

The Long Island Housing Partnership, Inc.



Annual Report
1990

The Long Island Housing Partnership, an administrative and policy-making entity, was incorporated December 9, 1987. The Long Island Partnership Housing Development Fund Company, a vehicle for financing and construction, was incorporated May 3, 1988. On March 1, 1991, both entities moved to 180 Oser Avenue, Hauppauge, New York 11788.

LIHP - Three Years of Progress

Units Closed	30
Units Under Construction	27
Rental Units	6
Units Planned	726
Units Sponsored	148
Units Supported	894
(Testimony given)	
Total	1831

Safe and stable neighborhoods anchored by home ownership are good for all of Long Island.

The Long Island Housing Partnership (LIHP) was created in the belief that bringing together business, government, religion, education and labor could help ease Long Island's critical shortage of affordable housing. Over the past three years, LIHP's approach to its mission has been not only to act as a not for profit developer and supporter of affordable housing but also to be a force for neighborhood revitalization.

As a not for profit housing developer, LIHP enables young Long Island families to purchase their first homes. These families, without LIHP, would not be able to realize the dream of home ownership on Long Island. To date, the most satisfying aspect of LIHP's work has been the individual sales of our very affordable homes to young families.

The individual sales are, however, only one piece of LIHP's work. A larger piece is the revitalization of Long Island's needy neighborhoods.

Safe and stable neighborhoods anchored by home ownership are good for all of Long Island. They provide affordable homes for our young. They increase tax revenues. And they will, in the long run, reduce public expenditures currently being siphoned off by crime and welfare costs.

The LIHP is one ingredient in the mix necessary to revitalize neighborhoods. The involvement of local, state and federal governments, neighborhood-based civic groups, and the financial community is essential. A new and important role of LIHP is its function as an intermediary bringing all these forces together for neighborhood revitalization.

This is one reason that it is very fitting that the Enterprise Foundation's Chairman, Jim Rouse, will deliver the keynote address at LIHP's Third Annual Meeting. Enterprise works throughout the United States in more than 60 communities. In all these communities, Enterprise is involved in neighborhood revitalization while, at the same time, furthering its mission to see that all low-income Americans have, within a generation, the opportunity for fit and affordable housing and economic self-sufficiency.

The Enterprise Foundation is currently

part of an active partnership with Suffolk County, Brookhaven Town, the Bellport, Hagerman East Patchogue Alliance and LIHP for the revitalization of North Bellport. This is just the sort of partnership that will be necessary to bring some of Long Island's lower income neighborhoods back.

Revitalizing neighborhoods is never a quick or easy process. It is, of course, never enough to work on just one aspect of a neighborhood's improvement. It is important to increase home ownership in needy communities, but home ownership is not enough if crime and an inadequate infrastructure remain. Education, employment, housing, and transportation all must be improved as part of an overall, comprehensive revitalization. Long Island's neglected neighborhoods can be revitalized. Dignified jobs, productive education, affordable housing and safe neighborhoods can result. A partnership of will, leadership and self-interest must be forged. Fortunately, the seeds that can sprout into neighborhood revitalization are already in place.

One such seed that we believe will flower in LIHP's fourth year is the Long Island Housing Partnership Regional Lending Consortium (LIHPRLC). This LIHPRLC will be the single best place for developers of housing for low and moderate income Long Islanders to find interested lenders. The upcoming work of the LIHPRLC, along with LIHP's role as direct developer of housing in North Amityville, Islip and at Pilgrim State and further as sponsor for housing in Manorville and Oceanside, foretells a busy fourth year for LIHP's members and staff.

It should never be forgotten that LIHP has become a significant force because of the volunteer efforts of its members. Their collaborative efforts benefit the entire Long Island community.

Please know that it has been a pleasure serving you. We are pleased to present the Third Annual Report of the Long Island Housing Partnership.



Robert R. McMillan



Jim Rouse

Long Island's New York State Legislators:

Essential Public Partners of The Long Island Housing Partnership

Senators



Kenneth P. LaValle



Caesar Trunzo



Ralph J. Marino



Michael J. Tully Jr.



