BUSINESS
Abeles Phillips Preiss & Shapiro
Arthur Anderson, LLP
The Beechwood Organization
Breslin Realty Development Corp.
Burton Behrendt & Smith
Candy Falcon Realty
Casa Blanca Agency
Catholic Health Services of Long Island
Central Telecom of New York
Certilman, Balin, Adler & Hyman
Michael P. Chiarelli, Engineer P.C.
Chicago Title Insurance Co.
Commonwealth Land Title Ins. Co.
Community Preservation Corp.
Computer Associates International Inc.
Cullen & Dykman
84 Lumber Co.
EMJ Construction Consultants, Inc.
Engel & Partners, Inc.
Eric T. Reets Appraisals, Inc.
Ernst & Young
Estee Lauder Companies
Executive Towers at Lido
FPM Engineering Group, P.C.
Farrall Fritz, P.C.
First American Title Insurance Co. of N.Y.
Fortunoff
Presidential & Elkontzitz Consulting Group
Gary J. Bruno, Architect, P.C.
Global Consultants Direct
Gold Hammer Ltd.
Goldman, Sachs & Co.
Harbour Club, L.L.C
Henrun Development Corp.
Home Depot
J.E. Levine Builder, Inc.
Kenneth H. Beckman Co.
KeySpan Energy
The Klux Organization
Kleet Lumber Company, Inc.
Klein & Eversoll, Inc.
Land Design Associates
Long Island Power Authority
Lumex, Inc.
Margolin, Winer & Evers
McMillan, Rather, Bennett & Rigano, P.C.
Mill Max Mfg. Corp.
Mircene & Mircene, P.C.
MJCI, Architects & Interiors
Mountco Construction & Development Corp.
Nassau/Suffolk Lumber & Supply
National Land Tenure Co., Inc.
Nationwide Collection Systems, Inc.
Nelson & Pope, LLP
Nixon, Peabody, LLP
P.C. Richard & Son
The Park Ridge Organization
PricewaterhouseCoopers
Raithe, Ende, Malter, Lerner & Company
Riverhead Building Supply Corp.
S. B. Bowne & Son
Saccardi & Schiff, Inc.
Safe Harbor Title Agency, Ltd.
St. Gerard Printing
Sceo & Sceo Properties, Inc.
John F. Shea III, Esq.
Site Selection Advisory Group, Inc.
Slant/Fin Corp.
Soil Mechanics Drilling Corp.
Southland Corporation
South Shore Waste Corp.
Sterling Carpet Co., Inc.
Sterling Equities Inc.
Sterling & Sterling
Suffolk Regional Off-Track Betting Corp.
Triangle Building Products Corp.
Victoria Cronacher, Professional Engineers, PC
Waldsnaum, Inc.
Wattal & Sons, Inc.
Weinberg, Kaley, Gross and Peragaut
Whitman-Thaw & Associates

FOUNDATIONS
Allstate Foundation
Institute for Student Achievement
Long Island Community Foundation

LABOR
AFL-CIO Housing Investment Trust
IBEW, Local 25

MEDIA
Cablevision
CMP Media, Inc.
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
Long Island Council of Churches
New York Board of Rabbis
Roman Catholic Diocese of Rockville Centre

FINANCE
Apple Bank for Savings
Astoria Federal Savings & Loan Assoc.
Bank of America
Bank of New York
Bank of Smithtown
Bethpage Federal Credit Union
Bridgehampton National Bank
Chase Manhattan Bank
Citibank
CFS Bank

EDUCATION
Brookhaven National Laboratory
Stony Brook University
Touro Law Center
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.

The Long Island Housing Partnership is a private-sector initiative that invests private and public funds and offers 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 Long Island-based business, religious, civic, professional, and labor organizations. The Housing Partnership builds affordable homes for sale to low-and moderate-income Long Islanders, administers down payment assistance programs, rents affordable units to low-income Long Islanders, arranges financing for socially-worthy housing developments, offers technical assistance to community housing groups, administers Babylon Town's comprehensive Community Development Program, and provides free mortgage counseling to first-time buyers.

In all its efforts, the Housing Partnership is building a better future for Long Islanders.
In speaking of the United States' entry into the space program, President John F. Kennedy said, "We chose to do these things not because they are easy but because they are hard." Those words could also apply to the Housing Partnership's efforts to transform Bay Shore's blighted Smith Avenue into vibrant South Wind Village. It is very difficult to do the things necessary to transform a neighborhood. But because of the abundant assistance from HUD, New York State, Islip Town and our private sector partners, we are confident that the work will yield very significant results.

The hard work of South Wind Village made up a good deal of 1999, and the new neighborhood that emerges will be the first example of residential smart growth on Long Island.

