The mission of the Long Island Housing Partnership is to provide increased housing opportunities, throughout Long Island, for those unable to afford decent and safe homes.

We will accomplish this mission through development, homebuyer education and technical assistance programs, and through leadership and public advocacy.
To Our Valued Members

As LIHP approaches its twenty-year anniversary in 2008, we are intensifying our focus to produce more homes through LIHP developments and technical assistance, and to assist more families through our mortgage counseling, down payment and employer assisted housing programs. In 2006, LIHP helped 347 families move into new homes, mortgage counseled 721 families and placed 225 mortgages with our banking partners for over $62 million in loans. This is the largest volume generated in LIHP's history. With your help, our goal is to surpass these numbers in 2007 and 2008.

This year, the Long Island Housing Partnership continues to provide affordable homes for Long Island's working families with the help of our hardworking, professional team. We have increased staff and restructured our management team to better serve our clients, installed an updated computer system to provide greater connectivity and efficiency and conducted top to bottom internal reviews and updates of all Company policies and procedures, insurance policies and employee benefits. These changes have allowed us to increase our productivity and income while reducing our expenses.

New York State selected the Long Island Housing Partnership to administer a $25 million dollar economic development program initiated by the Long Island Senate Majority Delegation. A pilot program, the Homeownership and Economic Stabilization for Long Island Program (HELP) will provide employers a tool to retain and recruit employees by providing matching down payment funds, as well as providing incentives for municipalities and private developers to build “Smart Growth” developments in downtown areas. In order to improve our aging housing stock, HELP also provides funds to rehabilitate homes purchased through the program. Many working families will benefit from this program as they purchase and rehabilitate homes on Long Island.

LIHP's Board of Directors is instrumental in guiding us as we grow and expand our programs and we appreciate their dedication and active participation. We thank you, our members, for your encouragement and your confidence in our ability to continue our mission. We value your generous support as we continue to build Long Island's future.

Peter Klein
Chairman

Peter J. Elkowitz
President & CEO

Diana Weir
Executive Vice President

LONG ISLAND HOUSING PARTNERSHIP, INC. • 2006 ANNUAL REPORT
Nassau County

Nassau County Executive Tom Suozzi has made housing a top priority in Nassau County. Since his term began, over 2000 units of affordable housing have been built and or preserved. He has identified county owned land where a mixed-use, mixed income development is proposed. His vision for “New Suburbia” identifies areas where affordable housing is appropriate to hamlet centers and downtown areas.

Village of Hempstead – Remsen Mews

In 2006 homeowners began moving into their new homes in the Village of Hempstead. Four single-family homes and four attached town homes, all with three-bedrooms and two-baths, ranged in price from $166,000 to $257,000. County Executive Tom Suozzi and Village Mayor Wayne Hall joined the homeowner and neighbors in the first ribbon cutting. Five homes are completed, four attached town homes and one ranch home, and the last homes will be completed in 2007.
Town of Hempstead - Phase 13

The Town of Hempstead awarded LIHP the development of the next phase of the Town's affordable housing initiative, Phase 13. After responding to a Request For Proposals, LIHP and Developer James Vilardi of Roosevelt Development Corp. will be constructing five affordable homes on scattered sites within the Town of Hempstead.
Scattered Sites

LIHP will be developing sites transferred from Nassau County in Long Beach, Village of Hempstead and the Town of Hempstead. Roosevelt Development Corp. will build up to 14 units in these communities. The permit process has begun.

Westbury - Town of Hempstead

The rental development Archstone Westbury, in the Town of Hempstead, a 398-unit apartment complex, contains 80 affordable apartments. LIHP worked under a technical assistance agreement with developers, Archstone Smith, and the last tenants were placed at the end of 2006.

City of Glen Cove

LIHP, under a technical assistance agreement with JOBCO development, successfully bid for the redevelopment of an existing City of Glen Cove Housing Authority site. The site has existing section 8 buildings, which will be razed to make room for a 60-unit homeownership development. Twenty of the homes will be offered at market rates, twenty to those earning under 120% of the HUD median income and the last twenty will be sold to voucher families earning under 80% of the HUD median income.
Green Building

In an effort to not only build affordable housing, but also help homeowners maintain their homes in the future, Nassau County and LIHP identified a property in the Village of Hempstead where homes will be built to LEEDS standards. This national standard makes homes energy efficient and less expensive to maintain.
Town of Babylon

Town of Babylon Supervisor Steve Bellone and the Town Board established a new Town code requiring all new homes to be built according to ‘green building’ standards. In partnership with LIHP and the Long Island Builder’s Institute, the Town will be building a “LEEDS” certified zero-energy home as a demonstration project. The home will be open for six months as a model and then be sold by lottery, at an affordable price, to a qualified applicant.