James J. Lack



Owen Johnson



Kemp P. Hannon



Norran J. Levy



Dean G. Skelos

Members of Assembly



Joseph Sawicki, Jr.



Robert C. Wertz



Thomas P. DiNapoli



Charles J. O'Shea



John L. Behan



Earlene H. Hill



Robert Sweeney



Harvey Weisenberg



Frederick E. Parola



Thomas F. Barraga



Philip B. Healey



Gregory Becker



Robert J. Gaffney



John C. Cochrane



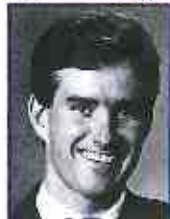
Michael A.L. Balboni



George H. Madison



Paul E. Harenberg



John J. Flanagan

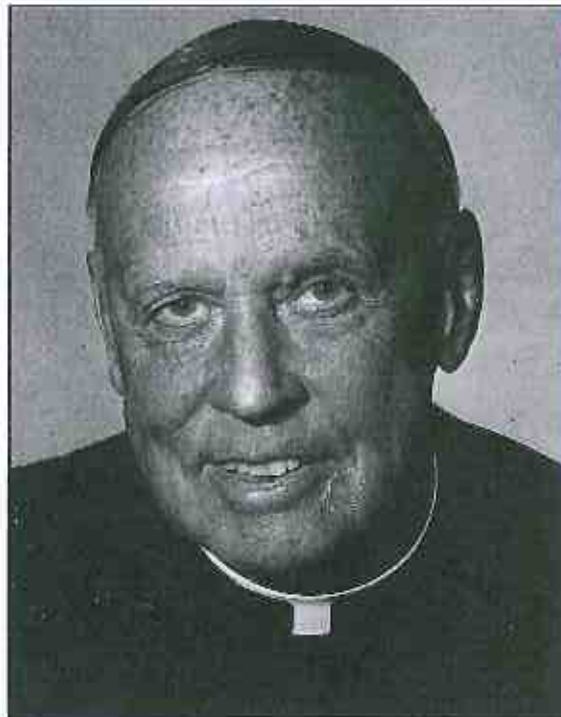
Not Pictured
I. William Bianchi
James Conte
Lewis J. Yevoli
Daniel Frisa

IN MEMORIAM

The Long Island Housing Partnership grieves the passing of one of its founding directors and guiding lights:

Monsignor Henry J. Reel

of the Roman Catholic Diocese of Rockville Centre.



Monsignor Reel brought his extensive background in the development of affordable housing along with a moral perspective to LIHP. His message that the availability of safe and affordable housing is not only matter of economics but also a matter of conscience was an inspiration to all who worked with him. He was tireless in his efforts to redress what he termed, "the moral problem of inadequate housing."

Monsignor Reel was a crusader for housing for all people. We will miss him.

The Partnership for New Homes - Islip

Homes for Long Islanders who, without LIHP, could not be homeowners

Mortgage closings are the times that make the work worthwhile. The process begins with the housing lottery where the joy of the winners is mixed with sadness of those who do not win. Next comes LIHP staff's tireless work with Islip Town and Suffolk County to be sure that each parcel is a buildable lot and with LIHP member-banks to be sure that home winners can secure mortgages. Finally, comes the closing, and the dreams of home ownership become realities. And the new homeowners are appreciative.

"...It was conveyed that the process of obtaining a new home would be a long and difficult task, but as it turned out, all information and direction required from beginning to the end... was identified and made clear by LIHP."

Randolph Schmidt

"The world's a whole lot better because of people like you."

Durand & Melody Fulton & Durand Jr.



LIHP Chairman Bob McMillan celebrates with Islip Phase I homeowners.

"We honestly don't know how other first-time home buyers manage without LIHP's special support."

The Ransoms



LIHP Program Administrator Peter J. Elkowitz works to secure mortgage for first-time homebuyer.



Bill and Roslyn Colvin on the porch of their Brentwood affordable home.

"We hope that more people will be as lucky and blessed as we are and that the LIHP will continue to grow."