South Wind Village has the support of the people of Bay Shore. This support should not be at all surprising, but on Long Island where NIMBYism has become a cliche, it is noteworthy. South Wind Village will be an antidote to suburban sprawl. It is right in downtown Bay Shore, close to public transportation and small businesses. No undeveloped land is involved. South Wind Village is significant beyond Bay Shore and Islip Town. It should serve as a model for future development on Long Island.

In giving emphasis to South Wind Village, we do not intend to overlook the many other important Housing Partnership endeavors. Whether it's building new homes through its development company; bringing jobs to low-income communities through its community development corporation, or creating knowledgeable and responsible new homeowners through counseling and down payment assistance programs, the Long Island Housing Partnership continues to improve access to credit and housing for those who have been denied decent housing and jobs and the credit to achieve both.

None of our goals could be achieved without you, our active members. Whether you are a partner from the public or private sector, the Housing Partnership would accomplish little without your involvement.

We welcome your comments.

Bob McMillan
Chairman

Jim Morgo
President, CEO

Peter J. Elkowitz, Jr.
Executive Vice-President, CFO
South Wind Village, the residential revitalization of downtown Bay Shore, is critical to Long Island's future.

In an island of limited land, reusing previously developed property is a smart and necessary alternative to suburban sprawl.

South Wind Village, a mixed use, mixed income development, will be a new neighborhood of 52 attached ownership units, 16 attached senior rental units and 10 family rental units. A community center will be provided for residents of the senior rentals. The rental units will be leased to those earning no greater than 60% of median income. The ownership units will be sold to families earning up to 80% of median income.

This project will serve two important public purposes: (1) it will provide ownership and rental opportunities to families and seniors; and (2) it will eliminate blight and restore economic vitality to downtown Bay Shore.

South Wind Village is the only smart growth residential development underway on Long Island. It is right in downtown Bay Shore, close to public transportation and small businesses. No undeveloped land is involved. South Wind Village will serve as a model for other Long Island downtowns.

In 1999, Islip hosted the lottery for South Wind Village. Islip Town Supervisor Pete McGuigan (pictured with the first winner, Desirée Miles), Congressman Rick Lazio, County Legislators Angie Carpenter, Cameron Allen, and Islip Town Council members participated.
South Wind Village is an effective public-private partnership. The federal and state governments have committed funding, the Town of Islip has committed funding and expertise, and various financial institutions, builders, community residents and others have been working with the Bay Shore Partnership Housing Development Fund Company, Inc. to make this revitalization a reality. Perhaps most importantly, the citizens of Bay Shore have been involved in the planning and building of South Wind Village. This is why South Wind Village has received public support never seen before for a Long Island affordable housing development.
The Housing Partnership’s pre-purchase counseling program had its most successful and significant year in 1999. LIHP prepared 388 families for home ownership and, for the third consecutive year, led all not-for-profit housing counseling agencies in the tri-state area with 121 mortgage commitments.

As 1999 closed, so did the Housing Partnership’s 400th family close – on its very first home.

Mortgage counseling began at the Housing Partnership in 1995; in just five years, 400 applicants received affordable mortgages through LIHP. This achievement exemplifies the commitment to help first-time homebuyers obtain an affordable and fair mortgage even if they aren't purchasing an affordable home.

In June of 1999, a bi-lingual counselor joined the Partnership’s counseling program, and in November, the Housing Partnership’s counseling program was recognized by the New York City Housing Partnership and the New York Mortgage Coalition for its “valuable contribution . . . in assisting low-and moderate-income individuals and families achieve their dream of home ownership.”

Pre-purchase counseling at LIHP continues our mission to make home ownership a Long Island achievable dream.
The flip side of the joy and benefits of home ownership is the tragedy of foreclosure. Foreclosure traumatize families and neighborhoods. The Housing Partnership neither ignores nor turns its back on families facing foreclosure.

Back in November 1997, the Housing Partnership joined with Congressman Lazio and other concerned Long Islanders to establish the Long Island Foreclosure Prevention Task Force. It was formed not because of a foreclosure problem with Housing Partnership homes — Housing Partnership homes are affordable with fair mortgages so that foreclosures very rarely occur — but because other Long Islanders were facing foreclosures at unprecedented rates.

To combat the growing foreclosures, the Housing Partnership began one on one foreclosure counseling. In cooperation with LIHP member banks, there have, in fact, been many homes and families saved, but not enough.

Through a determination to assist as many Long Island families as possible keep their dreams and because of the bipartisan cooperation of Senator Owen Johnson and Assemblyman Tom DiNapoli, the Homeowners' Emergency Mortgage Assistance Program (HEMAP) Legislation was introduced in 1999. This demonstration program would help families facing difficult economic times by allowing them to borrow funds to remain current on their mortgages. Establishing this Emergency Mortgage Assistance Program would go a long way toward promoting both family and neighborhood stabilization.