LIHP continues to work on Neighborhood Vistas II, scattered sites in Wyandanch and Deer Park. Construction on up to ten homes is anticipated to begin sometime in 2007.

Through LIHP’s Home Improvement Program technical assistance contract with the Town of Babylon, many homes are being rehabilitated and brought into compliance with Town codes.
Town of Huntington

Under a technical assistance contract with Avalon Bay Communities, LIHP is working to qualify rental applicants and administer the waiting lists for Avalon Court and Court North affordable rental apartments in the Town of Huntington.

Town of Smithtown

Scro and Scro developers built Countryview Estates in Smithtown, a senior community with eight affordable homes. LIHP marketed and sent applications, which when received were ranked by random generator computer program through Stony Brook University. The homes sold for $225,000. They are almost completed and the homeowners are all in contract.
Town of Islip

Islip Landing

A ranking lottery was held in the summer of 2006 for 45 affordable condominium units at Islip Landing located in the hamlet of Central Islip. Under a technical assistance contract with Benjamin-Katter Development, LIHP marketed 45 affordable units to first-time homebuyers earning up to 120% of area median income, with a preference given for Central Islip residents. Many first-time homebuyers have moved into their new homes and LIHP anticipates this program to be completed in 2007.

Locust Cove

Under a Technical Assistance contract with the Locust LLC, LIHP is administering the Town’s affordable Senior Housing Program at the Locust Cove development located in Oakdale. LIHP is marketing three two-bedroom units built as a part of a 28-unit condominium development. The homes are being sold for $260,000 and are offered on a first come, first serve basis to seniors fifty-five and older.

Courthouse Commons

LIHP is working with Pulte Homes under a technical assistance contract to market and sell 51 affordable homes in the Town of Islip for households earning at or below 120% of area median income. The lottery was held in early 2007 and LIHP is currently in the process of reviewing the ranked applications for program eligibility.
Town of Southampton

The Courtyards

Through a technical assistance contract, LIHP is working with Majors Path Associates, LLC to market and sell 14 affordable units in the Town of Southampton. This development will contain a total of 50 units with 14 affordable units available to income eligible, first-time homebuyers earning up to 120% of area median income. A lottery will be scheduled for late summer or early fall of 2007.

Bridgehampton Mews

The eight homes at Bridgehampton Mews are under construction. The four single-family homes and the two manor homes, with two accessory apartments each will be completed by the summer of 2007. A ribbon cutting will be scheduled at completion of the development.
### Long Island Housing Partnership, Inc. and Affiliates

#### Combined Statements of Activities and Changes in Net Assets

**Revenue and Expenses**

<table>
<thead>
<tr>
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<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Years ended</strong></td>
<td><strong>2006</strong></td>
<td><strong>2005</strong></td>
</tr>
<tr>
<td><strong>December 31</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Changes In Unrestricted Net Assets

**Support and Revenue**

- **Contributions and grants**
  - $708,104
- **Receipts and government grants on transfer of homes**
  - $4,644,124
- **Technical assistance and mortgage counseling**
  - $1,439,352
- **Other revenue**
  - $419,436
- **Net assets released from restrictions**
  - $176,010
  
  **Total support revenue**
  - $7,387,026

**Expenses**

- **Project Costs and Program services**
  - $4,941,514
- **Supporting services:**
  - **Management and general**
    - $915,717
  - **Fundraising**
    - $41,883
  
  **Total expenses**
  - $5,899,114

  **Increase (decrease) in unrestricted new assets**
  - $1,487,912

#### Changes in Temporarily Restricted Net Assets

- **Grants**
  - $117,871
  - $(176,010)
  - $(58,139)
  
  **Increase in temporarily restricted new assets**
  - $1,429,773

**Increase (decrease) in Net Assets**

- **Net Assets, beginning of year**
  - $4,744,935
- **Net Assets, end of year**
  - $3,315,166
Long Island Housing Partnership, Inc. and Affiliates
Combined Statements of Financial Position

