board Chairman, EVP & Partner, TRITEC Real Estate Co



Rev. Dr. Daris Dixon-Clark, LIHP Board Member; family & friends; Mary Reid, 2nd Vice Chair, LIHP & Community Advocate



Wendy Holsberger, VHB; Theresa Elkowitz, Senior Principal, VHB; Heather Waldman, VHB



Robert Isaksen, Bank of America; Mitch Pally, L.I. Builders Institute; Steven Krieger, B2K Development



Angel Cepeda, Town of Huntington CDA Director; Angie Carpenter, Supervisor Town of Islip; Mitch Pally, LI Builders Institute



Mary Reid, Advocate & 2nd Vice Chair, LIHP; Eric Alexander, Executive Director, Vision L.I.



Peter Elkowitz, LIHP; Jennifer Appel, Partner, Certilman Balin; James Britz, LIHP



2022 Annual Meeting/Board Meeting



Kevin Law, LIHP Board Chair; Alicia Ampry-Samuel, HUD Regional Administrator Region 2; Peter Elkwitz, LIHP President and Chief Executive Officer



Elizabeth Zeldin, Director, Enterprise Community Partner, Inc. & honoree



Development

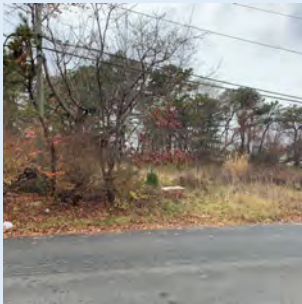
The Long Island Housing Partnership, (LIHP), as a not-for-profit organization, continues to seek ways to increase the number of affordable, decent and safe homes across Long Island.

Throughout the past 35 years, LIHP has worked with various builders to obtain vacant lots and abandoned homes and build brand new homes on those lots. LIHP has also worked with various builders to rehabilitate existing homes.

The impact on the economy of Long Island is far reaching, as these new homeowners are patronizing the retailers and businesses across Long Island.

LIHP accomplishes its mission through partnerships with both Nassau and Suffolk Counties, along with various Towns, Villages and municipalities across Long Island. LIHP works with our banking partners to ensure that the clients purchasing our newly-developed homes are counseled and able to afford their new home, while understanding how to maintain homeownership.

Single Family Scattered Sites



533 Donegan



711 Scherger

Storm Recovery Rebuild

In 2022, the Long Island Housing Partnership continued its work with the Governor's Office of Storm Recovery (GOSR), which began in 2018. The homes in this program, damaged by Super Storm Sandy, were demolished and new homes built in compliance with FEMA standards.

3 Seneca



41 Ripplewater



241 South Bayview



Future Development

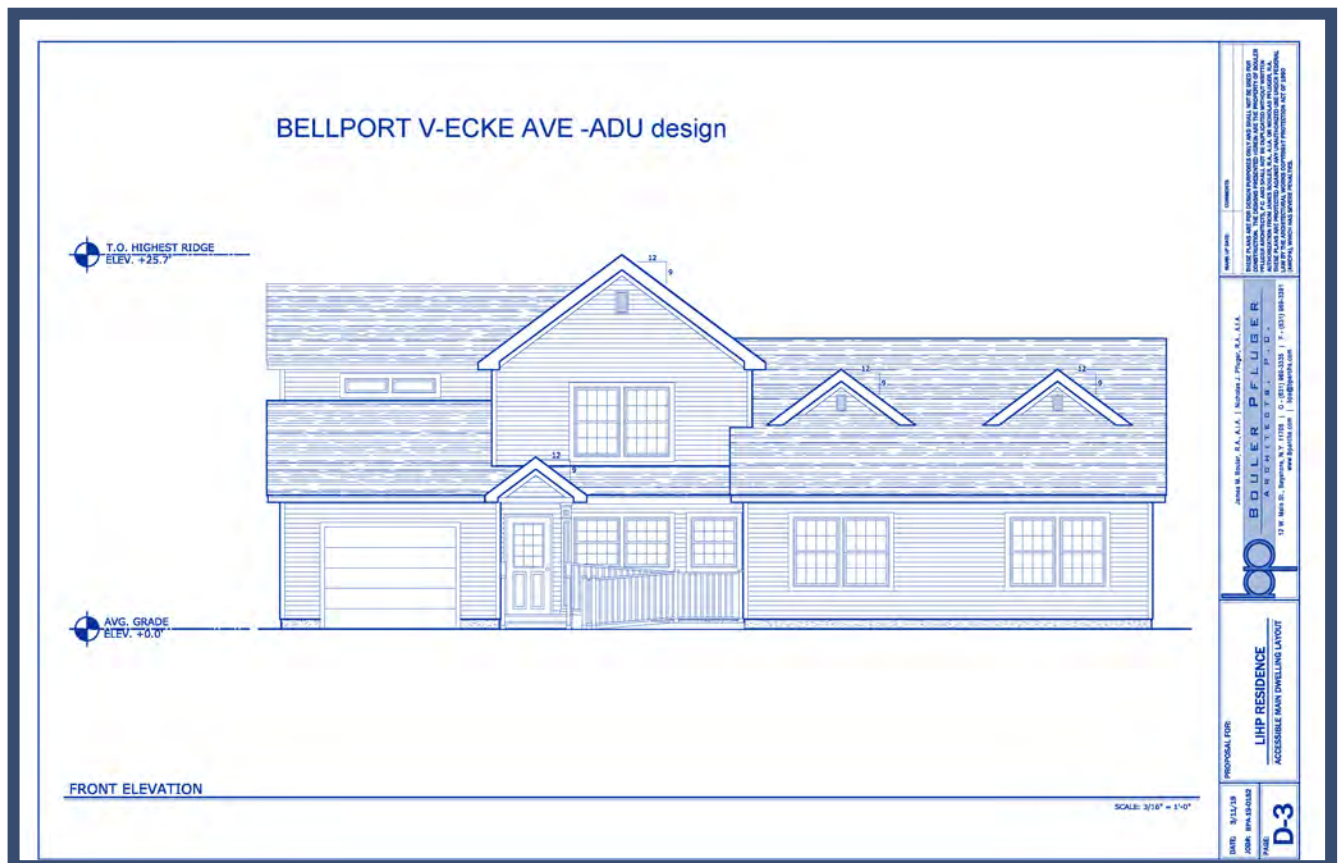
BELLPORT V - ECKE AVENUE

The Long Island Housing Partnership, Inc., in cooperation with the Town of Brookhaven, will be developing Bellport V-Ecke Avenue in the hamlet of Bellport, NY. This development will consist of the construction of affordable ownership homes with attached rental accessory dwelling units (ADUs). This unique home style design will consist of 64 affordable housing units – 32 ownership and 32 attached rental units.

Each home will have a three-bedroom primary unit with an attached approximately 600 square foot ADU. This two-family model provides families with the advantage of being a homeowner, while receiving rental income, and provides affordable rentals as well.

Using multiple public and private funding sources, Bellport V-Ecke Avenue will offer an affordable option for families at or below 80 percent of the HUD Area Median Income (AMI). Moreover, since the properties will be incorporated into the LIHP's Community Land Trust (CLT), all of the units will remain affordable in perpetuity.

Homeowners, who will reside in the primary unit, will benefit from additional ADU rental income and have an opportunity to build equity. The ADUs offer a way for the Town of Brookhaven to increase its rental housing supply while reducing blight and improving the broader community's home values. ADUs are attractive options for older adults, people with disabilities, caregivers, and young adults.



Technical Assistance

The Long Island Housing Partnership provides expert planning and technical assistance to municipalities, not-for-profit housing organizations and for-profit developers to facilitate the creation of affordable homes and ensure compliance with federal, state and local laws impacting affordable housing, from pre-development to occupancy.

