1997 ANNUAL REPORT

LONG ISLAND HOUSING PARTNERSHIP, INC.

Many Americans, One Dream.
Ten years of making the dream a reality.
THE MISSION OF THE LONG ISLAND HOUSING PARTNERSHIP

The mission of the Long Island Housing Partnership is to provide housing opportunities for those who, through the unaided operation of the marketplace, would be unable to afford decent and safe homes.

Long Island is frequently perceived as a haven for the wealthy; however, there are many low- and moderate-income Long Islanders who need decent housing. Frequently, those who cannot afford the market price for housing are Long Island's young. In recognition of this need, Long Island's business, religious, educational, civic and professional leaders joined to form the Long Island Housing Partnership, Inc. They did so because they realized that Long Island was losing its most important natural resource: its young people.

The Long Island Housing Partnership is a private-sector initiative that invests private and public funds and expertise to create housing, which, in turn, spurs economic development and neighborhood revitalization.

The Housing Partnership is the nation's first not-for-profit, public/private housing development company based solely in the suburbs. It is a consortium of over 150 Long Island-based business, religious, civic, professional, and labor organizations. The Housing Partnership builds affordable homes for low- and moderate-income Long Islanders; rents affordable units to low-income Long Islanders; arranges financing for socially-worthy housing developments; offers technical assistance to community housing groups; and provides free mortgage counseling to first-time buyers.

In all its efforts, the Housing Partnership is building a better future for Long Islanders.

It is the American dream to live in quality, affordable housing in safe neighborhoods. Creating livable neighborhoods and stronger communities ensures a better future for all Americans. — Andrew Cuomo
Secretary of Housing and Urban Development
TO OUR MEMBERS

On February 22, 1988, the Long Island Housing Partnership (LIHP) completed its first decade of operations.

The Housing Partnership opened its doors in 1988 in a single classroom at SUNY Stony Brook with two desks, two employees and a total budget of $160,000. Today, the Housing Partnership has 20 employees in a 2,700 square-foot office in Hauppauge, a satellite office in Babylon, a budget of $2.7 million and a critical need for additional space.

In 1988, LIHP faced the enormous challenge of finding a way to produce decent, affordable housing and good neighborhoods for people who had been priced out of the housing market. In 1986, affordable homes for single parents, young marrieds and seniors were virtually non-existent on the Island due to the high price of land and construction, as well as community opposition. Also to be overcome was Long Island’s Balkanized nature – with its two counties, two cities, 13 townships and over 90 villages. This made building in any systematic fashion extremely difficult. Despite these and other challenges, the Housing Partnership built more than 425 homes purchased by low- and moderate-income families. As a result many of the Island’s municipalities have moderated their opposition to affordable housing.

LIHP has expanded its original mission to include mortgage counseling, post-purchase foreclosure prevention, neighborhood-based technical assistance, community development lending and commercial development. And in just ten years, the Housing Partnership can claim the title of the region’s leading producer of affordable housing and associated community and economic development activities.

In 1988, affordable home ownership remains the centerpiece of our major new project: the residential revitalization of Bay Shore, a 78-unit development planned to provide 26 safe, inexpensive rental homes for low-income families and senior citizens, and 52 spacious new townhouses for first-time buyers. As in all our programs, Bay Shore is the result of active participation from both the public and private sectors: Islip Town (our first and most active local partner), The United States Department of Housing and Urban Development (HUD - a public partner since 1991), and New York State (a partner since 1986). Similarly, a host of private sector partners, including LIHP members Klein and Eversoll, European American Bank (EAB), Citibank and the Federal Home Loan Bank of New York, among others, are providing invaluable support and assistance in Bay Shore.

The other essential partnership, without which we could not realize our goals, is with people like you...our dedicated members. Through your continuing efforts and support, the Long Island Housing Partnership will keep on ensuring a better future for all Long Islanders.

We welcome your comments.

Bob McMillan,
Chairman

Jim Morgo,
President

Peter J. Eikowitz, Jr.,
Executive Vice-President, CFO
In 1998, Islip was the first Long Island township to join with the Housing Partnership in a public/private partnership to create affordable home ownership. Islip remains the Housing Partnership's most consistent local public partner and Long Island's undisputed affordable housing leader.

In 1997, the first places of the Housing Partnership's most significant housing achievement ever, the residential revitalization of downtown Bay Shore, have been put in place through Supervisor Pete McGowan's leadership and the cooperation of Governor George Pataki, Senator Alfonse D'Amato and Congressman Rick Lazio.

The $12 million effort will result in the eradication of severe downtown blight and the creation of 52 new homes to be sold to moderate-income families and 28 new rentals for lower-income families and senior citizens. Construction is expected to begin in November of 1998.

A Herculean effort of financing, planning and designing was necessary to get the Bay Shore project ready to go. Because the removal of blighted conditions always is costly, a variety of funding sources - both public and private - were tapped (see chart). Relocation of current residents to equal or superior housing is currently underway. This effort required the work of planners and social workers. The Housing Partnership and Islip Town demanded that the design of the for-sale homes and the rentals enhance the Bay Shore renaissance, and enhancement is exactly what will result.

The Bay Shore residential revitalization effort has the active participation of the Housing Partnership's frequent public and private partners. It also has the involvement of several Bay Shore community-minded groups: the Bay Shore Chamber of Commerce, the Bay Shore Citizens Liaison Committee, the Bay Shore Business Improvement District, and the Bay Shore School District. But the project would have never materialized, were it not for Islip Town continuing its professional and visionary work to create affordable housing and to improve Long Island's neighborhoods.