Certainly this bill will not help everyone facing foreclosure, as this fund would only be available to families who have fallen behind with their mortgage payment through no fault of their own. Fortunately, the Housing Partnership is a Certified HUD Counseling agency and offers default mortgage counseling services to the community. Our counseling efforts, while far-reaching, are limited by the funding that we receive from HUD. The passage of HEMAP legislation will give us yet another means to rescue members of our community struggling to maintain home ownership.

Prime sponsors Senator Owen Johnson and Assemblyman Tom DiNapoli (above) and members of the Assembly Deborah Maisterelli and Steve Labriola, along with Congressman Lazio's counsel Ken Trepeka, LIHP Board Member Michelle DiBenedetto of Citibank, and Andy Thaw of Whitman-Thaw & Associates, announce the Foreclosure Prevention legislation (far right).

Congressman Rick Lazio hosted the Island's first foreclosure prevention summit in 1997.
The Long Island Partnership Community Development Corporation (LIPCDC) completed its third year as community development administrator for Babylon, and a productive year it was. New and innovative economic development and housing began in 1999 and made Babylon a better place to live and work.

When the Housing Partnership began its administration of Babylon's Community Development Program, Supervisor Richard Schaffer and the Town Board identified a full service supermarket for Wyandanch as a need to be met. The last time Wyandanch had a supermarket was in 1970. Others had tried without success to get a supermarket to locate there. Consequently, residents have had to drive to other communities or pay higher prices at small local delis. In October, Babylon Supervisor Rich Schaffer hosted the ground breaking of a $3 million Associated Supermarket at 1531 Straight Path in the heart of Wyandanch.

The 20,000 square foot Associated, which will also contain a Suffolk County Police substation and a new Chase branch, is being built on the former site of a rundown strip mall. Babylon condemned the property and acquired it using HUD funds. Alfredo Rodriguez, the developer, secured a $2 million line of credit from LIHP member bank Chase Manhattan. A New York Empire State Development Grant of $350,000 was also secured for infrastructure improvements.

HUD, New York State, Suffolk County, Babylon Town, the Wyandanch Community Advisory Council, Wyandanch Weed and Seed Committee, LIHP member IBEW, Local 28, and the Housing Partnership's Babylon staff, under the direction of Patricia Borden, worked for one purpose - to bring economic activity to downtown Wyandanch. And the supermarket is the first step in the LIPCDC's Commercial Revitalization Plan for Wyandanch.
A supermarket for Wyandanch was by no means the sole accomplishment of LIPCDC and its Babylon partners in 1999. Beautifying neighborhoods, revitalizing downtowns, working with community groups to provide services from child care to homeless housing, rehabbing structures that will become affordable and safe homes for low-income families, completing necessary planning and funding documents are but a few others. There are really too many to list.

The Babylon Town Down Payment Assistance program initiated in 1999 must, however, receive its own special mention. Twenty-three Babylon families received a total of $118,030 to be used toward the most elusive piece of the affordable housing puzzle, a down payment. These low- and moderate-income folks achieved a dream that otherwise would have been out of their reach.

None of the Housing Partnership’s work in Babylon would occur without the dynamic and cooperative leadership of Supervisor Richard Schaffer. Nor would it be possible without the community-based organizations that work with the Housing Partnership and Babylon.

The groundbreaking for Wyandanch’s first supermarket highlighted the Housing Partnership’s Babylon efforts. Pictured also are young people at the North Amityville Youth Center where landscaping and irrigation were upgraded with HUD funds administered by the Housing Partnership’s community development affiliate.
For the third consecutive year, Nassau County Executive Thomas Gulotta authorized the continuation of the Nassau County Down Payment Assistance Program in order to give the County’s "best and brightest" the chance to own a home and remain close to family and friends.

As a result, the program has provided $1.7 million in down payment assistance to over 200 first-time homebuyers.

The Housing Partnership also assists first-time homebuyers by providing mortgage counseling at either its Hauppauge office or Nassau County office in Hempstead.

The Nassau office enabled the Housing Partnership not only to provide convenient mortgage counseling for Nassau residents but also to reach out to them in their own county.

In addition, the Housing Partnership continues to provide technical assistance to Nassau communities in partnership with the County’s Office of Housing and Intergovernmental Affairs under the direction of Don Campbell. In 1999, the Housing Partnership began construction of an affordable two-family home in the City of Long Beach.