Municipalities, developers and housing organizations benefit from LIHP facilitating and administering Technical Assistance programs by assessing eligibility of prospective residents according to individual program guidelines, in accordance with proper Fair Housing procedures.

LIHP Technical Assistance (TA) programs have assisted with the creation of thousands of affordable rental and home ownership units providing safe, sustainable and affordable homes to Long Island families in need. LIHP creates and maintains programs for both rental and homeownership units by developing program guidelines and application processes, facilitating lotteries and first-come, first-served programs and conducting re-certifications. Marketing and Outreach services are also provided.

Rental Programs



Heritage Spy Ring Golf Club, South Setauket
Developed by: Heatherwood Organization



On the Common at Rocky Point
Developed by: On the Common at Rocky Point LLC



Pinello Estates, Copiague
Developed by: 1163 Montauk Highway LLC



The Preserve at Smithtown, Nesconset
Developed by: Northwind Group

Technical Assistance

Rental Programs



The Villas at Setauket, East Setauket
Developed by: The Crest Group



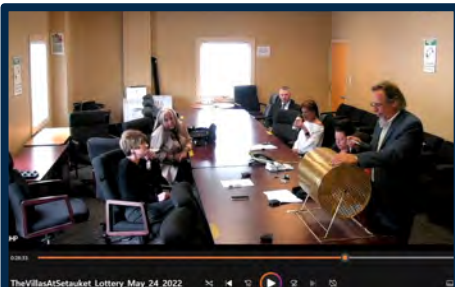
Woodcrest, Oceanside
Developed by: Feil Organization



18-20 Luxury Lofts, Bay Shore
Developed by: Branchinelli Development, Inc.



Gail Grace Manor North, Copiague
Developed by: 515 Jackson Avenue, LLC



Virtual Lotteries



Technical Assistance

Homeownership Programs



Country Pointe Meadows
Yaphank
Developed by:
Beechwood Homes



The Vineyards
at Mt. Sinai
Developed by:
Ornstein Leyton Company



The Vineyards
at Brookfield
Center Moriches
Developed by:
Ornstein Leyton Company



Willow Wood at
Overton Preserve
Coram
Developed by:
Klar Organization



Employer Assisted Housing

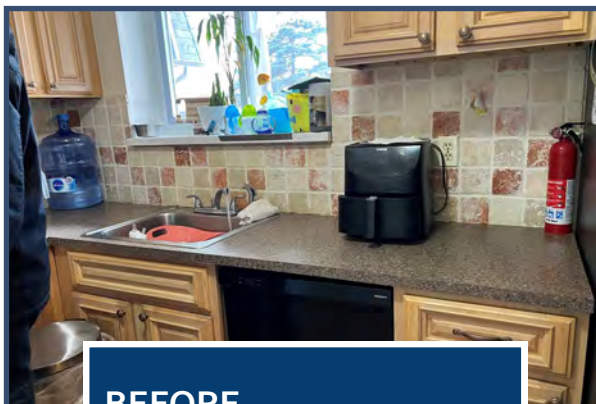
"Since 2006, the Long Island Housing Partnership has been a valued community partner to Northwell Health, the largest private employer in New York state. Through this partnership, Northwell has been able to assist 237 team members with the purchase of a home. Due to its continued growth around the region, Northwell has recently expanded its partnership with LIHP in Westchester and Staten Island"
– Northwell Health



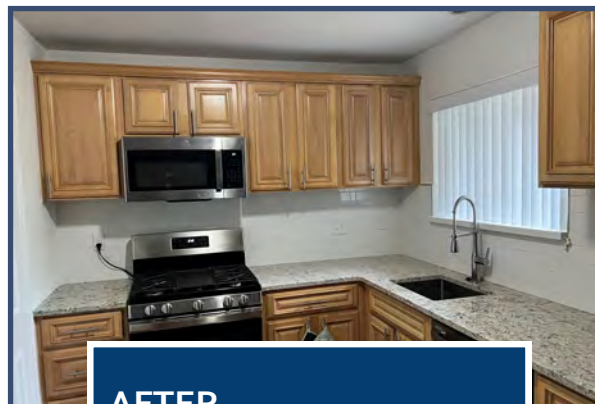
The purpose of the Employer Assisted Housing Program (EAH) is to assist Long Island employers with recruiting and retaining a skilled and qualified workforce and ensuring economic stability by providing financial assistance and housing counseling to eligible employees. Employer contributions are combined 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: the 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 available for applicants at or below 120% of the area median income. During 2022, eight employees were provided financial assistance through EAH.

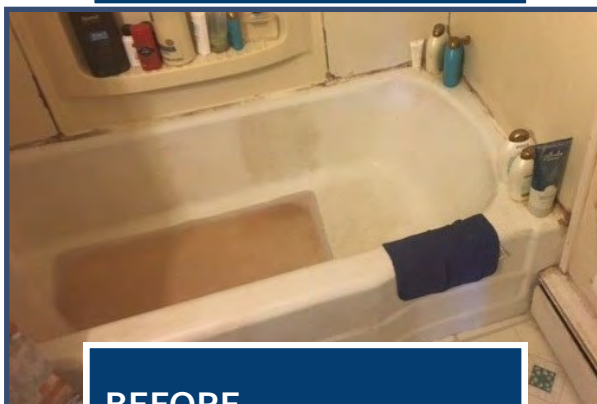
In 2022, Long Island Housing Partnership brought on three new employers to participate in the Employer Assisted Housing Program and is looking to bring on more in 2023. In addition, LIHP met with the New York Mortgage Coalition, Northwell Health and SONYMA in early 2022 to discuss the expansion of the EAH into the New York City boroughs. The EAH expansion into those areas will be launching in 2023.



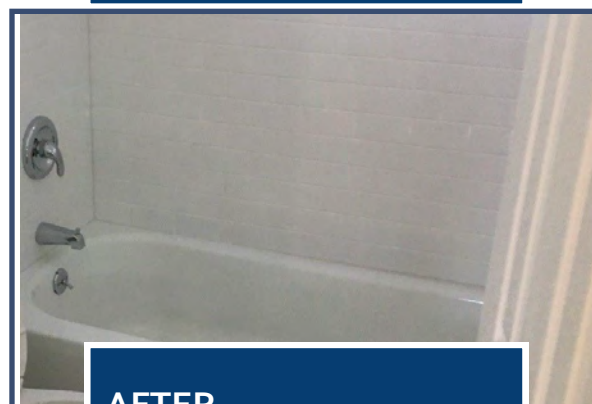
BEFORE



AFTER



BEFORE



AFTER

Down Payment Assistance

The Long Island Housing Partnership's Down Payment Assistance Programs aid low-and moderate-income individuals and families struggling to secure enough money for a down payment.

The programs in Nassau County, the Town of Babylon and the Town of Brookhaven provide eligible first-time home buyers with down payment assistance. During 2022, 16 new homeowners participated in these programs.

In 2022, the Town of Babylon and the Town of Brookhaven increased their down payment and closing cost assistance, due to the escalating sale prices of homes on Long Island. Long Island Housing Partnership also received additional down payment and rehabilitation grant funds from the New York State Affordable Housing Corporation to subsidize our Down Payment Assistance Programs.



Need Down Payment Help?



**TOWN OF BABYLON
DOWN PAYMENT
ASSISTANCE PROGRAM**

Now open and accepting applications until 5 pm on February 2, 2023

For all details and to apply online:
www.lihp.org/downpayment.html
Click Town of Babylon tab

Email Babylon@lihp.org or call us at 631-435-4710



¿Necesita ayuda para el pago inicial?