Left: First time homeowner family in Brentwood, Phase II of Partnership with Islip. Right: Housing Partnership President Jim Morgo and Chairman Bob McMillan at announcement of Bay Shore funding.
Financing Summary Smith Avenue Redevelopment

<table>
<thead>
<tr>
<th>PUBLIC FUNDING</th>
<th>AMOUNT</th>
<th>STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>NYS - Division of Housing and Community Renewal</td>
<td>1,884,020</td>
<td>Approved</td>
</tr>
<tr>
<td>NYS - Affordable Housing Corp</td>
<td>1,300,000</td>
<td>Approved</td>
</tr>
<tr>
<td>Town of Islip Community Development Block Grant</td>
<td>1,508,030</td>
<td>Approved</td>
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<tr>
<td>Town of Islip Housing Authority - HUD</td>
<td>3,000,000</td>
<td>Approved</td>
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<tr>
<td>TOTAL</td>
<td>$7,472,080</td>
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<table>
<thead>
<tr>
<th>PRIVATE FUNDING</th>
<th>AMOUNT</th>
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</thead>
<tbody>
<tr>
<td>Federal Home Loan Bank</td>
<td>620,000</td>
<td>Committed</td>
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<tr>
<td>Private Loan Funds (EAB, Roosevelt, Rocklyn, Others)</td>
<td>4,035,500</td>
<td>Committed</td>
</tr>
<tr>
<td>Citibank (Administrative Support)</td>
<td>50,000</td>
<td>Committed</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$4,985,500</td>
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</table>
MORTGAGE COUNSELING

Mortgage counseling, born of necessity, is now a major and ever-expanding activity of the Long Island Housing Partnership.

In 1991, with the development of Armit Villas, 72 homes for lower income families, the Housing Partnership faced a crisis - the families whose incomes were too low to qualify for the Housing Partnership’s low- to moderate-income program guidelines, could not qualify for the mortgage necessary to purchase the homes. As one mortgage refusal after another was received, the Housing Partnership had to take action to increase home mortgage approval rates. The result was the creation of the individualized pre-purchase mortgage education program.

In 1997, the Long Island Housing Partnership was the most productive not-for-profit mortgage counselor in the entire tri-state region: 283 families were counseled, 91 mortgage loans were committed and 87 mortgages were closed, all through the New York Mortgage Coalition banks. The HOME group seminars with each bank have drawn overflow crowds of eager first-time home buyers.

The Housing Partnership in 1997 broadened its mortgage education program by reaching out to community-based not-for-profits in a “Train the Trainers” program to guarantee that comprehensive and systematic pre-purchase education is available in our neighborhoods. The “Train the Trainers” program culminated in a graduation ceremony where Federal Home Loan Bank of New York President Alfred Delisi, presented the neighborhood groups with diplomas indicating proficiency in mortgage counseling.

The Housing Partnership’s mortgage education program expanded into a new area in 1997. This was motivated by the unfortunate epidemic of Long Island mortgage foreclosures in market-rate homes, often caused by the lack of home buyer education. On November 10th, Congressman Rick Lazio and L.I.H.P President Jim Morgo co-chaired Long Island’s first Foreclosure Prevention Summit - “Keeping the Dream.” From this Summit came the Foreclosure Prevention Task Force, a coalition of Housing Partnership member bankers, lawyers, elected officials and mortgage professionals, all dedicated to lessening the psychological and economic toll of foreclosures.

Mortgage counseling was created in 1991 because it was needed. It continues to grow and expand because the need remains.

NASAAU COUNTY - AN INNOVATIVE PUBLIC PARTNER

Through innovation and hard work, the Housing Partnership/Nassau County partnership created a program in 1996 that allows Nassau County’s low- and moderate-income first-time home buyers the chance to purchase their own homes.

The Nassau HOME Down-Payment Assistance Program, administered by the Housing Partnership, gives eligible first-time buyers up to 50% of the down payment needed to purchase a home in the County. In 1997, the Housing Partnership received more than 4,000 requests for applications for the down payment program. County Executive Giotta announced plans to expand the program in 1998. The young of Nassau County want to remain there. The Nassau County/Housing Partnership is making that possible.
LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statement of Financial Position

<table>
<thead>
<tr>
<th></th>
<th>December 31</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1997</td>
<td>1996</td>
<td></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
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<tr>
<td>Cash and cash equivalents</td>
<td>$1,765,179</td>
<td>$1,730,458</td>
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<tr>
<td>Receivables</td>
<td>644,239</td>
<td>289,906</td>
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<td>Investments</td>
<td>1,229,810</td>
<td>1,290,387</td>
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<tr>
<td>Capitalized project costs</td>
<td>665,813</td>
<td>696,198</td>
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<tr>
<td>Office equipment</td>
<td>41,174</td>
<td>10,737</td>
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<tr>
<td>Other assets</td>
<td>39,011</td>
<td>35,073</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$4,554,685</td>
<td>$4,054,169</td>
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<tr>
<td><strong>LIABILITIES AND NET ASSETS</strong></td>
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<tr>
<td><strong>LIABILITIES</strong></td>
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<tr>
<td>Payables</td>
<td>$368,181</td>
<td>$154,796</td>
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<tr>
<td>Home buyers' deposits</td>
<td>8,955</td>
<td>17,825</td>
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<tr>
<td>Project funds</td>
<td>92,053</td>
<td>24,851</td>
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<tr>
<td>Notes payable</td>
<td>500,000</td>
<td>250,000</td>
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<tr>
<td>NYS Housing Development Fund loan</td>
<td>840,000</td>
<td>840,000</td>
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<tr>
<td>Loans payable</td>
<td>464,756</td>
<td>464,756</td>
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<td><strong>Total Liabilities</strong></td>
<td>2,261,345</td>
<td>1,762,226</td>
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<td><strong>NET ASSETS</strong></td>
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<tr>
<td>Unrestricted</td>
<td>2,102,330</td>
<td>2,116,048</td>
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<tr>
<td>Temporarily Restricted</td>
<td>205,480</td>
<td>171,385</td>
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<tr>
<td>Permanently Restricted</td>
<td>15,500</td>
<td>15,500</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td>2,323,390</td>
<td>2,301,831</td>
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<tr>
<td><strong>Total</strong></td>
<td>$4,884,675</td>
<td>$4,064,159</td>
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## Combined Statements of Activities and Changes in Net Assets