Frankly, the Housing Partnership builds far too few affordable homes in Nassau, where the desire for affordable housing is overwhelming but available property for it is just about non-existent. The Down Payment Assistance Program, mortgage counseling and technical assistance are surely not enough, but they, just as surely, help many Nassau families achieve their dreams and remain close to family and friends in the County they love.
South Country Estates in East Patchogue will add 19 new homes, property and first-time homeowners to the Housing Partnership's ever growing Brookhaven inventory. With completed projects in Manorville, Middle Island, Medford, Gordon Heights and North Bellport, Brookhaven, under the leadership of Supervisor Felix Grucci, is clearly a leader in making the dream of affordable home ownership a Long Island reality.

South Country Estates continues the North Bellport/East Patchogue revitalization. But this time there's an important difference. It creates a new neighborhood that will produce a vibrant and stable environment for the once troubled community.

The planning for South Country Estates is complete. The builder, Tom Datre, was selected by the North Bellport Committee. The new homes will be built on a street within the New York designated Economic Development Zone (EDZ). The 19 homes will be unattached single family houses with 1,400 feet of living space. They will have three bedrooms, one and one-half bathrooms and attached garages.

From the beginning the revitalization has had the active participation of the Bellport, Hagerman, East Patchogue Alliance under the leadership of Helen Martin.

The Housing Partnership's efforts are also guided by the North Bellport Implementation Committee, a group chaired by Suffolk County Community Development Director Joseph Sanseverino, and Brookhaven Community Development Commissioner Bob Reitzel.

All made significant progress in advancing South Country Estates in 1999. HUD, New York State's Affordable Housing Corporation and the HSBC Bank, along with Brookhaven, were all part of that progress.

Pictured are Brookhaven's home ownership lottery winners with Housing Partnership Chairman Bob McMillan, Brookhaven Supervisor Felix Grucci and Town Board members; conference with South Country Estates builders Tom and Clara Datre; and community meetings with BHEP Executive Director Helen Martin and Housing Partnership President Jim Morge.
### Long Island Housing Partnership, Inc. and Affiliates

**Combined Statements of Financial Position**

<table>
<thead>
<tr>
<th>Assets</th>
<th>1999</th>
<th>1998</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$277,327</td>
<td>$570,256</td>
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<tr>
<td>Receivables</td>
<td>325,374</td>
<td>523,178</td>
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<td>Investments</td>
<td>750,285</td>
<td>666,352</td>
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<td>Limited use assets</td>
<td>1,466,418</td>
<td>1,502,573</td>
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<tr>
<td>Construction advance</td>
<td>—</td>
<td>1,098,000</td>
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<tr>
<td>Capitalized project costs</td>
<td>3,288,956</td>
<td>1,098,228</td>
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<tr>
<td>Furniture, equipment, and leasehold improvements</td>
<td>341,687</td>
<td>336,742</td>
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<tr>
<td>Other assets</td>
<td>40,342</td>
<td>40,717</td>
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<td><strong>Total Assets</strong></td>
<td><strong>$6,490,359</strong></td>
<td><strong>$5,836,046</strong></td>
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### Liabilities and Net Assets

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<tr>
<th>Liabilities</th>
<th>1999</th>
<th>1998</th>
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<tbody>
<tr>
<td>Payables</td>
<td>$849,176</td>
<td>$498,044</td>
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<td>Home buyers' deposits</td>
<td>7,190</td>
<td>16,097</td>
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<tr>
<td>Project grant advances</td>
<td>606,465</td>
<td>75,495</td>
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<tr>
<td>Notes payable</td>
<td>1,488,000</td>
<td>1,638,000</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>335,313</td>
<td>409,992</td>
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<td><strong>Total Liabilities</strong></td>
<td><strong>4,128,144</strong></td>
<td><strong>3,477,628</strong></td>
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### Net Assets

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>1999</th>
<th>1998</th>
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<tbody>
<tr>
<td>Unrestricted</td>
<td>2,032,612</td>
<td>2,047,894</td>
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<tr>
<td>Temporarily restricted</td>
<td>316,103</td>
<td>295,114</td>
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<tr>
<td>Permanently restricted</td>
<td>15,900</td>
<td>15,500</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>2,364,215</strong></td>
<td><strong>2,358,418</strong></td>
</tr>
</tbody>
</table>

| **Total Net Assets** | **$6,490,359** | **$5,836,046** |
Long Island Housing Partnership, Inc. and Affiliates —  
Combined Statements of Activities and Changes in Net Assets