**CIUDAD DE BABYLON
PROGRAMA DE ASISTENCIA
PARA EL PAGO INICIAL**

Ahora abierto y aceptando solicitudes hasta Febrero 2, 2023 a las 5 pm

Para todos los detalles y para aplicar en línea:
www.lihp.org/downpayment.html
Haga clic en la pestaña Ciudad de Babylon

Envíe un correo electrónico Babylon@lihp.org o llámenos al 631-435-4710



Need Down Payment Help?



**TOWN OF BROOKHAVEN
DOWN PAYMENT
ASSISTANCE PROGRAM**

Now open and accepting applications until 5 pm on December 30, 2022

For all details and to apply online:
www.lihp.org/downpayment.html
Click Town of Brookhaven tab

Email Brookhaven@lihp.org or call us at 631-435-4710



¿Necesita ayuda para el pago inicial?



**CIUDAD DE BROOKHAVEN
PROGRAMA DE ASISTENCIA
PARA EL PAGO INICIAL**

Ahora abierto y aceptando solicitudes hasta Diciembre 30, 2022 a las 5pm

Para todos los detalles y para aplicar en línea:
www.lihp.org/downpayment.html
Haga clic en la pestaña Ciudad de Brookhaven

Envíe un correo electrónico Brookhaven@lihp.org o llámenos al 631-435-4710

Home Improvement

The Home Improvement Program (HIP) provides significant benefits to the community by eliminating and preventing blight, and by correcting basic housing deficiencies, thereby improving the health and safety of homeowners 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.



HOME IMPROVEMENT PROGRAM

Now open for Intake through 5 pm on November 7, 2022

This program is available on a first-come, first-served basis

- Property must be located in Nassau or Suffolk counties
- Property must be owner-occupied

LEARN MORE

TO APPLY: www.lihp.org/hip.html

EMAIL: hip@lihp.org



PROGRAMA DE MEJORIA DEL HOGAR

Ahora abierto para admisión hasta Noviembre 7, 2022 a las 5 pm

Este programa esta disponible por orden de llegada

- La propiedad debe de estar localizada en los Condados de Nassau o Suffolk
- La propiedad debe de estar en posesión del dueño

APRENDE MÁS

PARA APLICAR: www.lihp.org/hip.html

CORREO ELECTRONICO: hip@lihp.org

Lending

Long Island Housing Partnership Community Development Financial Institution (LIHPCDFI)

The Long Island Housing Partnership established the Community Development Financial Institution (CDFI) to provide low-cost financing options to further the development of affordable housing on Long Island. LIHPCDFI has secured lines of credit from various banks totaling \$2 million.

CDFI works with our Builders to provide financing. JJR Associates, Inc. has been provided with pre-development and construction financing in the Suffolk County Scattered Site Development.

LIHP provided a development loan to the Uniondale Community Land Trust to develop their second home for first time homebuyers.



The Long Island Housing Partnership continues its commitment to offer fair housing education, training, and resources. Through the use of the LIHP website, multiple social media platforms, virtual group trainings, and specialized technical assistance, LIHP continues to promote adherence to fair housing laws and equitable housing choices. These efforts support integration, and help to reduce and eliminate discriminatory practices.

Training covers federal, state, and local fair housing/civil rights laws, including protected classes, tenant screening, criminal background checks, sexual harassment in housing, reasonable accommodations and reasonable modifications, service and support animals, familial status discrimination, and lawful source of income protections.

LIHP worked with federal, state and local government fair housing experts, as well as civil rights attorneys, in addition to in-house resources, to provide trainings for property owners and rental agents, developers, rental maintenance staff, lenders, and Realtors®. Not only did these trainings offer basic fair housing information, but they provided important updates as new laws and regulations were enacted. LIHP emphasized best practice guidance to prevent discriminatory actions, such as steering, and to promote equal opportunity and choice.

Fair housing information and referrals helped consumers understand their rights and protections, recognize the signs of discrimination, and report alleged discriminatory actions to government or private fair housing enforcement entities for further assistance.

LIHP staff continue to attend virtual fair housing trainings throughout the year and seek advice related to their practice field.

LIHP's Fair Housing Education Coordinator joined NYS Division of Human Rights trainings when offered and was invited to the Anti-Hate and Bias Prevention new initiatives meeting on Long Island. LIHP regularly attends regional fair and affordable housing group meetings, including the Enterprise Community Partners and Fair Housing Justice Center Fair and Affordable Housing Roundtable, the New York Housing Conference, and the LI Housing Coalition. These groups provided timely information on the federal and state budgets as well as proposed legislation related to affordable housing and fair housing.



**Division of
Human Rights**

1-888-392-3644
WWW.DHR.NY.GOV

THIS ESTABLISHMENT IS SUBJECT TO THE NEW YORK STATE HUMAN RIGHTS LAW (EXECUTIVE LAW, ARTICLE 15)

DISCRIMINATION BASED UPON AGE, RACE, CREED, COLOR, NATIONAL ORIGIN, SEXUAL ORIENTATION, MILITARY STATUS, SEX, PREGNANCY, GENDER IDENTITY OR EXPRESSION, DISABILITY OR MARITAL STATUS IS PROHIBITED BY THE NEW YORK STATE HUMAN RIGHTS LAW. SEXUAL HARASSMENT OR HARASSMENT BASED UPON ANY OF THESE PROTECTED CLASSES ALSO IS PROHIBITED.

ALL EMPLOYERS (until February 8, 2020, only employers with 4 or more employees are covered), EMPLOYMENT AGENCIES, LABOR ORGANIZATIONS AND APPRENTICESHIP TRAINING PROGRAMS

Also prohibited: discrimination in employment on the basis of Sabbath observance or religious practices; hairstyles associated with race (also applies to all areas listed below); prior arrest or conviction record; predisposing genetic characteristics; familial status; pregnancy-related conditions; domestic violence victim status.

Reasonable accommodations for persons with disabilities and pregnancy-related conditions including lactation may be required. A reasonable accommodation is an adjustment to a job or work environment that enables a person with a disability to perform the essential functions of a job in a reasonable manner.

Also covered: domestic workers are protected from harassment and retaliation; interns and nonemployees working in the workplace (for example temp or contract workers) are protected from all discrimination described above.

RENTAL, LEASE OR SALE OF HOUSING, LAND AND COMMERCIAL SPACE, INCLUDING ACTIVITIES OF REAL ESTATE BROKERS AND SALES PEOPLE

Also prohibited: discrimination on the basis of lawful source of income (for example housing vouchers, disability benefits, child support); familial status (families with children or being pregnant); prior arrest or sealed conviction; commercial boycotts or blockbusting.

Reasonable accommodations and modifications for persons with disabilities may also be required.

Does not apply to:

- (1) rental of an apartment or an owner-occupied two-family house
- (2) restrictions of all rooms in a housing accommodation to individuals of the same sex
- (3) rental of a room by the occupant of a house or apartment
- (4) sale, rental, or lease of accommodations of housing exclusively to persons 55 years of age or older, and the spouse of such persons.

ALL CREDIT TRANSACTIONS INCLUDING FINANCING FOR PURCHASE, MAINTENANCE AND REPAIR OF HOUSING

PLACES OF PUBLIC ACCOMMODATION SUCH AS RESTAURANTS, HOTELS, HOSPITALS AND MEDICAL OFFICES, CLUBS, PARKS AND GOVERNMENT OFFICES

Exception:

Age is not a covered classification relative to public accommodations. Reasonable accommodations for persons with disabilities may also be required.

EDUCATION INSTITUTIONS

All public schools and private nonprofit schools, at all education levels, excluding those run by religious organizations.

ADVERTISING AND APPLICATIONS RELATING TO EMPLOYMENT, REAL ESTATE, PLACES OF PUBLIC ACCOMMODATION AND CREDIT TRANSACTIONS MAY NOT EXPRESS ANY DISCRIMINATION

If you wish to file a formal complaint with the Division of Human Rights, you must do so within one year after the discrimination occurred. The Division's services are provided free of charge.