### Year ended December 31

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<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
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</thead>
<tbody>
<tr>
<td><strong>CHANGES IN UNRESTRICTED NET ASSETS</strong></td>
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<td></td>
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<tr>
<td><strong>SUPPORT AND REVENUE</strong></td>
<td></td>
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<tr>
<td>Support</td>
<td>$624,417</td>
<td>$891,406</td>
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<tr>
<td>Receipts from transfer of units</td>
<td>573,446</td>
<td>1,580,670</td>
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<tr>
<td>Other revenue</td>
<td>840,570</td>
<td>346,237</td>
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<tr>
<td>Total support and revenue</td>
<td>2,047,433</td>
<td>2,821,313</td>
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<tr>
<td><strong>Net assets released from restrictions:</strong></td>
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<td></td>
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<tr>
<td>Satisfaction of program restrictions</td>
<td>102,925</td>
<td>73,137</td>
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<tr>
<td>Total support and revenue</td>
<td>2,210,358</td>
<td>2,894,450</td>
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<tr>
<td><strong>EXPENSES</strong></td>
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<tr>
<td>Program services</td>
<td>1,772,412</td>
<td>2,531,436</td>
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<tr>
<td>Supporting services</td>
<td>450,662</td>
<td>344,065</td>
</tr>
<tr>
<td>Total expenses</td>
<td>2,223,074</td>
<td>2,875,501</td>
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<tr>
<td>(Decrease) increase in unrestricted net assets</td>
<td>(12,718)</td>
<td>18,649</td>
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<tr>
<td><strong>CHANGES IN TEMPORARILY RESTRICTED NET ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SUPPORT AND REVENUE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support</td>
<td>197,000</td>
<td>148,475</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>(162,925)</td>
<td>(73,137)</td>
</tr>
<tr>
<td>Increase in temporarily restricted net assets</td>
<td>34,075</td>
<td>75,338</td>
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<tr>
<td><strong>INCREASE IN NET ASSETS</strong></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>21,259</td>
<td>93,067</td>
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<tr>
<td><strong>NET ASSETS, beginning of year</strong></td>
<td>2,301,931</td>
<td>2,207,944</td>
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<tr>
<td><strong>NET ASSETS, end of year</strong></td>
<td>$2,323,290</td>
<td>$2,301,931</td>
</tr>
</tbody>
</table>

The above data has been condensed from the financial statements audited by Hotz Rubenstein & Co., LLP Certified Public Accountants of Melville, New York. Copies of the audited statements, including the accountant's unqualified opinion dated February 26, 1995, are available from the Long Island Housing Partnership, Inc. office upon request.
There aren't enough words to express the amount of thanks to all of you who have helped us achieve our goal of finally becoming homeowners. LIHP is the best! Thank you from the bottom of our hearts!
Home ownership generates stability in a community, which is why village and town officials throughout Long Island have welcomed the Long Island Housing Partnership's help in bringing affordable homes to their sometimes declining downtown areas.

It's important for me to let you know that your efforts helped to make a difference in our lives—you helped me to help myself and my family. We continue to appreciate your extraordinary efforts and we offer you our deepest and most sincere thanks!
SPONSORSHIPS - AN EFFECTIVE METHOD TO ACHIEVE AFFORDABLE HOME OWNERSHIP

A vibrant residential neighborhood of beautiful, well-kept homes and young working families is emerging from a formerly foreclosed development because of the Housing Partnership's Sponsorship program, the entrepreneurial energy of a leading Long Island developer and the participation of New York State, Suffolk County and Southampton Town governments.

Brookside Estates in the Riverside Section of Southampton is a community of 40 homes priced under $93,900 - with most at $89,900 - and 11 at $98,900. The development features two colonial models, each with over 1,400 square feet of living space. Each home has three bedrooms, one and one-half baths, and an attached garage on approximately one-half acre of land.

Brookside is a shining example of the Sponsorship Program, which allows the Housing Partnership to sponsor for-profit developers for public sector home ownership grants. The Housing Partnership prepares grant applications and monitors grant compliance. The developer builds. And the result is affordable, quality-built homes.

At Brookside, the Housing Partnership is sponsoring developer Charles Mancini of the Park Ridge Organization. This is the second sponsorship with Park Ridge; the first sponsorship resulted in 72 first-time home buying families moving into beautiful town homes in Manorville.

REVITALIZATION OF NORTH BELLPORT CONTINUES

Fifteen beautiful new homes were built and sold to first-time home buyers under Phase 1 of the North Bellport program. Because of the New York State Affordable Housing Corporation, the Federal HOME program administered by Suffolk County and the private sector response of the Long Island Savings Bank, the homes and property all sold for less than $45,000 and are now beacons of hope in the severely blighted neighborhood.

However, the new homes are widely scattered throughout North Bellport. To maximize their effect and eliminate blight, the new homes need to be close to each other. Until now, this has not been so in North Bellport. The Housing Partnership will, in its next phase, build 19 new homes, all on the same street. Brookhaven Supervisor Grucci and the Town Board have shown leadership in their commitment to improve North Bellport.
RIVERHEAD PARTNERSHIP EXPANDS

It began with five homes on scattered sites. Now its focus is the transformation of an entire neighborhood to a solid community of homeowners.

In 1997, the Housing Partnership’s joint effort with Riverhead resulted in five beautiful new ranch model homes and property sold to Riverhead families for under $50,000, two for under $40,000. The incredible affordability was possible because of HUD’s HOME program through Suffolk County and Riverhead’s participation.

Following the sale of the five homes, the Housing Partnership contracted with Riverhead to complete a Master Plan for the redevelopment of blighted Millbrook Gables. The Master Plan is completed and calls for the rehabilitation of existing owner-occupied structures; the acquisition, demolition and reconstruction of single-family units that are abandoned or can be acquired through negotiated sale; and the acquisition, demolition and total redevelopment of several blocks with new ownership units.