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Years ended</td>
<td>December 31,</td>
</tr>
<tr>
<td></td>
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<tr>
<td><strong>Net Assets</strong></td>
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<tr>
<td>Cash</td>
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<td>$1,731,618</td>
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<tr>
<td>Receivables</td>
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<td>976,163</td>
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<tr>
<td>Limited use assets</td>
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<tr>
<td>Capitalized project costs</td>
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<tr>
<td>Prepaid expenses and other</td>
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<td>86,429</td>
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<tr>
<td>Furniture, equipment, and leasehold improvements-net</td>
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<td>116,176</td>
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<tr>
<td><strong>Total assets</strong></td>
<td><strong>8,322,805</strong></td>
<td><strong>7,427,382</strong></td>
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<tr>
<td><strong>Liabilities and Net Assets</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
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<tr>
<td>Payables</td>
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<tr>
<td>Home buyers' deposits</td>
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<tr>
<td>Loans payable</td>
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<td><strong>Total liabilities</strong></td>
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<tr>
<td><strong>Net Assets</strong></td>
<td></td>
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<tr>
<td>Unrestricted</td>
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<td>2,459,062</td>
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<tr>
<td>Temporarily restricted</td>
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<tr>
<td>Permanently restricted</td>
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<td>15,500</td>
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<tr>
<td><strong>Total net assets</strong></td>
<td><strong>4,744,935</strong></td>
<td><strong>3,315,162</strong></td>
</tr>
<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td><strong>$8,322,805</strong></td>
<td><strong>$7,427,382</strong></td>
</tr>
</tbody>
</table>
Nassau and Suffolk
Employer Assisted Housing Program

The Employer Assisted Housing Program continues to be an important economic development initiative assisting Long Island employers in recruiting and retaining qualified employees. LIHP administers New York State AHC funds for Nassau and Suffolk. The total number of grants is limited by New York State funding and for 2005 – 2006, the State granted $1,000,000 at $20,000 per homeowner ($5,000 for down payment and $15,000 for rehabilitation). In 2006, LIHP, in partnership with NYS AHC, Nassau and Suffolk Counties, helped 28 new homeowners close on their homes through the Employer Assisted Housing Program.
Homeownership and Economic Stabilization for Long Island Program (HELP Long Island)

To help young people priced out of the Long Island housing market, the Long Island State Senate Majority Delegation has partnered with the Long Island Housing Partnership to secure a $25 million grant where homebuyers, with an employer match, can receive up to $40,000 for the down payment on a home and up to an additional $20,000 for repairs and renovations.

The purpose of the "HELP Long Island" pilot program is to assist Long Island employers with retaining and recruiting qualified employees by providing those employees with the financial assistance needed to purchase and rehabilitate housing on Long Island. It will also encourage developments and redevelopments in downtown areas and hamlet centers to improve the economic vitality within the community.

With the assistance of the Long Island Housing Partnership, Inc., employers are able to tailor the HELP Long Island Program to their specific employee recruitment and retention needs. Employers provide an employee with a minimum contribution of $3,000 (for employers with fewer than 50 employees) or $5,000 (for employers with more than 50 employees), up to a maximum of $10,000 per employee. An employee may earn up to 130% of the area median income.
LIHP's 18th Annual Meeting

Keynote speaker Senator Charles Schumer outlined his housing agenda at LIHP's 18th Annual Meeting. LIHP continues working with the Senator to follow up on his ideas and recommendations.
The Chairman’s symposium, LIHP’s educational program, was focused on inclusionary zoning. Guest speakers from various levels of Long Island’s public and private sectors joined to discuss “Creating and Implementing Inclusionary Zoning on Long Island.” The symposium featured local municipalities that are working on implementing inclusionary zoning strategies. Guests from other areas highlighted the successes and challenges of utilizing inclusionary zoning legislation.
Mortgage Counseling and Education

In 2006, a total of 721 individuals were counseled at LIHP. Of the total number counseled by LIHP mortgage counselors, 225 achieved the dream of homeownership. The total amount of mortgage dollar volume generated reached an all time high for LIHP, exceeding $62 million dollars.