If you wish to file a complaint in State Court, you may do so within three years of the discrimination. You may not file both with the Division and the State Court.

Retaliation for filing a complaint or opposing discriminatory practices is prohibited. You may file a complaint with the Division if you have been retaliated against.

FOR FURTHER INFORMATION, WRITE OR CALL THE DIVISION'S NEAREST OFFICE. HEADQUARTERS:
ONE FORDHAM PLAZA, 4TH FLOOR, BRONX, NY 10458

ESTE ESTABLECIMIENTO ESTÁ SUJETO A LA LEY DE DERECHOS HUMANOS DEL ESTADO DE NUEVA YORK (LEY EJECUTIVA, SECCIÓN 15)

LA LEY DE DERECHOS HUMANOS DEL ESTADO DE NUEVA YORK PROHIBE LA DISCRIMINACIÓN POR EDAD, RAZA, CREDO, COLOR, ORIGEN NACIONAL, ORIENTACIÓN SEXUAL, ESTATUS MILITAR, SEXO, EMBARAZO, IDENTIDAD O EXPRESIÓN DE GÉNERO, DISCAPACIDAD O ESTADO CIVIL. TAMBIÉN ESTÁ PROHIBIDO EL ACOSO SEXUAL O EL ACOSO POR CUALQUIERA DE ESTAS CLASES PROTEGIDAS.

TODOS LOS EMPLEADORES (hasta el 8 de febrero de 2020, solo los empleadores de cuatro o más personas), AGENCIAS DE EMPLEO, ORGANIZACIONES DE TRABAJO Y PROGRAMAS DE CAPACITACIÓN DE APRENDICES

Asimismo, está prohibida la discriminación en el empleo sobre la base de la observancia del Shabat o prácticas religiosas; peinados asociados con la raza (también se aplica a las áreas enumeradas a continuación) arresto previo o antecedentes penales; las características genéticas predisponentes; el estado civil; las condiciones relacionadas con el embarazo.

Es posible que sea necesario hacer acomodos razonables para personas con discapacidades y condiciones relacionadas con el embarazo incluyendo lactación. Un arreglo razonable es una adaptación a un trabajo o entorno laboral que permita que una persona con discapacidad realice las tareas esenciales de un trabajo de manera razonable.

También están cubiertos: trabajadores domésticos están protegidos en casos de acoso y represalias; internos y no empleados cuyos trabajan en el lugar de trabajo (por ejemplo trabajadores temporarios o contratantes) están protegidos de toda discriminación descrita arriba.

ALQUILER, ARRENDAMIENTO O VENTA DE VIVIENDA, TERRENO O ESPACIO COMERCIAL INCLUYENDO ACTIVIDADES DE AGENTE DE BIENES RAÍCES Y VENEDORES

También está prohibido: la discriminación a base de fuente de ingreso legal (por ejemplo vales, beneficios de discapacidad, manutención de niños); estado familiar (familias con niños o en estado de embarazo); arresto previo o condición sellada; boicot comercial o acoso inmobiliario.

También es posible que sea necesario realizar modificaciones y arreglos razonables para personas con discapacidades.

Excepciones:

- (1) alquiler de un apartamento en una casa para dos familias ocupada por el dueño
- (2) restricciones de todas las habitaciones en una vivienda para individuos del mismo sexo
- (3) alquiler de una habitación por parte del ocupante de una casa o apartamento
- (4) venta, alquiler o arrendamiento de alojamiento en una casa exclusivamente a personas mayores de 55 años y al cónyuge de dichas personas

También se prohíbe: discriminación en vivienda sobre la base del estado civil (por ejemplo, familias con hijos).

TODAS TRANSACCIONES CREDITICIAS INCLUYENDO FINANCIAMIENTO PARA LA COMPRA, MANTENIMIENTO Y REPARACION DE VIVIENDAS

LUGARES DE ALOJAMIENTO PÚBLICO, COMO RESTAURANTES, HOTELES, HOSPITALES Y CONSULTORIOS MÉDICOS, CLUBS, PARQUES Y OFICINAS DEL GOBIERNO.

Excepción:

La edad no es una clasificación cubierta respecto a los alojamientos públicos. Es posible que sea necesario realizar arreglos razonables para personas con discapacidades.

INSTITUCIONES EDUCATIVAS

Todas las escuelas públicas y escuelas privadas sin ánimo de lucro, en todos los niveles, excluyendo escuelas dirigidas por organizaciones religiosas.

PUBLICIDAD Y SOLICITUDES RELACIONADAS CON EL EMPLEO, LOS INMUEBLES, LOS LUGARES DE ALOJAMIENTO PÚBLICO Y LAS TRANSACCIONES CREDITICIAS NO DEBEN EXPRESAR NINGUN ACTO DISCRIMINATORIO

Si desea presentar una demanda formal ante la División de Derechos Humanos, debe hacerlo dentro de un año desde que ocurra la discriminación. Los servicios de la División se ofrecen sin cargo.

Si desea presentar una demanda ante el Tribunal Estatal, puede hacerlo dentro de los tres años desde que ocurriera la discriminación. No puede presentar una demanda ante la División y ante el Tribunal Estatal.

Se prohíben las represalias por presentar una demanda u oponerse a prácticas discriminatorias. Puede presentar una demanda ante la División si sufrió represalias.

PARA OBTENER MÁS INFORMACIÓN, ESCRIBA O LLAME A LA OFICINA MÁS CERCANA DE LA DIVISIÓN. OFICINA CENTRAL:
ONE FORDHAM PLAZA, 4TH FLOOR, BRONX, NY 10458

Education and Counseling



Pre Purchase Counseling



- First time Homebuyers
- Homebuyer Education Courses
- Certified HUD Counseling Agency

For assistance:
www.lihp.org/firsttime.html
 Email: prepurchase@lihp.org
 Call: 631-435-4710



Asesoramiento Previo a la Compra



- Compradores de vivienda por primera vez
- Cursos de educación para compradores de vivienda
- Agencia de Consejería Certificada por HUD

Para asistencia:
www.lihp.org/firsttime-sp.html
 Correo electrónico: precompra@lihp.org
 llame al: 631-435-4710

Virtual First Time Home Buyer Group Orientation:

When potential homeowners first think about purchasing their first home, we believe education is the first step. Having a clear and concise understanding of the homebuying process gives potential homeowners an advantage of knowing what they can expect as they move through the homebuying process. We recommend starting with our Monthly Virtual First Time Home Buyer Orientation. This monthly workshop covers an introductory session on homeownership where the goal is to ensure prospective homebuyers gain general knowledge and an understanding of the homebuying process. Prospective homeowners are prepared for the responsibilities of homeownership and are empowered to make informed decisions throughout the process. As a certified HUD Counseling agency, LIHP has HUD-certified housing counselors available to educate on income, credit, debt, the mortgage loan process, LIHP grants & down payment assistance, the roles of real estate lenders and attorneys, home inspections, fair housing and many other aspects of homeownership. Through our virtual format, LIHP was able to reach 796 households in 2022. Using interactive polls and Q&A via the chat box, we are able to connect with our participants and ensure that the information being provided is relevant and easily captured. We have expanded our orientation language services to include Spanish, as well as other requested languages.