Nancy & Glen Urban & Family

"If it weren't for people like you, we would never have the chance to stay in New York."

Tracy & Don Kreutel



Yatin & Jagruti Kachhy at the mortgage closing of their first home.

"Thank you from the bottom of our hearts for making our dream come true: finally becoming homeowners."

Bill & Roz Colvin & Family

Thirty Homes Sold and Counting

New York State, Suffolk County and Islip Town are partners in LIHP's most successful program. The state provides grants and loans; the county conveys tax-foreclosed properties; the town facilitates development, and LIHP's members volunteer their expertise and guidance. The result: the transformation of vacant, debris-strewn lots into home sites for first-time Long Island homebuyers.

To date, 30 Long Island families have closed on their first homes (sold for between \$56,500 and \$79,800) and 23 families are awaiting the completion of construction of their homes, none of which will sell for more than \$74,500.

And additional construction is planned: on 4.5 acres in North Bay Shore, LIHP will build four duplexes. Each will include two homes of 900 to 1,000 square feet and each home will have a down-stairs one-bedroom accessory apartment. The owners selected for the homes will gain the added income

generated by the rent of the accessory apartments. The renters will be needy Islip senior citizens. In addition, three detached owner-occupied colonial model homes will be built across the street from the four duplexes. LIHP will build 6 owner-occupied detached units at Vasquez Park in Brentwood and 4 other single family homes on scattered sites in Brentwood and North Bay Shore.

All of the homes in LIHP's Islip program go to young Long Islanders who, otherwise, even with the softening housing market, would never have the chance to own homes and who would most probably leave Long Island.

Governor Mario M. Cuomo, County Executive Patrick G. Halpin, Town Supervisor Frank R. Jones, and LIHP's Islip Committee under the Chairmanship of Peter Klein are all responsible for the success of the Partnership for New Homes - Islip Program.

Debris-Strewn Lots



BECOME →

Affordable Homes



Suffolk County Executive Patrick Halpin speaks with Nancy Urban and two of her three daughters before the Urban's affordable home purchased from LIHP. Monsignor Reel looks on approvingly. County Executive Halpin was advocating the continuance of the program to use County tax-foreclosed parcels for affordable housing construction.

LIHP Programs

First-Time Homebuyer Workshops

Since 1988, LIHP, in partnership with the State of New York Mortgage Agency (SONYMA), member banks, and local towns, has sponsored workshops to enable Long Island's first-time homebuyers to become "informed consumers." Volunteer panels of real estate, legal and financial experts provide a full array of advice for what is often "the most significant purchase of a family's lifetime."

In 1990, the Bank of New York, Norstar Mortgage Corporation and River Bank America sponsored workshops with LIHP and SONYMA in Babylon, Huntington and Islip.

The workshop in Islip offered a new twist: For the first time LIHP and its co-sponsors teamed with a civic association, Adelante of Suffolk County, Inc., a Brentwood-based group that offers a range of services to mostly Hispanic clientele. More than twice the expected number of people turned out (115 residents). A Spanish translator was in attendance.



Panel at first-time homebuyers workshop held in partnership with SONYMA, River Bank America, Islip Town and Adelante

Housing for Needy Seniors

Hundreds of Long Island's needy elderly are closer to securing safe and affordable housing in rehabilitated surplus state building through the combined efforts of LIHP, Phipps Houses, and New York State's Urban Development Corporation, Office of General Services, Division of Housing and Community Renewal, and

Office of Mental Health.

Although progress for the rehabilitation has been slowed because of the scarcity of federal and state funds, New York State Lieutenant Governor Stan Lundine and Suffolk County Executive Patrick Halpin recently announced an agreement that the Lieutenant Governor said, "will bring the housing a giant step closer." Suffolk County has agreed to allow the housing complex to hook up with the Southwest Sewer District. The lack of an adequate sewerage facility had been a major stumbling block to converting buildings at Pilgrim to senior housing.

It is hoped that 1991 will see further progress for this essential affordable housing for Long Island's seniors.