As interest rates begin to rise, many homeowners have found themselves on the verge of mortgage default. The need for mortgage counseling and education programs is more crucial now than ever. Fortunately for many, the Long Island Housing Partnership mortgage counseling and home buyer education program continues to offer homebuyer education counseling to Long Islanders at no cost. In addition, LIHP plans on expanding predatory lending education, post-purchase counseling, and default prevention education in an effort to curb the number of foreclosures on Long Island. The Homeowners Emergency Mortgage Assistance Program (HEMAP) is being utilized to assist eligible families in crisis through no fault of their own.
LIHP will work on the federal, state and local governmental levels in support of legislation and initiatives that promote affordable housing policies. Emphasis will be given to policies that facilitate the production of ownership and rental homes that are affordable to workers. LIHP will also advocate for rules and regulations that facilitate, rather than impede, the production of homes that are affordable for Long Island families.

Thank you to our supporters
LIHP's staff of trained and dedicated professionals:

Development:
- James Britz
  Director
- Alison Karppi
  Program Assistant
- Adam Kleinrock
  Program Assistant

Technical Assistance:
- Gina Pelletier, Esq.
  Director
- Linda Lozach
  Program Assistant

Mortgage Counseling & Education:
- Lynn Law
  Director
- Gladys Nicolas
  Bi-lingual Counselor
- Leticia Buonantuno
  Bi-lingual Counselor

Technical Program Compliance & HUD Counseling:
- Kishia Wright
  Director
- Pamela Stone
  Program Assistant

Employer Assisted Housing / HELP:
- Carol Woods
  Program Manager-Babylon
- Lenore Ringer Preziosi
  Program Assistant

Nassau County Programs:
- Michael Miller
  Project Coordinator
- Shantoin Wall
  Project Manager

Finance:
- Jeff Saper
  Director
- Larry Koroluck
  MIS/Bookkeeper
- Joe Ucci
  Accounting Consultant (Volunteer)

Lending:
- Andrew Buonantuono
  Coordinator (Volunteer)

Office Administration:
- Linda Mathews
  Executive Assistant
- Nieves Mari
  Administrative Assistant
- Lynn Mantella
  Senior Receptionist
- Elsie Hernandez
  Receptionist
- Melanie Murphy
  Staff Assistant
- Corey Schneps
  Staff Assistant
We thank our members for their continued support:

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Merritt Engineering & Environmental Consultants
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Pamela Hall
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PDK Development Corp.
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Reena Galiari, Attorney at Law
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Sterling Floor Designs, Ltd.
Suffolk Transportation Service, Inc.
Taushcer, Cromacher Professional Engineers
TFC Equities, Inc.
Tribber Group, LLC
Tilles Investment Co.
TN5 Dev Grp Ltd / Great American Construction Corp.
Town of Islip Economic Development/IDA
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Verizon Community Affairs
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Weinberg Gross & Forgiveness, LLP
Winter Brothers Recycling

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Touro Law Center

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Arbor Commercial Mortgage LLC
Astoria Federal Savings & Loan Association
Bank of America
Bank of New York
Bank of Smithtown
Bethpage Federal Credit Union
Bridgehampton National Bank
Citibank
Commerce Bank, N.A.
Fannie Mae
First National Bank of Long Island
First Sterling Financial, Inc.
First Trade Union Bank
Flatbush Savings Bank
Freddie Mac
HSBC Bank USA
Hudson Housing Capital
JPMorgan Chase
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M&T Bank, Community Development Unit
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North Fork Bank
Ridgefield Savings Bank
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Suffolk County National Bank
Suffolk Federal Credit Union
Washington Mutual
Wells Fargo Home Mortgage

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Long Island Federation of Labor AFL-CIO
RWDSU Local 338

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Bank of Smithtown
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Bridgehampton National Bank
Citibank
Commerce Bank, N.A.
Fannie Mae
First National Bank of Long Island
First Sterling Financial, Inc.
First Trade Union Bank
Flatbush Savings Bank
Freddie Mac
HSBC Bank USA
Hudson Housing Capital
JPMorgan Chase
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First Baptist Church of Bay Shore
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LONG ISLAND HOUSING PARTNERSHIP, INC.

180 Oser Avenue
Suite 800
Hauppauge, New York 11788
631-435-4710
631-435-4751 fax
email: info@lihp.org
www.lihp.org

Nassau County Office
100 County Seat Drive
Mineola, New York 11501
516-571-0369