One-on-One Pre-Purchase Mortgage Counseling:

Buying a home and becoming a homeowner is one of the most important decisions a family can make. It has serious financial and emotional implications and is a major part of the American Dream. LIHP acknowledges that most homebuyers may be unaware of where to begin. After attending our Virtual First Time Home Buyer Orientation, we recommend clients continue with our one-on-one Pre-Purchase Mortgage counseling. Clients will gain access to HUD-Certified Housing Counselors that are trained to guide clients through the homeownership process, determine if they are ready for homeownership, review affordability, and educate on what loan products may be available to them. LIHP continues to offer virtual one-on-one counseling sessions, seeing a total of 277 clients in 2022. Throughout the year, we saw mortgage interest rates double, affecting affordability and limiting the purchasing power of our clients. We were able to assist in securing 82 mortgage commitments, allowing these homeowners to obtain decent, safe and affordable housing despite the challenging housing market. As a HUD Certified Housing Counseling agency, it is our mission to provide guidance and help clients understand and build confidence on their journey to homeownership.



OVERVIEW OF COUNSELING PROGRAMS FOR 2022

Pre-Purchase & Group Counseling	796
Commitments	82
Average Loan Amount	\$265,779
Total Loan Amounts	\$21,793,891
Default & Foreclosure Counseling	33

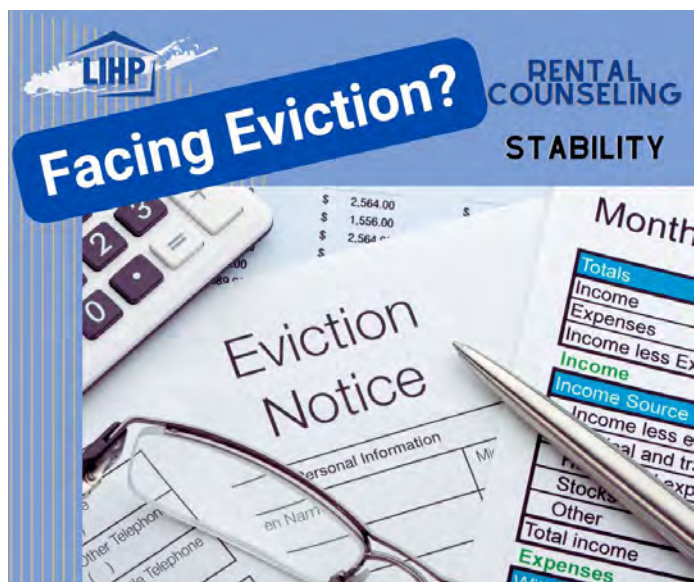
Education and Counseling



Mortgage Delinquency and Default Resolution Counseling:

Facing foreclosure can be an extremely intimidating experience. The majority of homeowners that go through Homebuyer Education, typically have a greater chance of avoiding foreclosure. However, sometimes unexpected events may affect a household's ability to keep up with the financial burden that may arise. We witnessed this during the COVID-19 Pandemic, when many households experienced instability they might have not foreseen. With an assessment of the client's financial situation, HUD-certified Counselors can assist homeowners in discussing loss mitigation options that may be available. Understanding that reaching out for help can be hard to do, LIHP has partnered with other not-for-profit organizations and local municipalities to reach households to educate on early intervention and loss mitigation. LIHP is part of the Homeowner Protection Program (HOPP) Network,

funded by the New York State Attorney General's office. The HOPP Network consists of non-profit organizations that collaborate to assist homeowners with applying for loss mitigation, representation in court proceedings and foreclosure prevention counseling. In 2022, LIHP counseled and provided services to 33 households experiencing housing instability. LIHP has also been working with New York State's Homeowners Assistance Fund (HAF) as advocates for clients that have applied for up to \$95,000 in assistance to prevent mortgage delinquencies, foreclosures, losses of utilities and displacement. In 2022, we saw the end of New York State's Eviction Moratorium, which put a hold on evictions due to the COVID-19 Pandemic. LIHP has continued to be actively engaged with many homeowners, providing guidance and support through these difficult times.



COVID Emergency Assistance Programs



LONG ISLAND HOUSING PARTNERSHIP, INC. EMERGENCY ASSISTANCE PROGRAMS



Town of Brookhaven COVID-19 Mortgage and Rental Arrears Program

The pandemic created difficult financial times for homeowners, renters and landlords. In 2021, the Town of Brookhaven, utilizing federal CDBG-CV funds, established a rent and mortgage relief program to provide financial assistance to low-to-moderate income households with rental and mortgage arrears. LIHP partnered with the Town of Brookhaven to administer the program providing much needed assistance to residents unable to pay their rent and mortgage due to the pandemic.

In 2022, LIHP assisted 37 households with their rent totaling \$599,951 and 18 homeowners with their mortgages totaling \$368,401. Since the program inception in 2021, 132 households have received \$1,693,153 in funding assistance.

Town of Hempstead and Town of Oyster Bay Emergency Rental Assistance Programs

The Long Island Housing Partnership Emergency Rental Assistance (ERA) programs were put in place to assist tenants and landlords who were affected by COVID-19. These programs enabled tenants and landlords to retain their dignity, personally and financially. Households were relieved of the worry about getting evicted, and landlords were able to recoup their losses. The ERA Programs were administered by Long Island Housing Partnership on behalf of the Town of Hempstead and the Town of Oyster Bay. LIHP was recognized by the National Housing Conference and Housing Partnership Network (HPN) during their webinar titled "The Pivotal Role of Nonprofits in the Emergency Rental Assistance Program (ERAP)".

The ERA Programs, funded through the U.S. Treasury Department, enabled residents to cure their housing instability due to rent arrears. Financial assistance was made available for eligible households for rent arrears, prospective rent, utilities and home energy costs, and other expenses related to housing, to the extent that they were incurred on or after March 13, 2020. The LIHP ERA Program staff worked diligently to process the applications and disburse the funds as quickly as possible.

The COVID-19 pandemic hit households and businesses hard with loss of income and lack of ability to pay their mortgages and bills.

Through direct assistance to tenants and landlords, on behalf of the Town of Hempstead program, LIHP received almost 7,000 intakes and has disbursed over \$29 million in relief funding. On behalf of the Town of Oyster Bay, LIHP received almost 1,500 intakes and has disbursed nearly \$9 million in relief funding.

The outpouring of gratitude was vast. LIHP has received many grateful calls, emails and cards from tenants and landlords that had fallen on hard times due to the COVID-19 pandemic, and were helped by these programs.

Client Testimonials



"Thank you! LIHP has truly made a difference for us. My kids and I are so grateful for this assistance!"
- Elizabeth

"Thank you for taking a big relief of stress off of my family. I could never thank you enough for your kindness and dedication to your profession and really wanting to help the community."
- Janine

"A World of Thanks!
Thank you so much for all of your help to make my dream of homeownership into reality! I am so grateful for all of your hard work and dedication through this process. With appreciation..."
- Salina

"I sincerely thank you for your patience and assistance during my search for affordable housing. I had a good experience moving into my apartment and this would not be possible without LIHP!"
- Clara

"When I saw the approval letter, my tears were actually busting out. I have so many words wanting to say thank you to you and your colleagues. I'm really thankful that ERAP saved my family from the huge financial distress. Thanks again for your help and thanks to God!" - Jack

"I just wanted to reach out and say thank you for all the assistance and help from my Counselor. She was so helpful and responsive, in the application process. I really appreciate everything and it truly means a lot to me!"
- Edward

"WOW! I cannot put into words how grateful we are for your support!!!
THANK YOU SO VERY, VERY MUCH FOR THIS! You are making a HUGE difference for our family and we will try to pay this good fortune forward every chance we get. Filled with gratitude," - Ben

"What a pleasure it was working with LIHP. I knew from the first conversation that your staff was going to get me assistance. Extra steps were taken to help me and follow-ups were constant. My mortgage company received a check for my arrears all because your staff knew what needed to be done. I can not express how much this has helped me in my life and what a huge burden has been lifted!" - Lauren C

"Thank you so much for working hard to assist my family. Your office has been such a blessing thus far." -
Yashika