The Long Island Housing Partnership Regional Lending Consortium

With the goal of becoming the single best place for developers of housing for low and moderate income Long Islanders to find interested lenders, LIHP's Consortium Committee under its Chairman, Michael Squillace of Barclays Bank, has been hard at work putting together Long Island's first lending consortium.

The need for a lending consortium was emphasized because of the many requests made to LIHP from municipalities and not for profit organizations that lacked funding necessary for their affordable housing projects. The Long Island Housing Partnership Regional Lending Consortium (LIHPRLC) will consider acquisition, construction and permanent financing. In addition to LIHP's member banks, it is anticipated that SONYMA, the Federal Home Loan Bank, and FANNIE MAE all will actively participate in LIHPRLC.

The idea of the LIHPRLC originated from LIHP's New Directions Committee, chaired by K. Thomas Purcell of National Westminster Bank. A formal announcement of its creation is planned for late May or early June of 1991.

The Partnership for New Homes at Amity Villas

The Partnership for New Homes at Amity Villas is a program to construct 72 two bedroom town houses for first-time low and moderate income homebuyers in the community of North Amityville in the Town of Babylon. The homes will sell for between \$55,000 and \$65,000. Town of Babylon Supervisor Arthur Pitts and the Babylon Town Board have been key public-sector partners in the advancement of this program as has New York State

under Governor Mario M. Cuomo. The State is providing a \$1.8 million grant to LIHP. Two LIHP private-sector members - Citibank and Roosevelt Savings Bank - are also contributing: Citibank with a \$4.3 million construction loan, and Roosevelt Savings Bank with a \$550,000 grant from the Federal Home Loan Bank of New York. Ground-breaking for the program is scheduled for May or June of 1991.



LIHP President Jim Morgo, Brookhaven Councilman Gene Gerrard and Babylon Supervisor Arthur Pitts answer television talk show host Joel Martin's questions on the Manorville and Amity Villas Housing Programs.

The Partnership for New Homes in Manorville

In its Manorville program, LIHP is serving as sponsor for a for-profit developer. LIHP wrote and prepared a New York State Affordable Housing Development Program grant for a write-down of \$25,000 per unit for the 72 unit development.

The Manorville Program will consist of 18

buildings of four units each in clusters on 61.8 acres of land. Each home will have two bedrooms, 1-1/2 baths, a garage and a total of 1,150 to 1,250 square feet of living space. The homebuyers will be selected through a lottery conducted by the Town of Brookhaven.

LIHP Programs

Working Towards the Revitalization of North Bellport

North Bellport, a lower income neighborhood in the Town of Brookhaven, can be revitalized. But it's not going to be easy.

There are positive and negative elements in North Bellport. The most positive are the people. North Bellport has plenty of citizens who are committed to their neighborhood; many own their own homes and maintain them well. Unfortunately, North Bellport shares characteristics with other lower income areas: a deteriorating infrastructure, a higher than average crime rate, and a lack of job opportunities.

LIHP sees great potential from home ownership in North Bellport through a replication of its Islip program. As in Islip, Suffolk County owns many tax foreclosed parcels. LIHP hopes that many of these empty, debris-strewn parcels will be transformed to sites of well maintained, owner-occupied homes.

Affordable home ownership opportunities are only one ingredient of neighborhood revitalization. Education, employment, housing, and transportation all must be improved as part of an overall comprehensive revitalization.

This is why LIHP agreed to be a member of the North Bellport Task Force with Suffolk County, the Town of Brookhaven and the Bellport, Hagerman, East Patchogue Alliance, Inc. One of the first actions of the Task Force was to select the Enterprise Foundation to prepare a comprehensive master plan. The master plan was paid for by federal community development block grant funds and private contributions from the Bank of New

York, Bank of the Hamptons, Long Island Savings Bank, American Savings Bank, Roosevelt Savings Bank and Home Federal Savings Bank. LIHP is also serving as court-appointed receiver for some of the houses caught up in the Save-a-House Program.

Brookhaven Supervisor Henrietta Acampora requested LIHP's involvement, and while the work has been challenging, LIHP believes it has

provided stability and restored the peace of mind of lower income tenants who otherwise might have been displaced. It has been greatly assisted in its work by Supervisor Acampora and by Community Development Commissioner Bob Reutzel. Both were instrumental in LIHP's being able to provide support services to the rental units.



