The Long Island Housing Partnership, Inc — working so that all Long Islanders can achieve that old American promise and ever-present dream: To be decently and affordably housed and able to live in safe, sound and vital communities.
In December of 1987, Long Island's business, religious, educational and professional leaders joined to form the Long Island Housing Partnership. They did so because they realized that the Long Island community was losing its most important natural resource: its young people.

The Housing Partnership, a tax-exempt not-for-profit organization, was created primarily to facilitate the development of affordable housing for Long Island's young and elderly. The LIHP sponsored the creation of a second affiliated corporation, the Long Island Partnership Housing Development Fund Company, Inc. (LIPHDFC) as a conduit to acquire land and construct affordable units. The LIPHDFC was created under Article XI of the New York State Private Housing Finance Law and the Not-For-Profit Corporation Law.

The mission of the LIHP/LIPHDFC is to provide housing opportunities to people who on their own cannot afford the market prices for decent and safe homes. The LIHP achieves its goal through developing, sponsoring and promoting affordable ownership and rental units for Long Islanders.

**Mortgage Counseling**

In 1992, the Housing Partnership's board of directors made mortgage counseling of low- and moderate-income Long Islanders a priority. In response, the staff created the LIFT HOME program (Long Island Financial Training toward Home Ownership and Mortgage Eligibility).

The LIFT HOME seminars cover the mortgage process. Those who complete the program receive certificates that make them eligible for the more flexible mortgage terms of FANNIE MAE's Community Home Buyers Program.

In 1993, a group of banks formed the New York Mortgage Coalition. Those banks, which represent many of the region's largest financial institutions, selected the Housing Partnership as its Long Island counselor. The New York Mortgage Coalition banks offer mortgage options that make it easier for applicants to qualify for loans. These options feature lower down payments and flexible requirements. A vital part of the program is the mortgage counseling service provided by the LIHP—at no cost—to individuals and families.
The Long Island Housing Partnership is a small organization with a big agenda, and in 1993 the Housing Partnership had its biggest accomplishment to date: The Partnership for New Homes at Amity Villas.

At Amity Villas, 72 low- and moderate-income families became homeowners. To a family, none thought homeownership was a possibility, certainly not on Long Island. No family paid more than $58,584 for a home; some paid less.

Affordable home ownership, however, is only part of the Amity Villas story. It was the first time the Housing Partnership purchased the land on which it built, something that would have been impossible without the cooperation of New York State's Affordable Housing Corporation. It was the first time that the Housing Partnership worked with a town to permit more homes on each acre than normally allowed. Babylon Town permitted the 72 homes to be built on 9.5 acres, because it understood increased density would significantly lower the cost.

With Amity Villas, LIHP also began its comprehensive mortgage counseling program, a program that grew out of necessity and is now a major part of the Housing Partnership's operation.

Amity Villas once again proved that good things can be accomplished when a strong partnership exists among government, the private sector and community-based groups. All three made huge contributions: New York State, Suffolk County, Babylon Town from government; Roosevelt Savings Bank from the private sector — it is not too much to say that without Roosevelt Savings there would have been no Amity Villas. The private sector had other critical participants as well: the Federal Home Loan Bank which gave additional funds to subsidize needy homeowners. The builder, George Heinlein, limited his profit. Pergament Home Center contributed supplies and Kelsey & Blackman and Gold Hammer ensured the program's quality. Willie Tutt of the United North Amityville Youth Organization and Ed Larsen of the North Amityville Taxpayers Association were essential community partners.