Riverhead is now a full-fledged, active local public partner not only with the development arm of the Housing Partnership, but also with the Regional Lending Consortium. Through an interest-free loan from Chase Manhattan Bank, Riverhead Community Development is borrowing $130,000 at 3% interest to acquire blighted property in Millbrook Gables. LHP member Suffolk County National Bank contributed $10,000 to the revitalization effort. LHP is urging its other member-banks to get involved in the Millbrook Gables revitalization, a transformation that will rescue a neighborhood.
From the beginning, the Housing Partnership's Director and Officers have been a working Board. Whether they are chairing a committee or contributing knowledge and resources, they are the strength of the organization.
1988 BOARD OF DIRECTORS

CHAIRMAN
Mr. Robert R. McMillan
Hewlett Packard; Dunne & Bayh

VICE CHAIRMAN
Mr. James L. Larocca
Long Island Association

PRESIDENT
Mr. Jim Morgo

TREASURER
Mr. John Coffey
Norstar Bank of Long Island

SECRETARY
Mr. John LoPinto
Chase Manhattan Bank

Monsignor Thomas Hartman
Tellicoare

Mr. Alberto Ibarquen, Esq.
Newsday

Mr. Pazel Jackson
Chemical Bank

Mr. Peter Klein
Klein & Eversoll, Inc.

Mr. Peter Krauch
National Westminster Bank USA

Mr. Paul J. Leyden
Bank of New York

Mr. Charles Mancini
Park Ridge Estate Homes

Mr. Herbert Myers
Citibank

Ms. Ellen Nathanson
Dime Savings Bank

Mr. John Racanelli
Association for a Better Long Island

Monsignor Henry Reel
Diocese of Rockville Centre

Mr. Gerald Twombly
Long Island Board of Realtors

First there was the Long Island Association’s Housing Committee and the
vision of its Chairman Bob McMillan. Bob then enlisted other founders - Peter Klein,
Charles Mancini, Monsignor Tom Hartman, Monsignor Henry Reel, Jim
Larocca, Howard Gross, Larry Lioz, John
Racanelli - then came the founding business. Ten years later, the Long Island
Housing Partnership grows and expands.
The Housing Partnership's staff has grown because our mission has. But old staff and new staff know that when people work hard together, our island benefits.

We have been using that line for ten years now, but what does it really mean? Just what is a "public/private" partnership that we talk so much about?

At the Long Island Housing Partnership, the private sector's creative risk-taking partners with the public sector mandate to serve Long Island's citizens. The outcomes are home ownership, education, community development and lending programs short on bureaucratic red tape and long on tangible results.

Our long list of essential public partners begins with LIHP's 10th Annual Meeting Keynoter, Secretary of the U.S. Department of Housing and Urban Development, Andrew Cuomo. It goes on to encompass a diverse range of public-spirited individuals, including U.S. Senators Patrick Moynihan and Alfonse D'Amato; last year's keynoter, New York State Governor George Pataki; our seventh annual meeting's keynote speaker, the Long Island Congressional, New York State Senate and Assembly delegations; and Nassau and Suffolk County Executives Thomas Gulotta and Robert Gaffney, as well as those counties' respective legislators. This impressive list also would be largely incomplete if it didn't acknowledge Long Island's Town Supervisors and Town Boards in the many towns where we work. And while many may see them as faceless, nameless bureaucrats, we at the Housing Partnership view the federal, state, county and town housing, planning, and community development professionals as invaluable public partners without whom our accomplishments would simply not be possible.

Our private sector members are the banks, businesses, universities, professional and labor organizations that contribute time, money and expertise to the LIHP's programs.

Every one of the Housing Partnership's programs is overseen by a committee of involved public and private participants. They guide, support, and motivate our work. Whether the issue is the best way to site a sewage treatment plant, help Long Islanders avoid home foreclosures, have minority citizens avail themselves of Housing Partnership programs, or myriad other concerns, the Housing Partnership offices are filled almost daily with bankers, lawyers, builders, community activists and government workers volunteering to find methods to make Long Island a better place to live and do business.

That's a public/private partnership.
The Long Island Housing Partnership Regional Lending Consortium is proud of its position as the single best source for affordable housing funds. Members continually encourage affordable housing initiatives by financing acquisition, rehabilitation, construction, and permanent loans, as well as commercial revitalization projects. In addition, they work with area builders and developers to access government grants and loans. In fact, since 1996, the Consortium has closed/committed over $13 million in construction and permanent financing.

The Consortium’s most significant lending of 1997 was noteworthy not because of its size—$30,000 at a very low three percent interest—but because of its impact. The funds were used for the first significant not-for-profit acquisition by the South Shore Restoration Corporation on the Sheldrake Second Avenue area in downtown Bay Shore. These monies were the catalyst for the current expanded revitalization on Second Avenue.

Just as important, they exemplified the Consortium’s firm commitment to the overall renaissance of Bay Shore, including the Housing Partnership’s efforts on Smith Avenue.

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### LONG ISLAND HOUSING PARTNERSHIP, INC.