Suffolk County Executive Patrick Halpin presents Roosevelt Savings Bank's Executive Vice-President William Kuhn with a Certificate of Appreciation for Roosevelt's participation in the Revitalization of North Bellport Master Plan. Also pictured are (from left) Senior Vice-President William Shea, Brookhaven Town Councilman Gene Gerrard, Bellport, Hagerman, East Patchogue Alliance Executive Director Helen Martin and LIHP President Jim Margo.

LIHP Structure

A Creative Public/Private Partnership

The Long Island Housing Partnership offers a unique forum where a broad cross-section of key decision-makers can develop solutions, identify resources, and resolve problems.

LIHP has become a forceful advocate for affordable housing and joined with State, County and Town government to share information and coordinate efforts.



New York State Housing Commissioner Angelo Aponte makes a point as LIHP Director Bill Chapman of LIBOR and New York Director of Development Judy Engel listen.

A Working Board and Dynamic Staff

LIHP's Board is a working Board. Each month decision-makers from Long Island's key private-sector constituencies meet to review progress and plan for the future. Under the leadership of Chairman Bob McMillan and President Jim Morgo and through the essential work of committees chaired by Directors, LIHP's Board is its most valuable resource and an essential element of its success.



LIHP Directors discuss an issue.

LIHP's staff is small but dynamic. It displays a vibrant blend of professional skills with a deeply-felt commitment to the creation of affordable housing on Long Island.

The work of Program Administrator Peter J. Elkowitz, Jr., Staff Counsel Karen E. Gunkel and Grant Consultant Theresa Elkowitz make LIHP programs work. Administrative Assistant Jeanette Perla and Secretary Dolores Murphy bring their special blend of concern, compassion and hard work to their interactions with the young, elderly and needy Long Islanders served by LIHP.



At its September meeting, LIHP Chairman Bob McMillan presented Islip Supervisor Frank Jones with a Friend of Long Island Affordable Housing Award.

Long Island Housing Partnership, Inc.

Balance Sheet

December 31, 1990
With Comparative Totals for 1989

ASSETS	Current Funds		Totals	
	Unrestricted	Restricted	1990	1989
CURRENT ASSETS:				
Cash	\$175,289	\$48,342	\$223,631	\$126,880
Receivables:				
Due from affiliate	-	-	-	31,443
Other	-	-	-	144
Prepaid expenses	10,083	-	10,083	11,663
	<u>185,372</u>	<u>48,342</u>	<u>233,714</u>	<u>170,130</u>
OFFICE EQUIPMENT, net	14,801	-	14,801	18,153
OTHER	300	-	300	300
Total assets	<u>\$200,473</u>	<u>\$48,342</u>	<u>\$248,815</u>	<u>\$188,583</u>
LIABILITIES AND FUND BALANCES				
CURRENT LIABILITIES:				
Accounts payable and accrued expenses	\$7,120	\$ -	\$7,120	\$10,860
Deferred revenue	1,250	25,885	27,135	20,276
Receivership escrow	-	21,697	21,697	2,988
Due to New York State Division of Housing and Community Renewal	-	760	760	920
	<u>8,370</u>	<u>48,342</u>	<u>56,712</u>	<u>35,044</u>
COMMITMENTS				
FUND BALANCES	<u>192,103</u>	<u>-</u>	<u>192,103</u>	<u>153,539</u>
Total liabilities and fund balances	<u>\$200,473</u>	<u>\$48,342</u>	<u>\$248,815</u>	<u>\$188,583</u>