Finally, the Housing Partnership would be remiss if it did not mention the quiet leadership of Monsignor Tom Hartman. Serving as chairman of the Amity Villas Committee, Father Tom was an inspirational constant. He was the one who urged us to keep the faith when obstacles seemed insurmountable. Regrettably in 1993, Father Tom left the Housing Partnership's board, where he had served since the beginning. He will be missed.
Amity Villas was not the Housing Partnership’s only development in 1993. As this is written, 15 new home owners are moving into just finished houses in Long Beach. Construction is underway for 30 new homes in Southampton, and 29 more are to be added to the 53 already completed in Islip Town. Construction is beginning in North Bellport where the Housing Partnership is part of a comprehensive revitalization effort for that blighted neighborhood. And plans are underway for affordable homes in Freeport, North Middle Island and Riverhead.

As 1994 begins, the Housing Partnership is convinced that the strength of Long Island is rooted in the fiber of its neighborhoods and their residents. That’s why LIHP will embark on a new direction in 1994: We will provide technical and organizational assistance to community-based groups to assist them in developing housing affordable to very low, low and moderate income people in their neighborhoods.

We hope to begin our efforts in the Hamlet of Bay Shore in Islip town. Bay Shore is but one economically depressed downtown area on Long Island where the Housing Partnership, working with government, private and neighborhood partners, can make a positive difference.

None of the Housing Partnership’s efforts — neither new directions nor continuing programs — could be pursued without the continued trust and support of New York State and local governments. It is truly a public/private partnership with you, our members, providing the essential contributions of funds and expertise. Your collaborative efforts benefit the entire Long Island community.

With your support, the Housing Partnership will continue to grow in 1994. It has been our pleasure serving you. Your comments are welcome.
SOUTHAMPTON

The Housing Partnership's first East-End program is underway. The housing lottery to select home buyers for the 30 single family homes was held in the summer of 1993. Since all mortgage applicants have been pre-screened by LIHP staff and LIHP member banks (Bank of New York, Fleet Mortgage Corporation, Bank of the Hamptons and First Suffolk Mortgage Corporation) the process was a smooth one.

The Long Island Railroad showed flexibility by adjusting its work schedule to complete the necessary railroad crossing in record time. Pro bono services from NY Telephone and Cablevision, along with reduced fees from LILCO and the Suffolk County Water Authority, have made the difference in keeping this project affordable.

New York State's Affordable Housing Corporation and Southampton Town under the leadership of Fred Thiele have been vital public partners.

Town of Southampton
"THE PINES"

Supervisor Fred Thiele and Town Clerk Marietta Seaman (center) are joined by representatives of LILCO, Suffolk County Water Authority and Cablevision, all private sector partners, at the Pines.
MORTGAGE COUNSELING: BORN OF NECESSITY, NOW A VITAL PROGRAM

Many thought, "If you built them, they would come." That is, if the Long Island Housing Partnership built new homes affordable to Long Island's workforce, buyers would show up in droves. Well, they did, but many couldn't qualify for mortgages.

Because mortgages are essential for home ownership by low- and moderate-income Long Islanders, the Housing Partnership created LIFT HOME (Long Island Financial Training to Home Ownership Mortgage Eligibility) and became part of the New York Mortgage Coalition. And in the near future, LIHP will be a not-for-profit mortgage broker.
LONG BEACH: A FIRST FOR NASSAU COUNTY

What was once one of Long Island's countless empty and abandoned shopping strips is now 15 spanking new homes. And they are in the City of Long Beach, Nassau County.

The Long Beach lottery occurred in April, 1993. One year later new homeowners moved in.

The Long Beach homes had its public/private partners. The Federal HOME Program, New York State Affordable Housing Corporation were vital as was the participation of Long Beach's City Council. Nassau County, under County Executive Thomas Gulotta emerged as a strong public partner.

Leading the way in the private sector was European American Bank (EAB). EAB provided the construction loan and all the home mortgage loans. Its work in Long Beach is a testament to the bank's commitment to Long Island. Berkman, Henoch, Peterson & Peddy, P.C. provided pro-bono legal service to most of the new homeowners, and L&M Equities were responsible home builders.