#### REGIONAL LENDING CONSORTIUM

#### ACTIVITY, 1991 - 1997

<table>
<thead>
<tr>
<th>PROJECT</th>
<th>LOAN(S)</th>
<th>AMOUNT(S)</th>
<th>STATUS</th>
<th>TOTAL PROJECT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main St. School Conversion; 59 Apartments, 28,000 sq. ft. Community Space</td>
<td>Citicorp CDC (Construction), LI Savings Bank, Pioneering Savings Bank, Roslyn Savings Bank</td>
<td>$5,000,000, $1,900,000</td>
<td>Closed 1994, Closed 1994</td>
<td>$10,350,000</td>
</tr>
<tr>
<td>Suburban Housing: Acquisition &amp; rehab 6 single family HUD foreclosures</td>
<td>Citibank, Astoria Federal Savings</td>
<td>$300,000</td>
<td>Closed 1994</td>
<td>$470,000</td>
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<tr>
<td>Housing Help, Inc.; 1st Phase of Mahanook St.</td>
<td>Predévelopement loan by LIHPOC, utilizing funds provided by Episcopal Diocese of Long Island</td>
<td>$22,500</td>
<td>* commitment expired 1996 * pending new application</td>
<td>$19,000,000</td>
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<tr>
<td>Bellport, Huntington East Patchoque Alliance: acquisition, rehab of one single family home</td>
<td>Funded by LIHPOC, utilizing funds provided by Episcopal Diocese of Long Island</td>
<td>$60,000</td>
<td>Closed April 1996</td>
<td>$20,000</td>
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<tr>
<td>Bellport, Huntington East Patchoque Alliance: acquisition, rehab of two single family homes</td>
<td>Funded by LIHPOC, utilizing funds provided by Episcopal Diocese of Long Island</td>
<td>$50,000</td>
<td>Closed April 1996</td>
<td>$50,000</td>
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<tr>
<td>Heritage Corporation: Broadway West Apartments, 125 senior citizen units</td>
<td>European American Bank, Roslyn Savings Bank</td>
<td>$450,000</td>
<td>Closed Dec. 1996</td>
<td>$12,000,000 construction pending $4,000,000 permanent pending</td>
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<tr>
<td>Sheldrake Organization: The Rival House - 112 unit senior citizen apartments and 10,000 sq. ft. of commercial space</td>
<td>Astoria Fed Sav Bank, Chase, Citibank, FAB, LI Savings Bank, Republic Bank, Roslyn Savings Bank, Roslyn Savings Bank, North Fork Bank (permanent)</td>
<td>$12,050,000</td>
<td>Closed Feb. 1997</td>
<td>$12,050,000 construction $3,500,000 permanent pending</td>
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<tr>
<td>Bellport, Huntington East Patchoque Alliance: acquisition, rehab of 1 single family home</td>
<td>Funded by LIHPOC utilizing funds provided by Episcopal Diocese of Long Island</td>
<td>$16,000</td>
<td>Closed March 1997</td>
<td>$16,000</td>
</tr>
<tr>
<td>Central Islip Civic Council Inc: acquisition, rehab of 1 single family home</td>
<td>Funded by LIHPOC utilizing funds provided by Chase Bank, Roslyn Savings Bank</td>
<td>$50,000</td>
<td>Loan for Soft Costs Acquisition ($25,000) Closed Sept. 19, 1997</td>
<td>$50,000</td>
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<tr>
<td>South Shore Restoration Group Inc:</td>
<td>Funded by LIHPOC utilizing funds provided by Chase Bank, Roslyn Savings Bank</td>
<td>$80,000</td>
<td>Closed Sept. 4, 1997</td>
<td>$80,000</td>
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<tr>
<td>ARTCO, LLC: Acquisition of 7 single family homes in Bay Shore</td>
<td>Roslyn Savings Bank (lead)</td>
<td>$426,400</td>
<td>Closed Sept. 1997</td>
<td>$426,400</td>
</tr>
</tbody>
</table>
UNITED STATES GOVERNMENT
Andrew Cuomo, Secretary, HUD
Alfonse M. D’Amato, U.S. Senator
Patrick Moynihan, U.S. Senator
Gary Ackerman, Congressman
Michael Forbes, Congressman
PETER KING, Congressman
Rick Lazio, Congressman
Carolyn McCarthy, Congresswoman
Jay Abramson, Deputy Director of Public Housing, HUD
Bill de Blasio, Secretary, Representative, New York-New York, HUD
Julia Bautista, Minority Consultant, Representative, HUD
Bill Chung, Special Assistant, HUD
Joseph D’Agostino, Director, Community Planning Development, HUD
Mirza DeRosario, Director of Public Housing, HUD
Vincent H. Farin, Financial Analyst, HUD
Kathy Mullins, Program Manager, HUD
Bill Wong, Development Director, HUD

NEW YORK STATE GOVERNMENT
George Pataki, Governor
Senate, Long Island Delegation, New York State: Kenneth Lavalle, Janice Lack, Calastri Tursi, Owen Johnson, Carl Marcellino, Kemp Hamo, Michael Stabile, Dean Skelos
Joseph Bruno, Senate Majority Leader
Vincent Leibal, Senate Housing Chairman
Assembly, Long Island Delegation, New York State: Patrick A. Asparo, Fred Thiele, Debra Messner, Salvatore Ingangi, Paul Emich, Robert K. Sweeney, Steven Labriola, David Sideman, Donna Pelletier, Thomas P. DiNapoli, Earl Bill Hoffer, Hill Harvey Weisneck
Sheldon Silver, Assembly Speaker
Vito Lopez, Assembly Housing Chairman
John Londo, NYS Assembly Communications Steven J. Hunk, President, CEO, IPA, AIC, SOMYA, PIA, MBSA
Frank C. Cribb, Senior Program Executive, AHC
Hector Del Toro, Vice-President, Special Programs, AHC
Wanda Ferguson Griswold, Director, AHC
Fred Finger, Vice-President, Construction, Development & Environment Services, AHC
Joann Simon, Special Project Coordinator, AHC
Joseph Lynch, Commissioner, NYS DHCR
Judy Calogero, Deputy Commissioner, NYS DHCR

NASSAU COUNTY GOVERNMENT
Thomastis Culotta, Nassau County Executive
Nassau County Legislature
Kenneth Cinar, Special Assistant to Nassau County Executive
Donald Campbell, Commissioner, Nassau County Office of Housing & Intergovernmental Affairs

SUFFOLK COUNTY GOVERNMENT
Robert Coughlin, Suffolk County Executive
John Cochrane, Suffolk County Treasurer
Edward Romaine, Suffolk County Clerk
Suffolk County Legislature
Patrick Mahoney, Sheriff
Eric Kopp, Chief Deputy County Executive
Anthony Apelain, Deputy County Executive
Joseph Bailer, Director, Environmental Quality, Health Services
Charles Bartha, Commissioner, Department of Public Works
Ken Christensen, Project Coordinator, Community Development
David Fleitman, Director, Division of Real Estate
John Gallagher, Police Commissioner
George Gatta, Deputy County Executive, Economic Development
Michael LoGrande, Chairman, Water Authority
Joseph Michaels, Police Department
L.J. William Neubauer, Police Department
Merv Helmer-Fritz, County Executive Assistant
Joseph Sirisavetvong, Director, Community Development
Gene Southard, Department of Public Works
Beau Wright, Department of Public Works