Member Listing

Business

All Suffolk Plumbing Contractors, Inc.
Andrea B. & Peter D. Klein
Avalon Bay Communities, Inc.
B2K Development
Beechwood Organization
Blue Sea Construction Co., LLC
Breslin Realty Development Corp.
Brookhaven Science Associates, BNL
Certilman Balin Adler & Hyman, LLP
Davis & Prager, P.C.
Direct Energy Business
Douglaston Development LLC / J.E. Levine Builder
EMJ Construction Consultants, Inc.
Farrell Fritz P.C.
G. Zender Construction Co., Inc.
Harbour Club, LLC
HouseMaster Home Inspection
Jobco Incorporated
John A. Testaiuti, Esq.
Knockout Pest Control, Inc.
LaMonica, Herbst & Maniscalco LLP
Langweber Law Group LLP
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
Redland Strategies
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 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
Capital One
Citi
Dime Bank
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
Ridgewood Savings Bank
Teachers Federal Credit Union
TD Bank NA
Valley National Bank
Webster Bank
Wells Fargo Home Mortgage

Foundations

Bank of America Foundation
Capital One Foundation
Citi Foundation
JPMorgan Chase Foundation
Long Island Community Foundation
Manhasset Community Fund
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

BECOME A MEMBER TODAY!



Join with Long Island's leading private companies, community organizations and major institutions. Add your name to the distinguished list of members helping to secure Long Island's continued growth and prosperity.

Since 1988, we have been forging successful alliances among public and private sector organizations to create affordable housing, spur economic development and revitalize neighborhoods.

The Long Island Housing Partnership has helped thousands of working families purchase affordable homes and remain on Long Island. These new homeowners have in turn helped to supply Long Island businesses with the skilled and stable personnel necessary for their continued growth.

- The Partnership has assisted thousands of homeowners through our developments.
- Provides technical assistance to hundreds of for-profit, non-profit and municipalities looking to develop affordable housing, creating thousands of homeownership and rental opportunities.
- Administers multimillion-dollar community development programs
- Provides free mortgage counseling to first-time homebuyers
- Provides default and foreclosure prevention counseling
- Helps employers recruit and retain workers through the Employer Assisted Housing Program
- Have established downpayment assistance programs and rehabilitation programs in areas throughout Long Island
- Have an established Community Land Trust
- Provides low cost financing for affordable housing and developments through its established Community Development Financial Institution



But, now we need your help to build upon this success. Be a part of it!

Become a member of The Premier Public/Private Partnership on Long Island.....[The Long Island Housing Partnership](#)

Visit <https://www.lihp.org/membership.html> to complete an online membership form! You may also email membership@lihp.org

Outreach and Advocacy

HUD TOUR

Peter Elkowitz, President/CEO and James Britz, Executive Vice President/COO of Long Island Housing Partnership, took Ms. Alicka Ampy-Samuel, HUD NY/NJ Regional Administrator, along with Samuel Miller, HUD Senior Management Analyst, Region II and Adam Glantz, HUD Supervisory Management Analysis Regional FQIA Liaison, and Michelle DiBenedetto, LIHP's Director of Special Programs, on a tour to see HUD sponsored developments in October of 2022.

HUD and Justin Hornung, a Suffolk County Housing Official, along with Brookhaven Supervisor, Edward Romaine, and Brookhaven's Commissioner of Housing & Community Development, Alison Karppi, visited a multifamily affordable housing development and various single-family scattered site homes in the Bellport Area. Builders Peter Florey from D&F Development and Ralph Vasquez from JJR Associates also attended.

Throughout the tour, the group met with Village of Patchogue's Mayor, Paul Pontieri, and Marian Russo, Community Development Director, while touring the developments of New Village, Copper Beech, and Riverwalk.

During the final part of the tour, our group met with LIHP's 2nd Vice Chairwomen Mary Reid, along with Donna Perricone, President of Bay Shore Chamber of Commerce in the Town of Islip, and visited South Wind Village and Cortland Square Developments. Stacey Krumholz, a Cortland Square Homeowner, and now a Certified HUD Mortgage Counselor, was there to greet all of us.



James Britz, Peter Elkowitz, Alicka Ampy-Samuel, Supervisor Edward Romaine, Peter Florey

OPINION / COMMENTARY / **GUEST ESSAYS**

It's time for LI to get serious about housing



The Copper Beech Village townhouses in Patchogue are an example of some Long Island communities' successes on affordable housing. Credit: Newsday/Erin Geismar

By Peter Elkowitz

Guest essay

Updated May 8, 2023 5:07 pm

While the recently approved state budget did not contain her proposed 'Housing Compact,' Gov. Kathy Hochul should be commended for trying to address the housing crisis in our region where the demand for housing far exceeds the supply of housing, especially for affordable homes. Unfortunately, urban-centric organizations urging the governor to use mandates and not incentives did her no favors as they consistently failed to understand the issues and challenges of constructing new housing projects in the suburbs. It is also unfortunate that some of the good ideas proposed by the governor, like infrastructure funds and planning grants for municipalities, were not included in the final budget.

Outreach and Advocacy

Suburban attitudes about housing have improved significantly during the last decade, including right here on Long Island. Many municipalities are already meeting or exceeding housing targets proposed by the governor. Just look at the successes in the villages of Patchogue, Farmingdale, Lindenhurst, Westbury and Mineola and how new housing projects have revitalized the downtowns in those communities.

There are two primary approaches toward achieving the goal of creating more housing units: one that offers incentives, the other that creates mandates for higher density zoning. The incentive approach is far more effective in the long term as it helps foster partnerships, trust, collaboration, and dialogue among developers, local elected officials, and the residents who reside in the affected communities. Engaging the community at the outset is critical to the success of the development process.

Albany may likely address housing issues before the legislative session ends in June or when lawmakers commence the next session in January. So, rather than wait for future action from Albany, now is a good time for municipalities to demonstrate what can be done using their local and home-rule powers.

Each local government entity should develop a plan for the purposes of addressing the housing crisis. Targets could be set based on data like population density, proximity to downtowns and rail stations, environmental resources, and whether the infrastructure exists to accommodate more housing.

Each village mayor and town supervisor should convene stakeholders in the community to develop such a plan, which could also consider model policies and guidelines shared by the state. They should collect data, identify sites, come up with design concepts, and then they could prepare a zoning overlay district to accommodate more housing where the infrastructure exists (or where infrastructure can be constructed with state financial help).

Once plans are approved by the local governments, the state could become a partner with the municipalities to help them develop the plan, implement a pipeline of projects identified in the plan, and then offer financial and other assistance from state agencies to help expedite construction of the new housing.

So, let the planning commence! Give municipalities a few years to make some progress. Any assistance from New York State would be welcomed. The state could always try to play a larger role in the future if the housing supply does not increase or if a community refuses to do anything.

The governor's worthy goals can be achieved without mandates, but it will take open and honest collaboration, as well as inclusive planning, if we are to reach them.

This guest essay reflects the views of Peter J. Elkowitz, president and chief executive of the Long Island Housing Partnership.