The Housing Partnership has not built enough in Nassau County where there is a dramatic need. It is hoped that its success in Long Beach will be a precursor of other Nassau County successes.
NORTH BELLPORT: HOPE RISES

North Bellport, a blighted community, is a challenge for the Housing Partnership. But with a concentrated effort from Albany to the grassroots, good things are happening.

The Housing Partnership has already renovated 12 homes that were previously owned by notorious landlords implicated in the Federal Save-a-House scandal. Each home received major renovations, including new kitchens, new bathrooms, new walls, roofs, doors, windows, floors, and smoke detectors.

By the end of 1994 LIHP will have brought 13 new homes and homeowners into the community.

Suffolk County and Brookhaven Town are dedicated to revitalizing North Bellport. And just as committed are public and private partners: the Federal Government, New York State, the Long Island Savings Bank and neighborhood leaders like Bellport, Hagerman, East Patchogue Alliance's Helen Martin and the Concerned Citizens for a Better North Bellport's Abass Wessen and Robert Rowley. It is hoped that North Bellport will soon be designated a New York State Economic Development Zone which should spur much needed jobs and more affordable housing.

Hope is now palpable in North Bellport.
## CONDENSED FINANCIAL STATEMENTS

Long Island Housing Partnership, Inc.
And Long Island Partnership Housing Development Fund Company, Inc.

**BALANCE SHEET**
December 31, 1993

<table>
<thead>
<tr>
<th></th>
<th>COMBINED</th>
<th>LONG ISLAND HOUSING PARTNERSHIP, INC.</th>
<th>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</th>
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<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td><strong>CURRENT ASSETS:</strong></td>
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<td></td>
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<td><strong>EQUIPMENT AND OTHER ASSETS</strong></td>
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<td>25,426</td>
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<td><strong>LIABILITIES AND FUND BALANCES</strong></td>
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<td></td>
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<tr>
<td><strong>CURRENT LIABILITIES:</strong></td>
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<td></td>
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<tr>
<td>Payables</td>
<td>$1,624,508</td>
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<td>Home buyers' deposits</td>
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<td>—</td>
<td>199,933</td>
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<tr>
<td>Project Funds</td>
<td>870,000</td>
<td>121,833</td>
<td>748,167</td>
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<td>Deferred revenue</td>
<td>59,468</td>
<td>53,468</td>
<td>6,000</td>
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<td><strong>Total current liabilities</strong></td>
<td>2,753,909</td>
<td>275,550</td>
<td>2,478,359</td>
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<td><strong>NYS HOUSING DEVELOPMENT FUND LOAN</strong></td>
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<td><strong>FUND BALANCES</strong></td>
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<td>250,785</td>
<td>1,066,576</td>
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<tr>
<td><strong>Total</strong></td>
<td>$4,911,270</td>
<td>$526,335</td>
<td>$4,384,935</td>
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</table>
CONDENSED FINANCIAL STATEMENTS

Long Island Housing Partnership, Inc.
And Long Island Partnership Housing Development Fund Company, Inc.