TOWN OF BABYLON
Richard Bohleker, Supervisor
Town Council
Anita Katz, Chief of Staff
Sandra Bechert, Deputy, DA
John Burke, Town Attorney
Peter Carney, Commissioner, Planning & Development
Doug Jacobs, Director of Finance
Elliott McVey, Town Clerk
Aileen Rendone, Assessor

TOWN OF BROOKHAVEN
Felix Grudis, Supervisor
Town Council
Mattie Keeline, Chief of Staff
Paulette Bittina, Citizen Advocate
Andres Darch, Chief Building Inspector
Emily Pinsky, Town Attorney
Robert Reutzel, Commissioner, Community Development
Jim Ryan, Town Assessor

TOWN OF ISLIP
Peter McGowan, Supervisor
Town Council
Jeanette Messina, Deputy Supervisor
Virginia Allen, Receiver of Taxes
Frank Daine, Assessor
Paul Fink, Community Development
Tom Litts, Commissioner, Planning
Joanne Johnson, Town Clerk
Carol Metee, Commissioner, Building & Engineering
Vincent Mazzara, Jr., Town Attorney
Gene Murphy, Principal Planner
Tom Haller
William Furticoe, Housing Authority

TOWN OF RIVERHEAD
Vincent Viella, Supervisor
Town Council
Robert Kozakiewicz, Town Attorney
Andrea Lohnes, Director, Community Development

TOWN OF SOUTHAMPTON
Vincent Cammarano, Supervisor
Town Council
Lisa Combrink, Town Attorney
Paul Houlhan, Chief Building Inspector
Tom Talamone, Town Engineer

BAY SHORE LIAISON COMMITTEE
Susan Barboza
Germaine Fishkind
Jack Hunt
Joanne Millard, Sanders
Donna Pincus
Marilyn Schumman
Nikhil Thompson
Catherine Yagoda

PRIVATE SECTOR
Lars Erikson, Accountant, N. Amityville Community Economic Council
Joe Calabrese, NEWDAY
Warren Crouch, PE
Tom Dine, Long Island Builders Institute
Bill Davidson, Long Island Lighting Company
Gary Owens, President, Greater Gordon Herl战 Civic Association
Rosemary Deering, President, NACEC
Pat O’Connell, Catasavita
Randi Felberg, NEWDAY
Paul Fauzi, Stanthorpe
Danny Garabedian
Anthony J. Giorno, Architect
Joan Kromer, Allstate Insurance
Joe Kitson, Eq., Moyes, Meyer & Metel
Jim Jrnlberg, NEWDAY Editorial Editor
Heidi Koster, Eq., Sobol, Kelly & Koster PC
Stacey Kowalski, Assistant to Bob McMillan
Karon Kauffman, KMA Realty Services
Merlyn Lanes, N. Amityville Taxpayers Association
John Howard, Lynch, Eq.
Dan Martin, Roosevelt Savings Bank
Heidi Martin, Director, Baptistport
Nagaman E. Pachecano, Alliances
Valerie Maro, Eq.
Michael McCarthy, Eq., McCarthy & McCusker
Caroline Mullerly, Eq.
Elba Owens, NAOCF
Mitch Parik, Long Island Association
Jim Pastella, Chase Manhattan Bank
John Powell, Chairman, Suffolk County Republican Committee
Reilly, Kwait & Ambrosino, Esqs.
Clay Richards, NEWDAY Real Estate Editor
John Rigney, Hammar Magazine
Richard Rosenberg, Eq., Bremner, Herrick, Peterson & Reddy PC
Ezio Scherbi, ConRail
David Sarmo, Eq.
Diana Shannon, NY TIMES, Real Estate Reporter
Linda Strongin, EAB Public Relations
Dick Thompson, Stanthorpe
Edward Trifalganti, President, EAB
John Tschann, President, Roosevelt Savings Bank
William Tutu, Valerie Tutu, United N. Amityville Youth Organization
Ralph Vasquez, JR
Joseph Ucci, CPA
Alfred Werner, MTA Board, Islip MacArthur Airport
Abbie Westervelt, Concerned Citizens for Better North Babylon
Bob Weiboldt, Long Island Builders Institute
Donald Donahey, Jr., Donald Munch
Marketing Communications
1998/1999 DIRECTION
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 decent and safe homes. LIHP realizes this mission through the development and sponsorship of affordable ownership and rental units, as well as through related services. To further its mission through 1998/1999, the following priorities have been established by the joint Board of Directors of the Long Island Housing Partnership and its affiliates. The membership votes to approve these priorities at the Annual Meeting when it ratifies actions taken by the Board of Directors for 1997:

COMMUNITY DEVELOPMENT
The Long Island Partnership Community Development Corporation, Inc. will work to revitalize neighborhoods through residential and economic development. It will work to increase the supply of affordable housing, support existing businesses and encourage new businesses in communities in need of revitalization. The Housing Partnership will continue to provide technical assistance to municipalities in the administration of their community development programs.

NOT FOR PROFIT DEVELOPER/SPONSOR
The Housing Partnership will continue to work as a not-for-profit developer to create affordable homeownership and rental housing through new construction, rehabilitation of existing housing and the sponsorship of for-profit developers.

EDUCATION
The Housing Partnership will continue mortgage counseling through the Long Island Financial Training to Home Ownership Mortgage Eligibility (LIFT HOME) program, the New York Mortgage Coalition, and the Long Island Thrift Mortgage Initiative (LITMI). Post-purchase counseling and default prevention education will be expanded. The Housing Partnership will continue to advocate for affordable housing by working with public and private entities to strengthen public housing policies on the local, state and federal levels.