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>1998</th>
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</thead>
<tbody>
<tr>
<td><strong>Changes in Unrestricted Net Assets</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Support and Revenue</strong></td>
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</tr>
<tr>
<td>Support</td>
<td>$ 605,053</td>
<td>$ 397,024</td>
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<tr>
<td>Receipts from transfer of units</td>
<td>246,215</td>
<td>315,112</td>
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<tr>
<td>Other revenue</td>
<td>1,010,673</td>
<td>931,590</td>
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<tr>
<td>Total support and revenue</td>
<td>1,861,941</td>
<td>1,643,716</td>
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<tr>
<td><strong>Net assets released from restrictions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfaction of program restrictions</td>
<td>205,984</td>
<td>207,817</td>
</tr>
<tr>
<td>Total support and revenue</td>
<td>2,067,925</td>
<td>1,851,533</td>
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<tr>
<td><strong>Expenses</strong></td>
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<tr>
<td>Program services</td>
<td>1,601,323</td>
<td>1,436,341</td>
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<tr>
<td>Supporting services</td>
<td>481,792</td>
<td>469,498</td>
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<tr>
<td>Total expenses</td>
<td>2,083,117</td>
<td>1,906,039</td>
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<tr>
<td><strong>Decrease in unrestricted net assets</strong></td>
<td>(15,192)</td>
<td>(54,525)</td>
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**Changes in Temporarily Restricted Net Assets**

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<thead>
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<th></th>
<th>1999</th>
<th>1998</th>
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</thead>
<tbody>
<tr>
<td>Support</td>
<td>226,973</td>
<td>297,471</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>(205,984)</td>
<td>(207,817)</td>
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<tr>
<td>Increase in temporarily restricted net assets</td>
<td>20,989</td>
<td>89,654</td>
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</table>

**Increase in Net Assets**

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>1998</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Assets, beginning of year</strong></td>
<td>2,358,418</td>
<td>2,323,240</td>
</tr>
<tr>
<td><strong>Net Assets, end of year</strong></td>
<td>$ 2,364,215</td>
<td>$ 2,358,418</td>
</tr>
</tbody>
</table>

The above data has been condensed from the financial statements audited by Holtz Rubenstein & Co., LLP, Certified Public Accountants of Melville, New York. Copies of the audited statements, including the auditors' unqualified opinion dated March 17, 2000 are available from the Long Island Housing Partnership, Inc. office upon request.
“South Wind Village will help bring in new homeowners and a greater sense of stability to the entire community.”

“The region’s economic, social and moral future demands a new and coordinated commitment to affordable housing.”
Movement at Millbrook

Renewal proceeds despite recent setbacks

By Tim Realty

RIVERHEAD—Although its original redevelopment plan has been scrapped, the Long Island Housing Partnership has opted to continue to work with the town to get a revised plan to improve the quality of housing and reduce the percentage of homeowners in the Millbrook Shores neighborhood.

The partnership plans to buy a 3.7-acre site that contains the Millbrook School and build 13 new homes there, and the town, the neighborhood's developer, must bear all the costs of the former school's rehabilitation. The new homes are to be sold to families who meet some of the standards that they will never meet to others.

To gain the required approvals from the county health department to build at that density, the town will be required to transfer the development rights to other non-garage property, officials said.

The partnership had planned a much larger effort that would have included the building of homes in Millbrook Lakes from 40 to almost 200. The plan called for putting a larger number of townhouses under the Millbrook Real Estate Co. and on the town's reserve.

"Thank God for people like yourself who help dreams come true."

A House Of Their Own

The idea of affordable housing being available to anyone in need in the town of the same name is something that is the dream of many people who live there, and the partnership has been working towards it.

The idea of affordable housing being available to anyone in need in the town of the same name is something that is the dream of many people who live there, and the partnership has been working towards it.

"Housing Partnership is key to making dwellings available."
The hottest real estate market on Long Island in 1999 was senior citizen housing. From one end of the Island to the other, new units emerged. But very few of these new units are affordable to the low-income elderly.

The growth in senior units is not surprising: people 60 and over make up the Island’s fastest growing demographic.

Many of the elderly, especially widows, are left without sufficient funds for housing and, consequently, must live in inadequate, often unsafe, housing.

The Broadway West Apartments, where the Housing Partnership served as co-general partner and technical assistance provider, certainly are affordable. Rents are from $605 for a one-bedroom apartment, and from $732 for a two-bedroom, very affordable rents in the Long Island market.

The new 72 apartments will house only a fraction of the Island’s low-income seniors in need. But they will provide safe, clean and healthy housing for some.

In addition, the Broadway West project has brought the Housing Partnership together with National Development of America, LLC of Fort Myers, a firm that has produced thousands of units for low-income Americans. The Housing Partnership has been very impressed with National’s professionalism and expertise, especially in dealing with the complexities of projects financed by low-income housing tax credits as Broadway West is.

New York State’s Department of Housing and Community Renewal, in its administration of the tax credit program and the State’s low-income Housing Trust Fund program, has been a cooperative public partner at Broadway West as has Islip Town, the Housing Partnership’s most reliable local public partner. The Housing Partnership looks forward to the grand opening of Broadway West in 2000 and the continuation of a productive relationship with National Development of America, LLC in 2000 and beyond.
The people of Millbrook Gables want their neighborhood back, and the Town of Riverhead, Suffolk County and the Housing Partnership are working with them to get it back.