STATEMENT OF PUBLIC SUPPORT AND REVENUE, EXPENSES AND CHANGES IN FUND BALANCES
Year Ended December 31, 1993

<table>
<thead>
<tr>
<th></th>
<th>COMBINED</th>
<th>LONG ISLAND HOUSING PARTNERSHIP, INC.</th>
<th>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</th>
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<tbody>
<tr>
<td><strong>PUBLIC SUPPORT AND REVENUE</strong></td>
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<tr>
<td>Public support</td>
<td>$1,768,516</td>
<td>$232,482</td>
<td>$1,536,034</td>
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<td>Receipts from transfer of units</td>
<td>3,573,625</td>
<td>—</td>
<td>3,573,625</td>
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<tr>
<td>Inter-company reimbursement</td>
<td>324,115</td>
<td>324,115</td>
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<tr>
<td>Other revenue</td>
<td>109,050</td>
<td>96,298</td>
<td>12,752</td>
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<td><strong>Total</strong></td>
<td>5,795,306</td>
<td>652,895</td>
<td>5,142,411</td>
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<td><strong>EXPENSES</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Program services</td>
<td>4,895,117</td>
<td>476,313</td>
<td>4,418,804</td>
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<tr>
<td>Inter-company reimbursement, net</td>
<td>236,255</td>
<td>—</td>
<td>236,255</td>
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<tr>
<td>Supporting services</td>
<td>210,794</td>
<td>180,799</td>
<td>29,995</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,342,166</td>
<td>657,112</td>
<td>4,685,054</td>
</tr>
<tr>
<td>Excess deficiency of public support and revenue over expenses</td>
<td>453,140</td>
<td>(4,217)</td>
<td>457,357</td>
</tr>
<tr>
<td><strong>FUND BALANCE</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Beginning of year</td>
<td>864,221</td>
<td>255,002</td>
<td>609,219</td>
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<tr>
<td>End of year</td>
<td>$1,317,361</td>
<td>$250,785</td>
<td>$1,066,576</td>
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</tbody>
</table>

The above data has been condensed from the financial statements audited by Holtz Rubenstein & Co., Certified Public Accountants of Melville, New York. Copies of the audited statements, including the accountant's unqualified opinion dated February 10, 1994, are available from the Long Island Housing Partnership office upon request.
Make no mistake about it. The Housing Partnership Board is a working board. A new Director learns that much more is necessary than attending monthly meetings. The Directors and the institutions they represent contribute time, money, and expertise that build a solid foundation for the Long Island Housing Partnership.

In 1993, there were several changes to the Board of Directors: Harry Barnes and Monsignor Tom Hartman resigned after serving the Housing Partnership since its very beginning. Edward Travaglianti, Richard Roberto, Richard Villafana and David Daly also resigned. All contributed mightily and Long Island is the better for their service.

BOARD OF DIRECTORS

Robert R. McMillan, CHAIRMAN
Matthew Crosson, VICE-CHAIRMAN
John Coffey, TREASURER
Peter Klein, SECRETARY
Jim Mongo, PRESIDENT, CEO
Peter J. Elkowitz, Jr., VICE PRESIDENT
Michael P. Capaldo
Robert J. Rothschild
Diana Dominguez Welr
Kevin G. Byrne
Wesley A. Wainwright
Jim Hyland
James L. Larocca
Monsignor John D. Gilmarth
William Redman
Patrick G. Halpin
Andrea Fortunoff
William Lindsay
William Chapman
Henry C. Schreiber, Jr.
Reverend Thomas W. Goodhue
John R. Coffin
Lawrence Lioz
Ed Diaz
Reginald Tuggle
Harry Oster
William R. Kuhn
John Bransfield

Howard Gross, Counsel
Weinberg, Kailey, Gross & Fergament

Catherine Mullarkey, Counsel
European American Bank
The Housing Partnership has a wide variety of partners. Its public partners, from New York State through the leadership of Mario Cuomo and Director of Housing, Donald Halperin to Suffolk and Nassau Counties and the support of County Executives Robert Gaffney and Thomas Gulotta to state and county legislators to the local towns and their supervisors and town boards, are all essential to the Housing Partnership. Its private sector members — over 150 of them — provide LIHP with its operating funds. Volunteers for the Housing Partnership emerge from a wide variety of sources.