TECHNICAL ASSISTANCE PROVIDER
TO FACILITATE THE CREATION OF AFFORDABLE HOUSING
The Housing Partnership will continue to provide technical assistance to community-based, not-for-profit housing organizations and for-profit developers. The Housing Partnership should continue to empower community groups and their low- and moderate-income constituents.

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 including the Regional Lending Consortium, the Chase Recoverable Loan Program and the Episcopal Diocese Loan Fund.
### Completed Homes

<table>
<thead>
<tr>
<th>DEVELOPMENT/RESOLUTION</th>
<th>ADDRESS</th>
<th>COUNTY</th>
<th>TYPE OF HOME</th>
<th># OF HOMES</th>
<th>SALES PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amity Villas</td>
<td>Bohemia, NY</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>22</td>
<td>$59,994</td>
</tr>
<tr>
<td>Baypark</td>
<td>Amityville</td>
<td>Suffolk</td>
<td>Townhome</td>
<td>1</td>
<td>$61,500</td>
</tr>
<tr>
<td>Breedwood</td>
<td>Ozone Park</td>
<td>Queens</td>
<td>Ranch</td>
<td>36</td>
<td>$130,500</td>
</tr>
<tr>
<td>Castleton</td>
<td>Port Jefferson</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>6</td>
<td>$79,990</td>
</tr>
<tr>
<td>County View I</td>
<td>Middle Island</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>33</td>
<td>$75,000</td>
</tr>
<tr>
<td>Fireport</td>
<td>Fireport</td>
<td>Nassau</td>
<td>Subdivision</td>
<td>35</td>
<td>$73,990</td>
</tr>
<tr>
<td>Garden Heights</td>
<td>Garden City</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>35</td>
<td>$75,990</td>
</tr>
<tr>
<td>Hills</td>
<td>Valley Stream</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>10</td>
<td>$72,990</td>
</tr>
<tr>
<td>Hills II</td>
<td>Valley Stream</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>12</td>
<td>$73,990</td>
</tr>
<tr>
<td>Hills III</td>
<td>Valley Stream</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>12</td>
<td>$73,990</td>
</tr>
<tr>
<td>Hills IV</td>
<td>Valley Stream</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>12</td>
<td>$73,990</td>
</tr>
<tr>
<td>Long Beach</td>
<td>East Meadow</td>
<td>Nassau</td>
<td>Townhome</td>
<td>16</td>
<td>$70,724</td>
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<tr>
<td>North Bellport</td>
<td>North Bellport</td>
<td>Suffolk</td>
<td>Ranch</td>
<td>32</td>
<td>$69,990</td>
</tr>
<tr>
<td>Park View</td>
<td>Old Country Rd</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>30</td>
<td>$68,990</td>
</tr>
<tr>
<td>Parkwood</td>
<td>Brentwood</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>5</td>
<td>$68,990</td>
</tr>
<tr>
<td>Riverhead</td>
<td>Riverhead</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>10</td>
<td>$126,720</td>
</tr>
<tr>
<td>Skyline Estates</td>
<td>Babylon</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>10</td>
<td>$126,720</td>
</tr>
<tr>
<td>Total # of Homes Completed</td>
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<td></td>
<td></td>
<td>986</td>
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</table>

### Homes in the Development Process

<table>
<thead>
<tr>
<th>DEVELOPMENT/RESOLUTION</th>
<th>ADDRESS</th>
<th>COUNTY</th>
<th>TYPE OF HOME</th>
<th># OF HOMES</th>
<th>SALES PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brookside Estates</td>
<td>Fireport</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>14</td>
<td>$65,990</td>
</tr>
<tr>
<td>Goleta Hills</td>
<td>Goleta Hills</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>12</td>
<td>$75,990</td>
</tr>
<tr>
<td>Regency House</td>
<td>Bay Shore</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>32</td>
<td>$68,990</td>
</tr>
<tr>
<td>Regency House</td>
<td>East Meadow</td>
<td>Nassau</td>
<td>Subdivision</td>
<td>12</td>
<td>$68,990</td>
</tr>
<tr>
<td>Regency House</td>
<td>North Bellport</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>32</td>
<td>$68,990</td>
</tr>
<tr>
<td>North Bellport II</td>
<td>North Bellport</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>12</td>
<td>$68,990</td>
</tr>
<tr>
<td>Total # of Homes in the Development Process</td>
<td></td>
<td></td>
<td></td>
<td>120</td>
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</table>

### Planned Programs

<table>
<thead>
<tr>
<th>DEVELOPMENT/RESOLUTION</th>
<th>ADDRESS</th>
<th>COUNTY</th>
<th>TYPE OF HOME</th>
<th># OF HOMES</th>
<th>SALES PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMC Southside</td>
<td>Baldwin</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>37</td>
<td>$74,000</td>
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<tr>
<td>Riverhead Phase 1</td>
<td>Riverhead</td>
<td>Suffolk</td>
<td>Subdivision</td>
<td>44</td>
<td>$76,000</td>
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<tr>
<td>Total # of Units for Planned Programs</td>
<td></td>
<td></td>
<td></td>
<td>66</td>
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</table>

### Long Term Programs - Committed, Pending Conditional, or Fulfilled Under Long-Term Economic Development Grant

<table>
<thead>
<tr>
<th>DEVELOPMENT/RESOLUTION</th>
<th>ADDRESS</th>
<th>COUNTY</th>
<th>TYPE OF HOME</th>
<th># OF HOMES</th>
<th>SALES PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belford, Suffolk</td>
<td>Northport</td>
<td>Suffolk</td>
<td>Single Site</td>
<td>3</td>
<td>$100,000</td>
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<tr>
<td>Central Icy Share</td>
<td>Central Icy</td>
<td>Suffolk</td>
<td>Single Site</td>
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<td>$20,000</td>
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<tr>
<td>Mayflower Housing</td>
<td>Manorville</td>
<td>Suffolk</td>
<td>Single Site</td>
<td>6</td>
<td>$122,105</td>
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<tr>
<td>Main Street School</td>
<td>Port Washington</td>
<td>Suffolk</td>
<td>Single Site</td>
<td>5</td>
<td>$60,000</td>
</tr>
<tr>
<td>Blackstone</td>
<td>Babson Park</td>
<td>Suffolk</td>
<td>Single Site</td>
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<td>$60,000</td>
</tr>
<tr>
<td>Articolo, LLC</td>
<td>Bay Shore</td>
<td>Suffolk</td>
<td>Single Site</td>
<td>7</td>
<td>$140,400</td>
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<tr>
<td>Broadway West</td>
<td>Baldwin</td>
<td>Suffolk</td>
<td>Single Site</td>
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<td>$140,400</td>
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<tr>
<td>Total # of Units for Technical Assistance Programs</td>
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<td></td>
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<td>870</td>
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### Community & Economic Development