In 1999, an interest free Citibank Recoverable Grant enabled the Housing Partnership to purchase a 3.2 acre parcel on which a new neighborhood of 13 owner-occupied homes will emerge. This gateway to the new Millbrook Gables will signal the beginning of the neighborhood turnaround.

The interior of Millbrook Gables will also see major improvements: new homes built by the Housing Partnership and rehabilitated homes, road safety and park improvements all will be part of the new Millbrook Gables and all will be completed in cooperation with Suffolk County, Riverhead, Community Housing Innovations and the Millbrook Gables Civic Association.

The revitalization passed significant milestones in 1999. Riverhead adopted the necessary Urban Renewal Plan in June, approved a Redevelopment Community/Use District in September, and its Supervisor-elect Robert Kozakiewicz pledged his support of the new Millbrook Gables upon his election in November.

The revitalization of Millbrook Gables will not occur without the leadership of Suffolk County Executive Bob Gaffney. The citizens of Millbrook Gables deserve a safe and stable community.

In October of 1999, Suffolk County Executive Bob Gaffney launched Long Island's Home Works Partnership, a program to get private sector employers involved in making homes available for their employees. Nassau County, and the Towns of Babylon, Islip and Huntington, along with Suffolk County, will administer the program with the participation of the Housing Partnership, Fannie-Mae and the Long Island Association.

A lack of workers has been cited by Long Island business leaders as the single biggest threat to continued prosperity. Participating employers in the Employer-Assisted Housing Partnership will use it to attract and retain employees.

Already several employers plan to participate: Computer Associates, Automated Data Processing and Catholic Health Services. Employer-Assisted Housing is another way the Housing Partnership joins the public and private sectors to ensure that Long Island will have the workers the future needs.
The Housing Partnership makes good things happen. The most involved members and representatives of the entire membership are LIHP’s Officers and Directors. In 1999 they guided the Housing Partnership through an intense year of planning for new developments.
Its people are the backbone of the Housing Partnership. Whether a person has been with LIHP for more than ten years or fewer than one, he/she realizes its mission and the obligation to work together to achieve it. In the final analysis, the Housing Partnership exists to serve the people of Long Island, and the Long Island Housing Partnership's people are up to the assignment.

From left to right:


Seated – Suzanne Perra, Carol Woods, Andrew Buonantuno, Sandra Graves, Cynthia Turner.

Not Pictured: Siela Bynoe
The Long Island Housing Partnership was the nation's first not-for-profit public/private housing partnership located solely in the suburbs. Before the Housing Partnership, housing was just an urban concern. This is no longer so. One reason is this year's keynote speaker, Congressman Rick Lazio.

Rick Lazio supported the Housing Partnership's work on Long Island even before he was a Congressman. In 1991, he urged the Housing Partnership to get involved in Islip's efforts to revitalize blighted Smith Avenue in Bay Shore. As a member of Congress, he has championed Bay Shore's renaissance. In 1995, he led a walking tour of Bay Shore with then HUD Secretary Henry Cisneros to bring national attention to the need to renew decaying suburban downtowns. Rick Lazio, in October 1996, convened a meeting of banks to seek private sector funding of South Wind Village. Were it not for the banks' $4 million plus commitment, South Wind Village would have never begun.

Congressman Lazio's successes in housing and community development extend beyond Long Island. He is Chairman of the powerful House Banking Subcommittee on Housing and Community Opportunity.

As Chairman, Lazio is responsible for efforts to reform housing and community policies for the 21st century. Last year, the President signed into law historic legislation authored by Lazio that will reform America's depression-era housing laws and make hundreds of thousands of New York State families eligible for federal home-buying assistance. In short, Rick Lazio is a consistent and loyal public partner.

The Housing Partnership has many other public sector partners. HUD Secretary Andrew Cuomo, the Long Island Congressional Delegation, Long Island Assembly and Senate Delegations, Nassau and Suffolk County Executives Galotta and Gaffney. This list includes the Town Supervisors and Town Boards where the Housing Partnership creates affordable home ownership as well as the Legislators of both Counties. Federal, state, county and town housing, planning, and community development professionals are invaluable public partners without whom our work would not be possible.
Under its sponsorship program, the Housing Partnership sponsors private builders for public-sector housing grants. The Housing Partnership prepares grant applications and monitors grant compliance; the builder builds. The productive result: affordable homes for young Long Islanders.

In 1999, the Housing Partnership approved the sponsorship of 51 homes of builder Steven Klar's Highview at Huntington development. This sponsorship could prove to be very significant. Huntington Town lacks affordable units. Highview could add vital units. Highview is also a component of the overall housing strategy for the Town. A bigger piece of that strategy in 1999 was the Housing Partnership's entering into a contract with the Town to coordinate an approach to affordable housing.