And the Housing Partnership's staff may be small but it's dynamic. Each staff member in the last year has learned new skills and has applied them.
In addition to the essential contributions of LIHP's Directors and Members during its sixth year, other significant contributions should also be acknowledged:

Governor Mario M. Cuomo
Lieutenant Governor Stan Lundine
Donald M. Farber, New York State Director of Housing
HUD
New York State Affordable Homeownership Development Program
New York State Division of Housing and Community Renewal
State of New York Mortgage Agency (SONYMA)
Congressman George Hochbrueckner
Congressman Rick Lazio
Congressman David Levy
Congressman Peter King
Congresswoman Gail Ackerman
New York State Senator Kemp Hannon
New York State Senator Norman Levy
New York State Senator Caesar Trumbo
Member of New York State Assembly I. William White
Member of New York State Assembly Paul Harenberg
Member of New York State Assembly Robert Sweeney
Thomas S. Gulotta, Nassau County Executive
Russell Cynart, Special Assistant to Nassau County Executive
Donald Campbell, Commissioner Nassau County Office of Housing
& Intergovernmental Affairs
Robert J. Gaffney, Suffolk County Executive
Eric Kopp, Suffolk County Deputy County Executive
George Gatta, Suffolk County Deputy County Executive for Economic
Development and Planning
Joseph Sannazarino, Suffolk County Community Development Director
Dr. Mary Hibbert, Suffolk County Health Services
Suffolk County Legislator
Michael A. LaGrone, Chairman, Suffolk County Water Authority
Edwin L. Eaton, City Manager, City of Long Beach
Paul Goodhart, City of Long Beach Community Development Director
Thomas Pickett, City of Long Beach Supervisor Bruce Nyman's Assistant
Richard Rosenberg, Esq., Berkeson, Hirt, Peterson & Perley P.C.
Richard Schaffer, Babylon Town Supervisor
Janet Kaes, Executive Assistant to Supervisor Schaffer
Peter McGowan, Islip Town Supervisor
Paul Flaherty, Islip Town Community Development Director
Tom Isley, Islip Planning Commissioner
Gene Murphy, Islip Principal Planner and Islip Town Hall Liaison
John LaMura, Brookhaven Town Supervisor
Robert Reutzel, Brookhaven Community Development Commissioner
Fred Thiele, Southampton Town Supervisor
Kathy McGinnis, Southampton Assistant to Supervisor
Peg Chrisly, Southampton Community Development Director
Tom Tumange, Southampton Town Engineer
Paul Houlihan, Southampton Principal Building Inspector
William Masterson, Southampton Highway Superintendent
Edward Wolfsdorf, Southampton Community Development
Building Inspector
Alfred Werner, MTA Board
Howard DeMartini, Senator Ralph Martin's Special Assistant
Michael Pally, Long Island Association's Vice President and
Economic & Legislative Affairs Director
Edwin (Shuz) Schwenk, Long Island Builders Institute
Helen Martin, Director of Belport, Hagerman East Patchogue
Alliance, Inc.
Vincent Alaimo, Esq.
William Eppig, Esq.
John Kelly, Esq.
Liz Pleuif, H.E.L.P.
Mohammed Kahn, Home Depot
Rita Boehm, Belport Volunteer
Steve Stephenson, Long Island Savings Bank
Abass Wassen and Robert Rowley, The Concerned Citizens for a
Better North Belport
Edward Larsen, North Amityville Taxpayers Association
William Tutt, Valerie Tutt, United N. Amityville Youth Organization
Moses Green, Brentwood Improvement Program
Mel Mack, Brentwood Improvement Program
Jim Nelson, Volunteer
Joseph Ucci, CPA
Stacey Konwalski, Assistant to Robert R. McMillan
Valerie Mazza, Esq.
Ellen Cornfeld, Esq.
David Scro, Esq.
Clara Dans, Tom Dans & Son
Warren Cronacher, P.E.
Anthony J. Gesco, Architect
Jack Bryant, Volunteer
Nick Landolfi, Volunteer
Jim Tully, Volunteer
Betty Frankel, Volunteer
Christopher Thomas Associates, Inc.
LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY

<table>
<thead>
<tr>
<th>PROGRAMS COMPLETED</th>
<th>Address</th>
<th>County</th>
<th>Subdivision</th>
<th>Type of Home</th>
<th># of Homes</th>
<th>Sales Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islip I</td>
<td>C. Islip, Brentwood</td>
<td>Suffolk</td>
<td>Scat. Sites</td>
<td>Colonial, Ranch</td>
<td>11</td>
<td>$67,064 to $68,047</td>
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<tr>
<td></td>
<td>Bay Shore, Ronkonkoma</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Islip II</td>
<td>C. Islip, Brentwood</td>
<td>Suffolk</td>
<td>Scat. Sites</td>
<td>Colonial, Ranch</td>
<td>42</td>
<td>$61,350 to $79,527</td>
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<tr>
<td></td>
<td>Bay Shore, Ronkonkoma</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Cobbleridge</td>
<td>Chapman Blvd., Manorville</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>Townhouse</td>
<td>72</td>
<td>$79,499</td>
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<tr>
<td>Amity Villas</td>
<td>Schlegel Blvd., Amityville</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>Townhouse</td>
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<td>$58,584</td>
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<tr>
<td>Long Beach</td>
<td>East Market &amp; Hudson St., City of Long Beach</td>
<td>Nassau</td>
<td>Subdivision</td>
<td>Townhouse</td>
<td>15</td>
<td>$70,371</td>
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TOTAL # OF UNITS FOR PROGRAMS COMPLETED

212

PROGRAMS CURRENTLY UNDER CONSTRUCTION

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<thead>
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<th></th>
<th>Address</th>
<th>County</th>
<th>Subdivision</th>
<th>Type of Home</th>
<th># of Homes</th>
<th>Sales Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Pines</td>
<td>Old Country Rd., East Quogue</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>Col./Ranch</td>
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<td>Islip III</td>
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<td>Scat. Sites</td>
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<td>Subdivision</td>
<td>Condo</td>
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TOTAL # OF UNITS FOR PROGRAMS UNDER CONSTRUCTION

105

GRAND TOTAL FOR PROGRAMS COMPLETED AND PROGRAMS UNDER CONSTRUCTION

317

PLANNED PROGRAMS

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<th></th>
<th>Address</th>
<th>County</th>
<th>Subdivision</th>
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<th>Sales Price</th>
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<tr>
<td>Country View II</td>
<td>Middle Island</td>
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<td>Subdivision</td>
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<td>Freeport</td>
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<td>Cobbleway</td>
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<td>N. Bellport Housing</td>
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<td>Opportunities</td>
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<td>w/Rental</td>
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<td>Main Street School</td>
<td>Port Washington</td>
<td>Nassau</td>
<td>Apartments</td>
<td>Rental</td>
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TOTAL # OF UNITS FOR PLANNED PROGRAMS

167

GRAND TOTAL FOR # OF UNITS

484

LONG ISLAND HOUSING PARTNERSHIP MORTGAGE TRAINING AND EDUCATION

NY MORTGAGE COALITION — MORTGAGE COUNSELING 5/83 to 3/94
982 People made initial contacts
233 have been counseled
29 referrals for budget & credit counseling
39 mortgage applications have been submitted