<table>
<thead>
<tr>
<th>DEVELOPMENT/RESOLUTION</th>
<th>ADDRESS</th>
<th>COUNTY</th>
<th>TYPE OF HOME</th>
<th># OF HOMES</th>
<th>SALES PRICE</th>
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<tbody>
<tr>
<td>Total # of Units for Community &amp; Economic Development</td>
<td></td>
<td></td>
<td></td>
<td>1,700</td>
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</tbody>
</table>
BUSINESS
Amerstate
Arthur Anderson LLP
Bankers Security Life Insurance Society
The Beechwood Organization
Breasin Realty Development Corp.
Burton, Behrendt & Smith
Candy Falcon Realty
Casa Bianca Agency
Certifman, Belin, Adler & Hyman
Chicago Title Insurance Co.
CNP Media, Inc.
Commonwealth Land Title Inc., Co.
Community Preservation Corp.
Computer Assoc. International Inc.
Congressional Abstract Co., Inc.
Continental Capital Corp.
Coopers & Lybrand
Cullen & Dykman
E&M Construction Consultants Inc.
Engel & Partners, Inc.
Eric T. Reaps Appraisals Inc.
Ernst & Young
Estee Lauder Companies
Executive Towers at Lido
Farrell, Fritz, Caemmerer, Oleary, et al.
First American Title Insurance Co. of NY
Fortunoff
Fraudenthal & Elkovitz Consulting Group
Gold Hammer Ltd.
Goldman, Sachs & Co.
Harbour Club, LLC
Hartford Funding Corp.
Henron Development Corp.
Home Depot
James & Leonard Engineers
J.E. Levine Builder, Inc.
Kalogeris & Grosser Consulting Engineers, PC
Kenneth I. Boardman
Kleist Lumber Company Inc.
Klein & Eversoll, Inc.
KPMG Peat Marwick LLP
Land Design Associates
Long Island Lighting Company
Lumex, Inc.
Margolin, Winer & Evens
McMillan, Ratner, Bennett & Rigano, P.C.
Mill Max Mfg. Corp.
Mincone & Mincone, P.C.
MUCL Architects & Interiors
Nassau-Suffolk Lumber & Supply
National Collection Systems Inc.
Nixon, Hargrave, Daniels & Doyle LLP
Northrup-Grumman Corporation
NYNEX
P.C. Richard & Son
Park Ridge Organization
Pat T. Seccafico Professional Land Surveyor
Price Waterhouse
Raichle, Enke, Mattern, Lester & Company
Riverhead Building Supply Corp.
S.B. Bowne & Son
Saccardi & Schiff, Inc.
St. Gerard Printing
Soro & Soro Properties, Inc.
John F. Shea & Esq.
Stant/Flin Corp.
Sobel, Kelly & Kistler, PC
Soil Mechanics Drilling Corp.
Southland Corporation
South Shore Waste Corp.
Spring Brider Horses by Deerfield Org.
Sterling Carpet Co., Inc.
Sterling Equities Inc.
Sterling & Sterling
Suffolk Regional Off-Track Betting Corp.
Tauscher Cronacher P.E., P.C.
The Klar Organization
Triangle Building Products Corp.
Weinberg, Kaley, Gross and Pergament
United States Trust Company of NY
Waldenbaum, Inc.
Whitman-Thaw & Associates

EDUCATION
Brookhaven National Laboratory
Stony Brook University
Touro Law Center

FINANCE
Alliance Mortgage Bankers Corp
Apple Bank for Savings
Astoria Federal Savings & Loan Association
Bank America Mortgage
Bank of New York
Bank of Smithtown
Chase Manhattan Bank
Citibank
CFS Bank
Commonwealth Mortgage Assurance Co.
Community Home Mortgage Corp.
Dale Mortgage Bankers Corp.
Dime Savings Bank
Dime Savings Bank of Williamsburg
European American Bank
First National Bank of LI
Fleet Bank
FSLR Savings Bank
GMAC Mortgage Corp.
GreenPoint Bank
Independence Savings Bank
Jamaica Savings Bank
Key Bank National Association
Long Island Commercial Bank
Long Island Savings Bank
M & T Mortgage Corp.
Marine Midland Mortgage Corp.
Mortgage Lending of America
North Fork Bank
Parrmann Mortgage
Pepsico Federal Savings Bank
Pueblo National Bank of NY
Residential First, Inc.
Roosevelt Savings Bank
Roslyn Savings Bank
State Bank of Long Island
Suffolk County National Bank
Suffolk Federal Credit Union

FOUNDATIONS
Allstate Foundation
Institute for Community Development
Long Island Community Foundation

LABOR
AFL-CIO Housing Investment Trust
IBEW, Local 25

MEDIA
Cablevision
Newsday
WBAB FM Radio

PROFESSIONAL
Hauppauge Industrial Association
Long Island Association
Long Island Board of Realtors
Long Island Builders Institute
Oil Heat Institute of Long Island

RELIGION
Diocese of Rockville Centre
Long Island Council of Churches

LONG ISLAND HOUSING PARTNERSHIP, INC. • 180 OSER AVENUE, HAUPPAUGE, NEW YORK 11788
TELEPHONE: (516) 435-4710 • FAX (516) 435-4751