Victorian Homes at Medford was the most significant sponsorship completed in 1999. It was the first time the Housing Partnership sponsored a mixed-income development. In all, 50 homes comprise the development, but only 20 received public subsidy. The remaining 30 were sold at market rate, without restrictions.

A passerby certainly wouldn't know the difference in the houses. Located just off the Long Island Expressway service road near Exit 64, the houses all look the same—and those being offered to homebuyers receiving subsidies are interspersed with those being offered at market value.

The affordable homes cost $84,990 and were awarded to people with household incomes below $52,650. The other units were priced between $110,000 and $130,000, depending on extras that the homebuyers requested.

Victorian Homes at Medford, a beautiful mixed-use development, is another productive product of the public/private Long Island Housing Partnership sponsorship program.

It's all smiles at the ribbon cutting of Long Island's first mixed-income affordable homes program, Victorian Homes in Brookhaven.
Since its inception in 1986, 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 2000, priorities have been established by the 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 1999:

**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. A major emphasis will be a creative reuse of downtown blighted neighborhoods like South Wind Village in Bay Shore.

**Education** The Housing Partnership will continue mortgage counseling through the Long Island Financial Training to Home Ownership Mortgage Eligibility (LIPT HOME) program and the New York Mortgage Coalition. 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.

**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.

**Technical Assistance Provider** The Housing Partnership will continue to provide technical assistance to municipalities, to community-based, not-for-profit housing organizations and for-profit developers to facilitate the creation of affordable housing.

**Community Lending** The Housing Partnership will continue to work with the private, public and not-for-profit sectors on innovative community lending and related programs including the Regional Lending Consortium, the Chase Recoverable Loan Program and the Episcopal Diocese Loan Fund.
Acknowledgements

UNITED STATES GOVERNMENT
Andrew Cuomo, Secretary, HUD
Patrick Moya, U.S. Senator
Charles Schumer, U.S. Senator
Gary Ackerman, Congressman
Michael Forbes, Congressman
Peter King, Congressman
Rick Larsen, Congressman
Carolyn McCarthy, Congresswoman
Ken Yezo, Congressman Larsen's Office
Charles King, Secretary's Representative, New York-New Jersey, HUD
Vivian Baldwin, HUD TDIS Technical Advisor, Help Desk Supervisor
Sheng Lin, Director Technical Division, HUD
Bill Chung, Special Assistant, HUD
Joseph D'Agosta, Director, Community Planning Development, HUD
Mirla DelRosario, Director of Public Housing, HUD
Vincent Hou, Program Manager, HUD
Allison Lee, Community Builder, HUD
Kathy Mullins, Deputy Director, HUD
Bill Wong, Development Director, HUD

NEW YORK STATE GOVERNMENT
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Joseph Bruno, Senate Majority Leader
Joseph Bonacic, Senate Housing Chairman
New York State Senators
Owen Johnson, Caesar Trunzo, Michael Belfonte, Kemp Hannon
Carl Marcellino, Charles Fuschillo, James Lack
Sheldon Silver, Assembly Speaker
Vito Lopez, Assembly Housing Chairman
John Longo, Director, NYS Communications & Information Services
New York State Assembly Members
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Barry Greenspan, Empire State Development

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Nassau County Legislators
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Michael Sticura, Deputy Commissioner

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Edward Romaine, Suffolk County Clerk
Suffolk County Presiding Officer, Paul Tonna
Suffolk County Legislators
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Ben Wright, Department of Public Works

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Housing Authority Board of Directors
Community Development Agency Board of Directors

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Marilyn Schulman
Nikki Thompson
Catherine Yeager

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Warren Croucher, PE
Chris Daly, Sheldrake Organization
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Bill Davidson, Long Island Power Authority
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Robert Keller, Regional Director, Community Development KeySpan Energy
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John Howard Lynch, Esq.
Dan Martin, Roslyn Savings Bank
Helen Martin, Director, Bellport, Hagerman, East Patchogue Alliance
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Ralph Vasquez, JIR Associates
Joseph Ucci, CPA, Volunteer
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Abbas Westen, Concerned Citizens for Better North Bellport
Bob Wieboldt, Long Island Builders Institute
Ann Marie Wheelock, President, CEO, FannieMae Foundation
Donald Wolfs, Sr. V-Pres., Community Investment, FHDL of NY
Donald Dow root, Jr., Donaudy Munch Marketing Communications
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<tr>
<th>DEVELOPMENT/REHABILITATION</th>
<th>ADDRESS/LOCATION</th>
<th>STATUS</th>
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<th>SCAT. SITES/SUBDIVISION</th>
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<td>Nassau</td>
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<td>Westhampton</td>
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<td>Kane Court</td>
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<td>Ranch</td>
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<td>Highview at Huntington</td>
<td>New York Avenue, Broadway</td>
<td>Pending</td>
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<td>Coop</td>
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</tbody>
</table>