LIFT HOME — COUNSELING FOR 1ST TIME HOME BUYERS
In 1993, held 30 Seminars reaching over 3,000 First Time Home Buyers
In 1994, we project over 35 Seminars reaching in excess of 3,500 First Time Home Buyers
BUSINESS
Advantage Title Agency, Inc.
Arthur Anderson & Co
Berlein Realty Development Corp.
Burton, Behrendt, Smith & O'Callaghan
Cattlin, Bain, Adler & Hyman
Chicago Title Insurance Co.
Commonwealth Land Title Ins. Co.
Community Preservation Corp.
Computer Assn. International Inc.
Coopers & Lybrand
Cullen & Dykman
Dahta Weir Consulting
EmiJ Construction Consultants Inc.
Ernst & Young
Fairfield Properties
Farrell, Fritz, Carmaner, Cleary, et. al.
First American Title Insurance Co. of N.Y.
Fortunoff
Freudendal & Elkevitz Consulting Group
Gold Hammer Ltd.
Greenman Corporation
H2M Group
Heron Development Corp.
Home Depot
Kepes Group
Kenneth H. Beckman
The Klar Organization
Klein & Everett, Inc.
Long Island Lighting Company
Longwood Company
Lumex, Inc.
Lusotica Group
Lynwaith, Lynwaith & Kramer
Margolin, Winer & Evans
McMillian, Rather, Bennett & Rigano, P.C.
Minnick and Minnick P.C.
Nassau-Suffolk Lumber & Supply
Nassau County Collective Systems Inc.
Nelson & Pope
North Atlantic Life Ins. Co. of America
Northvilke Industries Corp.
Oxford Resourses Corp.
Parke Ridge Organization
Pattie, Wood and Littlejohn
Pearl Marwick
Pergament Hatte Center
Price Waterhouse
Raichle, Estes, Maller, Lument & Company
Ripkin, Rodler & Kremer
Ruskin, Schiavone, Moscou, Evans & Fallascher P.C.
S.H. Bowar & Son
Saccardi & Schiff, Inc.
Sandata, Inc.
St. Gerard Printing
Sero & Sero
Security Title & Guaranty Co.
Soft Mechanics Drilling Corp.
Southland Corporation
Southchurch Corp.
Sterling Equities Inc.
Sterling & Sterling
Tauscher Crowther P.E., P.C.
Trammell Crow Residential
Weinberg, Kaley, Gross and Pergament
Well Manage - Suffolk, Inc.

EDUCATION
Brookhaven National Laboratory
Hofstein University
Stony Brook University
Town Law Center

FINANCE
Anchor Savings Bank
Apple Bank for Savings
Arbor National Mortgage Inc.
Astoria Federal Savings
Bank of New York
Bank of Smithtown
Bank of Westbury
Bayside Federal Savings
Blue Manhasset Bank
Chemical Bank
Citibank
Columbus Federal Savings Bank
Commonwealth Mortgage Assurance Company
Continental
Deeke Mortgage Bankers Corp.
Dime Savings Bank
European American Bank
Exchange Mortgage Corp.
Exebank
Fidelity New York Bank
First National Bank of L.I.
First Nationwide Bank
First Suffolk Mortgage Corp.
First Mort.
Flushing Savings Bank
Greater New York Savings Bank
Green Point Savings Bank
Hampton Federal Savings
Huntington Federal Savings

Home Savings of America
Independence Savings Bank
Jamaica Savings Bank
Key Bank of Eastern, N.Y.
Lincoln Savings Bank
Long Island Commercial Bank
Long Island Savings Bank
Long Island National Bank
North Shore Bank
Pioneer Savings & Loan Assoc.
Reliance Federal Savings Bank
Republic Bank for Savings
Residential Mortgage Banking In.
River Bank America
Roosevelt Savings Bank
Rudolph Savings Bank
State Bank of Long Island
Suffolk County National Bank
Suffolk Federal Credit Union
Suffolk Federal Savings Bank

FOUNDATIONS
Allstate Foundation
Institute for Community Development
Long Island Community Foundation
Max M. Stack Foundation
United Way of Long Island

LABOR
AFL-CIO Housing Investment Trust
Graphic Communications, Int'l Union, Local 406
IBEW, Local 25
NYS United Teachers

MEDIA
Cablevision
Newsday
WEAA FM Radio

PROFESSIONAL
American Institute of Architects
Hauppauge Industrial Association
Long Island Association
Long Island Board of Realtors
Long Island Builders Institute
Old First Institute of Long Island

RELIGION
Diocese of Rockville Centre
Long Island Council of Churches
Suffolk Jewish Communal Planning Council
"I like to see a man proud of the place in which he lives. I like to see a man live so that his place will be proud of him."
Abraham Lincoln

"The Long Island Housing Partnership is the type of public/private partnership that could well serve as a model for the nation."
Governor Mario M. Cuomo