Financials

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES COMBINED STATEMENTS OF FINANCIAL POSITION AS OF DECEMBER 31, 2022 AND 2021

	2022	2021
ASSETS		
Current Assets		
Cash and cash equivalents (Notes 2E and 14)	\$ 6,499,460	\$ 5,050,683
Current portion of funds held as program agent (Note 7)	424,687	491,399
Accounts receivable, net (Note 2F)	1,702,647	1,932,542
Due from escrow agent	-	2,811
Prepaid expenses and other	87,225	70,826
Current portion of notes receivable (Note 2F)	250,000	250,000
Investments (Notes 2G and 4)	4,852,111	5,670,135
Total current assets	13,816,130	13,468,396
Funds held as program agent (Note 7)	1,112,629	936,661
Notes receivable (Note 2F)	3,483	3,483
Capitalized project costs (Notes 2H and 5)	2,869,878	2,639,353
Finance lease right of use asset (Note 2O and 11)	22,637	-
Operating lease right of use asset (Note 2O and 11)	630,432	-
Fixed assets, net (Notes 2I, 2M and 6)	170,893	228,848
Donated land (Notes 2M and 12)	1,083,907	633,303
TOTAL ASSETS	\$ 19,709,989	\$ 17,910,044
LIABILITIES		
Current Liabilities		
Accounts payable and accrued expenses (Note 15)	\$ 1,237,207	\$ 935,157
Home buyers' deposits held in escrow	-	2,811
Current portion of deferred revenue (Notes 2J and 2L)	41,959	36,052
Current portion of project grant advances - governmental (Note 8)	310,680	89,571
Current portion of project grant advances - private (Note 8)	1,181,476	1,641,162
Current portion of construction and land trust reserves	-	69,000
Lines of credit (Note 10)	250,000	250,000
Current portion of funds held as program agent (Note 7)	424,687	491,399
Current portion finance lease liability (Note 2O and 11)	10,800	-
Current portion operating lease liability (Note 2O and 11)	105,176	-
Total current liabilities	3,561,985	3,515,152
Deferred revenue (Notes 2J and 2L)	69,833	79,805
Project grant advances - private (Note 8)	1,642,469	758,440
Construction and land trust reserves	203,999	54,461
Funds held as program agent (Note 7)	1,112,629	936,661
Finance lease liability (Note 2O and 11)	8,792	-
Operating lease liability (Note 2O and 11)	525,256	-
TOTAL LIABILITIES	7,124,963	5,344,519
COMMITMENTS AND CONTINGENCIES (Note 11)		
NET ASSETS (Notes 2D and 12)		
Without donor restrictions:		
Undesignated	5,565,610	5,209,091
Board-designated for operating and capital reserves	4,836,611	5,654,635
	10,402,221	10,863,726
With donor restrictions:		
Purpose-restricted	1,083,398	1,052,996
Restricted in perpetuity	1,099,407	648,803
	2,182,805	1,701,799
TOTAL NET ASSETS	12,585,026	12,565,525
TOTAL LIABILITIES AND NET ASSETS	\$ 19,709,989	\$ 17,910,044

PENDING AUDITOR'S FINAL REPORT

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES
COMBINED STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS		
SUPPORT AND REVENUE		
Receipts and government grants from transfer of homes (Note 2L)	\$ 3,144,679	\$ 1,000,000
Government grants (Note 2L)	3,254,200	2,441,200
Private grants (Note 2L)	349,042	770,533
Contributions of cash and other financial assets	49,737	145,019
Contributions of nonfinancial assets (Note 2M)	160,569	26,582
Special events (net of direct expenses of \$26,030 for 2022)	72,920	-
Mortgage counseling (Note 2L)	150,746	119,658
Technical assistance (Note 2L)	627,143	738,362
Interest	30,438	18,590
Gain from sale of subsidiary partnership interest (Note 15)	-	968,243
Paycheck Protection Program loan and interest forgiveness (Note 9)	-	351,814
Other income (Note 11)	364,567	251,868
Loss on disposal of fixed asset	(9,768)	
Net assets released from donor restrictions (Note 12)	39,598	28,143
TOTAL SUPPORT AND REVENUE	<u>8,233,871</u>	<u>6,860,012</u>
EXPENSES (Note 2N)		
Program services:		
Development	3,023,681	1,584,111
Counseling and education	435,413	361,674
Technical assistance	293,283	282,579
COVID-related programs	2,130,481	1,425,722.00
Other	432,703	480,544
Total program services	6,315,561	4,134,630
Supporting services:		
Management and general	1,418,944	1,527,040
Fundraising	142,847	36,517
TOTAL EXPENSES	<u>7,877,352</u>	<u>5,698,187</u>
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS BEFORE INVESTMENT ACTIVITIES	<u>356,519</u>	<u>1,161,825</u>
Investment interest and dividends, net of expenses (Note 4)	194,939	376,600
Realized and unrealized gains (Note 4)	(1,012,963)	10,116
Net investment return (Note 2K)	(818,024)	386,716
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS	<u>(461,505)</u>	<u>1,548,541</u>
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS		
Donated land (Note 2M)	450,604	-
Private grants	70,000	40,000
Net assets released from donor restrictions (Note 12)	(39,598)	(28,143)
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS	<u>481,006</u>	<u>11,857</u>
CHANGES IN NET ASSETS	<u>19,501</u>	<u>1,560,398</u>
Net Assets - Beginning of Year	12,565,525	11,005,127
NET ASSETS - END OF YEAR	<u>\$ 12,585,026</u>	<u>\$ 12,565,525</u>

PENDING AUDITOR'S FINAL REPORT

Development, Technical Assistance & Other Housing Program Services



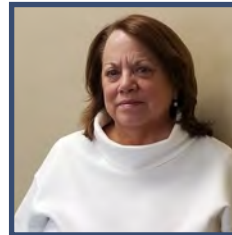
Michael Miller
Assistant Vice President
of Programs



Michelle Di Benedetto
Director of
Special Programs



Jennifer Chan
Director of Technical
Assistance Programs



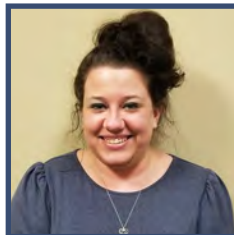
Laura Savino
Director of
Government Programs



Joan Ginley
Asst. Director of
Technical Assistance Programs



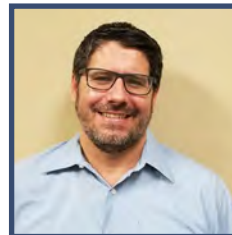
Doris Meyer
Manager of Technical
Assistance Programs



Nicole McCarthy
Manager of Technical
Assistance Programs



Melissa Wortman
Program Manager
EAHP/DPAP/HIP



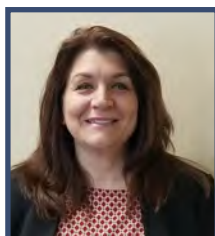
Doug Hirst
Construction Program
Coordinator



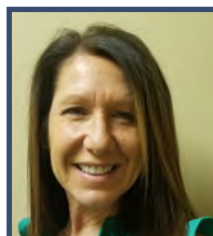
James Nemley
P/T Program Manager

Disaster Relief—COVID Related Programs

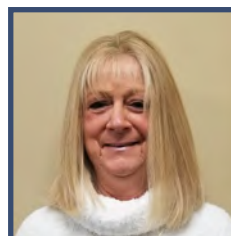
Fair Housing



Renee Loiacono
Director of Rental Assistance
Programs



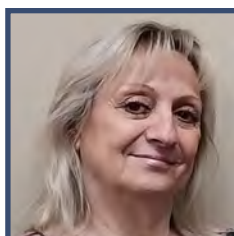
Christine Pagliari
Manager of Rental
Assistance Programs



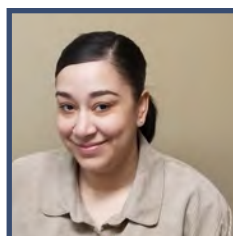
Donna Craig
Asst. Manager of Rental
Assistance Programs



Sharon Mullon
On-Call Fair Housing Advisor



Virginia Pomaro
Rental Assistance
Specialist



Jazmine Class
Program Assistant



Paola Munoz
Program Assistant



Vincent Donato
Senior Accountant

Finance

Education and Counseling



Jamie Sanchez
Director of Counseling & Lending



Stacey Krumholz
HUD Certified
Mortgage Counselor



Marie Povinelli
HUD Certified
Pre-Purchase Housing Counselor



Janet Hoda
HUD Certified
Mortgage Counselor

Office Administration



Delia Johnson
Program Assistant



Janina Watt
Program Assistant



Kathy-Marie Olsen
Program Assistant



Kathy Caldarola
Information Technology
Administrator

Information Technology

THEN...