**TOTAL # OF UNITS FOR PROGRAMS:** 701
### Loan Fund Programs - Regional Lending Consortium / Episcopal Diocese / Chase Recoverable Grant

<table>
<thead>
<tr>
<th>DEVELOPMENT/REHABILITATION</th>
<th>ADDRESS</th>
<th>COUNTY</th>
<th>SCAT. SITES/ SUB DIVISION</th>
<th>TYPE OF LOAN</th>
<th># OF UNITS</th>
<th>LOAN AMOUNT</th>
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<td>Ballport, Hagensman East Patchogue Alliance</td>
<td>North Ballport</td>
<td>Suffolk</td>
<td>Single Site</td>
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<td>Central Islip</td>
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<td>Single Site</td>
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<td>Love In</td>
<td>Town of Brookhaven</td>
<td>Suffolk</td>
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<td>Main Street School</td>
<td>Port Washington</td>
<td>Nassau</td>
<td>Single Sites</td>
<td>Bridge/ Permanent</td>
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<td>Rivoli House</td>
<td>Hempstead</td>
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<td>Broadway West LLC</td>
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<td>Suburban</td>
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<tr>
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</tbody>
</table>

**TOTAL # OF UNITS FOR LOAN FUND - REGIONAL LENDING CONSORTIUM / EPISCOPAL DIOCESE / CHASE RECOVERABLE GRANT**

<table>
<thead>
<tr>
<th>TECHNICAL ASSISTANCE PROGRAM</th>
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</thead>
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<td>Fairway Manor Senior Housing Development</td>
</tr>
<tr>
<td>Fairlawn Property</td>
</tr>
<tr>
<td>Nassau County</td>
</tr>
<tr>
<td>Suffolk County Weatherization</td>
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<tr>
<td>Last Resort</td>
</tr>
<tr>
<td>Island Park</td>
</tr>
<tr>
<td>Catholic Charities</td>
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<tr>
<td>Broadway West LLC</td>
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**TOTAL # OF UNITS FOR TECHNICAL ASSISTANCE PROGRAMS**

**COMMUNITY & ECONOMIC DEVELOPMENT**

<table>
<thead>
<tr>
<th>Tutor Time</th>
<th>North Amityville</th>
<th>Suffolk</th>
<th>Commercial</th>
<th>10,000 sq. ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Textbook</td>
<td>North Amityville</td>
<td>Suffolk</td>
<td>Commercial</td>
<td>1,200 sq. ft.</td>
</tr>
<tr>
<td>Police Substation</td>
<td>North Amityville</td>
<td>Suffolk</td>
<td>Commercial</td>
<td>650 sq. ft.</td>
</tr>
<tr>
<td>Rite Aid</td>
<td>North Amityville</td>
<td>Suffolk</td>
<td>Commercial</td>
<td>12,000 sq. ft.</td>
</tr>
<tr>
<td>Associated Supermarket</td>
<td>Wyandanch</td>
<td>Suffolk</td>
<td>Commercial</td>
<td>25,000 sq. ft.</td>
</tr>
<tr>
<td>Town of Babylon Home Improvement Program</td>
<td>Various Communities in the Town of Babylon</td>
<td>Suffolk</td>
<td>Scattered Sites</td>
<td>Rehabilitation for Homeowners</td>
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<tr>
<td>Town of Babylon Down Payment Assistance Program</td>
<td>Various Communities in the Town of Babylon</td>
<td>Suffolk</td>
<td>Scattered Sites</td>
<td>First Time Homebuyers</td>
</tr>
<tr>
<td>Town of Babylon</td>
<td>3 Villages &amp; 13 Subrecipients</td>
<td>Suffolk</td>
<td></td>
<td>Various Community/Economic Development Programs</td>
</tr>
</tbody>
</table>

**TOTAL # OF UNITS FOR COMMUNITY & ECONOMIC DEVELOPMENT**

**EDUCATION - MORTGAGE TRAINING AND ASSISTANCE**

<table>
<thead>
<tr>
<th>Type of Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td>NY Mortgage Coalition - Mortgage Counseling</td>
</tr>
<tr>
<td>HUD Counseling Services</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure, Reverse Annuity Mortgage, Default &amp; Pre-purchase Counseling</td>
</tr>
</tbody>
</table>

**TOTAL # OF UNITS FOR EDUCATION - MORTGAGE TRAINING AND ASSISTANCE**

| FDIC- To be determined | FHA- Non Applicable | |
The Long Island Housing Partnership
Making a Dream a Reality
From one End of the Island to the Other

Points West of Nassau County including New York City