Long Island Housing Partnership Development Fund Company, Inc. Balance Sheet

December 31, 1990
With Comparative Totals for 1989

	<u>Current Funds</u>		<u>Totals</u>	
	<u>Unrestricted</u>	<u>Restricted</u>	<u>1990</u>	<u>1989</u>
ASSETS				
Cash	\$225,587	\$1,048,474	\$1,274,061	\$349,428
Capitalized	111,258	-	111,258	-
Receivables:				
Reimbursements	-	-	-	11,797
	<u>\$336,845</u>	<u>\$1,048,474</u>	<u>\$1,385,319</u>	<u>\$361,225</u>
LIABILITIES AND FUND BALANCE				
LIABILITIES:				
Accounts payable and accrued expenses	\$17,617	\$ -	\$17,617	\$16,577
New York State Housing Development Fund Loan	-	840,000	840,000	205,000
Customer deposits held in escrow	-	81,811	81,811	-
Due to New York State agencies	-	26,663	26,663	1,302
Due to (from) other fund	319,228	(319,228)	-	-
Deferred revenue	-	100,000	100,000	-
Due to affiliate	-	-	-	31,443
	<u>336,845</u>	<u>729,246</u>	<u>1,066,091</u>	<u>254,322</u>
FUND BALANCES	<u>-</u>	<u>319,228</u>	<u>319,228</u>	<u>106,903</u>
Total liabilities and fund balances	<u>\$336,845</u>	<u>\$1,048,474</u>	<u>\$1,385,319</u>	<u>\$361,225</u>

Acknowledgements

In addition to the essential contributions of LIHP's Directors and Members during its third year, other significant contributions should also be acknowledged:

- * New York State Affordable Homeownership Development Program
- * New York State Division of Housing and Community Renewal
- * Governor Mario M. Cuomo's Long Island Offices
- * The Office of Lieutenant Governor Stan Lundine
- * Royce Mulholland, Secretary to Governor Cuomo for Housing
- * Kevin Law, Suffolk County Director of Real Estate
- * Suffolk County Water Authority
- * State of New York Mortgage Agency (SONYMA)
- * Joe Sanseverino, Suffolk County's Community Development Director
- * George Gatta, Islip Town's Community Development Director
- * Arthur Pitts, Babylon Town Supervisor
- * Henrietta Acampora, Brookhaven Town Supervisor
- * Bob Reutzel, Brookhaven Community Development Commissioner
- * Raymond H. Malone, Nassau County Office of Housing & Intergovernmental Affairs Commissioner
- * Citicorp, Citibank Public Affairs
- * Joseph Ucci, CPA
- * Helen Martin, Director of Bellport, Hagerman East Patchogue Alliance, Inc.
- * Edward Larsen, North Amityville Taxpayers Association
- * William Tutt, United North Amityville Youth Organization
- * Lloyd Goldfarb
- * Mitch Pally, Director, Long Island Association's Economic and Legislative Affairs
- * William N. Bernstein
- * Marie Dariano
- * Stuart Tane, LIBI
- * John Gallagher Consulting Group
- * Bill Lindsey, IBEW, Local 25

Finally, the hours upon hours of volunteer time contributed by LIHP's members in 1990 cannot be overemphasized.

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Bank of the Hamptons
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Exchange Mortgage Corp.
Fidelity New York Bank
First Nationwide Bank
Greater New York Savings Bank
Green Point Savings Bank

Home Federal Savings Bank
Long Island Savings Bank
Manhattan Savings Bank
Manufacturers Hanover Trust Company
Mortgage Clearing House
National Westminster Bank
Norstar Bank
North Side Savings Bank
Reliance Federal Savings Bank
Residential Mortgage Banking Corp.
River Bank America
Roosevelt Savings Bank
Roslyn Savings Bank
Westbury Savings & Loan Association

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Long Island Community Foundation
United Way of Long Island

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International Brotherhood of Electrical Workers, Local 2
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MEDIA

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Economic Times of Long Island
Newsday

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American Institute of Architects
Long Island Association
Long Island Board of Realtors
Long Island Builders Institute

RELIGION

Diocese of Rockville Centre
Telicare



*The Long Island Housing Partnership, Inc.
working so that all Long Islanders can achieve
that old American promise and ever-present
dream: To be decently and affordably housed
and able to live in safe, sound and vital
communities.*

*"I like to see a man proud of the place in which
he lives. I like to see a man live so that his place
will be proud of him."*

Abraham Lincoln

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

Governor Mario M. Cuomo

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