NOW....

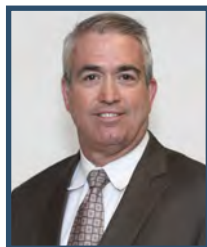


Board of Directors

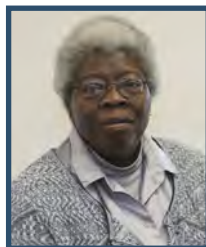
Officers



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

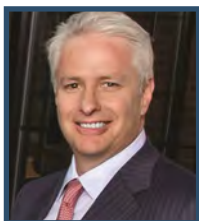


Peter J. Elkowitz
President &
Chief Executive Officer

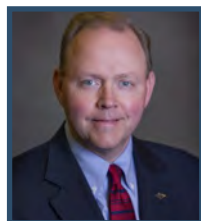


James Britz
Executive Vice President &
Chief Operating Officer

Board Members



Steven Krieger
B2K Development



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



Martha Abrams
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

Board of Directors

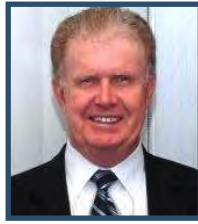
Board Members



Vincent E. Giovinco
Flushing Bank



Marie Pedraza
HSBC Bank USA



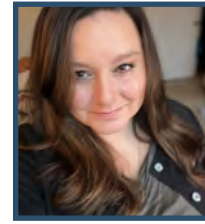
Kevin M. Harvey
IBEW, Local 25



Richard D. DeVerna
JP Morgan Chase



Matthew Cohen
Long Island
Association



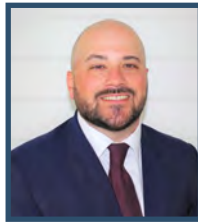
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Board of Realtors



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Brian Sapp
National Grid



Andrea Rothchild
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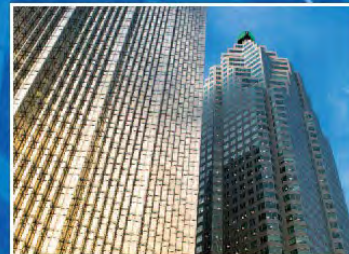
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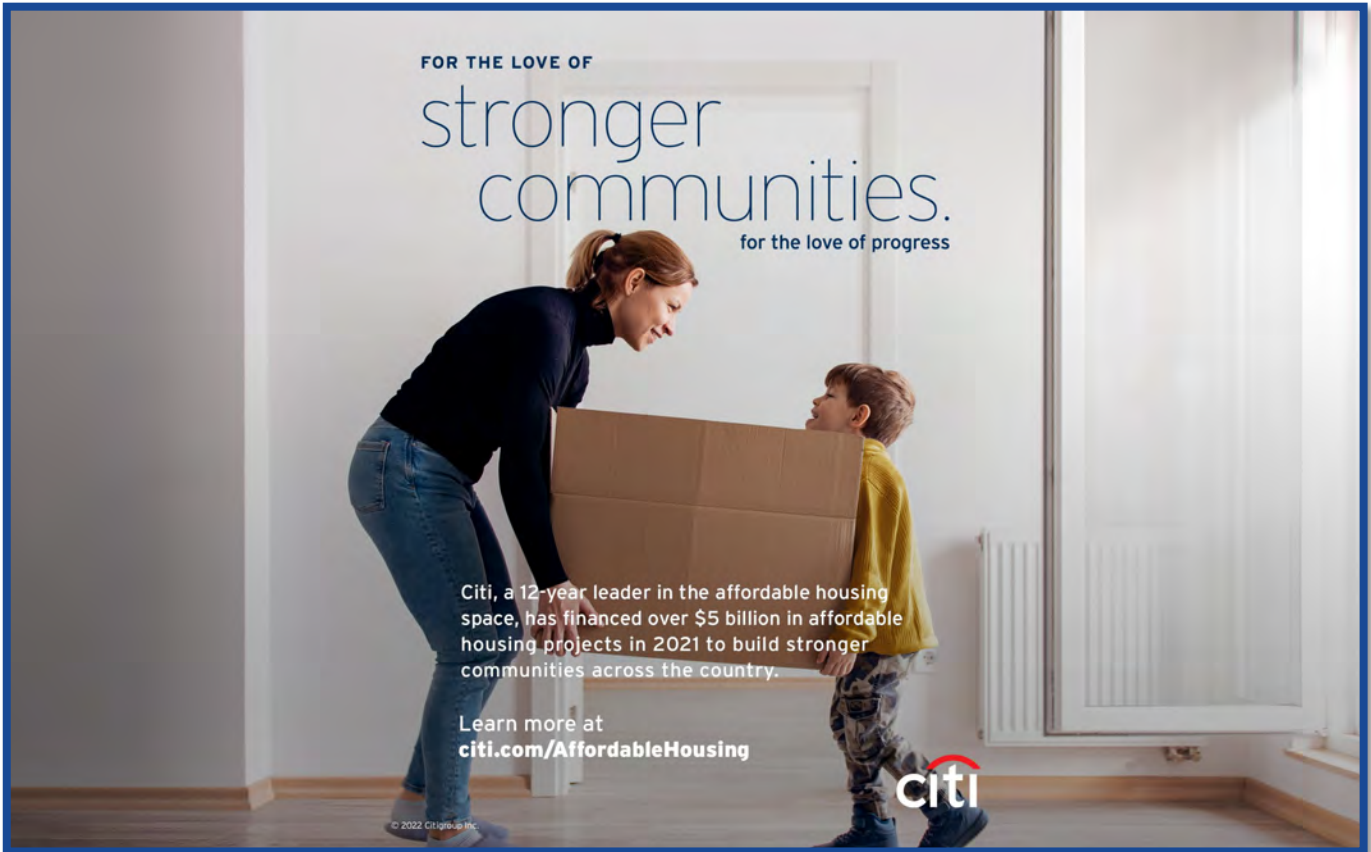
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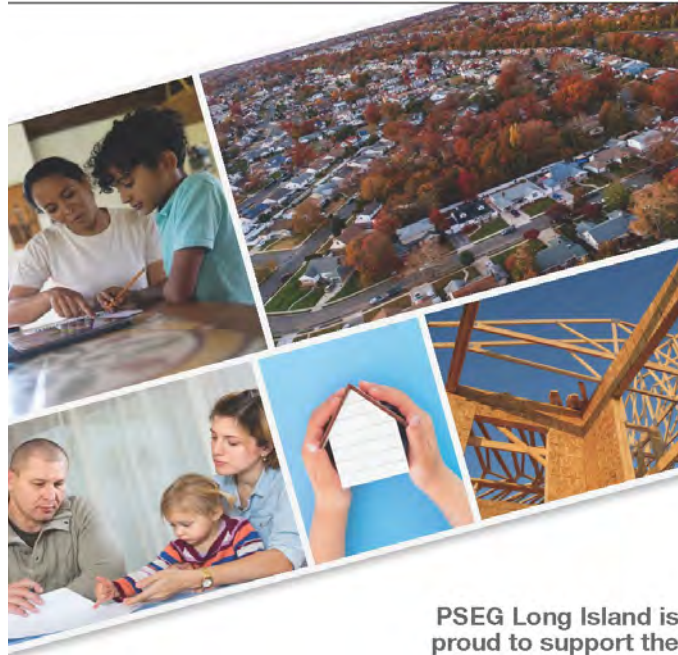
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