

THE LONG ISLAND

HOUSING PARTNERSHIP, INC.

1991 Annual Report



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 - Four Years of Progress

60	Completed Units
365	Planned or under construction 1992-1993
14	Rental Units
726	Planned
<u>894</u>	Testimony given in support
2059	Total



Robert R. Miller



Jim Mingo

At its creation, the Long Island Housing Partnership (LIHP) had a clear and specific mission: increasing affordable home ownership opportunities for Long Island's first-time homebuyers. But now, four years later, LIHP has evolved into a positive force in ways unforeseen at the outset. Necessity caused some of the changes; creative problem-solving led to others. Through all its progress, however, LIHP never abandoned its primary mission - affordable home ownership.

In Phase I and II of its Islip Program, LIHP transformed debris-strewn, tax-foreclosed lots into beautiful colonial and ranch model homes for fifty-three moderate-income Long Island families. In the very near future, seventy-two families will be moving into their first homes as part of LIHP's first townhouse program - the Partnership for New Homes at Manorville. In early 1993, LIHP anticipates an additional seventy-two families will be moving into their townhouses in the Partnership for New Homes at Amity Villas. Construction of homes is likely to begin this year in North Bellport, Long Beach, as well as in several other communities.

LIHP has created and continues to produce home ownership opportunities through the contributions of its private sector members, the support of its public sector partners and the work of its dedicated staff. The partnership has not only learned the skills of any other builder, it has also had to develop a special ability to reach those for whom it was created - Long Islanders priced out of the housing market.

LIHP has become skilled at mortgage counseling. It's not unusual for LIHP's staff, often in

cooperation with a member-bank, to conduct full-day mortgage seminars. LIHP's office is visited daily by families working to clear up their debts so they can qualify for purchase of their first homes. LIHP brings Long Island's lower-income neighborhoods the message that fiscal responsibility is necessary if home ownership is to be achieved. And it brings banks the message that flexibility is required if they are to serve Long Island's lower income citizens.

The Partnership also brings neighborhood stability to many lower-income neighborhoods. Safe and stable neighborhoods anchored by home ownership are good for all of Long Island. These neighborhoods provide affordable homes for our young. They increase tax revenues. And they will, in the long run, reduce the tax money now spent to fight crime and to pay welfare costs.

The Partnership established Long Island's first regional lending consortium in 1991 because it realized it could not revitalize Long Island's neighborhood alone, nor could it come anywhere close to providing all the housing for Long Island's populations in need. Seventeen of LIHP's member banks as well as the AFL-CIO Housing Investment Trust have joined to share the risk in financing needed housing. The banks have committed to lend up to \$17 million in the consortium's first year.

It also has been clearly brought home to LIHP in its early years that there is not nearly enough safe, affordable and legal rental housing on Long Island. Not only is it very difficult for a young person to save funds for the down payment and closing costs on even a low cost home, the rental alternative is just not found on Long Island. As a result, people move away. The lack of rental housing also contributes to the growing number of illegal accessory apartments.

LIHP, with its North Bellport rentals, is trying to combine the need to rent with the desire for home ownership. LIHP is pursuing a program of "rent to own" with

the fourteen homes that it is managing for Brookhaven Town. Although there are still many hurdles, LIHP has not wavered from the goal to implement such a program.

Back in Islip, LIHP plans to begin another program that will creatively combine affordable home ownership, and the need for rentals. On a parcel in Bay Shore, LIHP will build eight homes, and each home will have its own legal, accessory apartment. This will give first-time homeowners added income derived from their tenants to meet their mortgage and tax payments. The accessory apartments must be rented to lower-income people at affordable rents.

It is hoped that LIHP's Islip owner occupied homes, with their accessory apartments, will serve as a model for other Long Island towns. Owner occupied housing, with attached rental units, represents a way for suburbs both to live up to their civic obligations to provide housing for lower-income renters and ownership for local teachers, police and firefighters who without rental incomes could not afford to buy single-family homes. The model has the further advantage of building its affordability on the Federal tax code - the mortgage interest deduction and deductions for rental unit maintenance - rather than on up-front subsidies.

It is not surprising that Islip is the focus of a new and exciting LIHP program. Islip and its Supervisor Frank Jones have been superb public partners in the public-private partnership that is LIHP. Suffolk County is an equally cooperative partner, and that's why it is very fitting that Suffolk County's Executive Robert J. Gaffney will deliver the keynote address at LIHP's Fourth Annual Meeting.

Finally LIHP has evolved into a positive 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 Fourth Annual Report of the Long Island Housing Partnership. We welcome your comments.

LIHP PROGRAMS

Partnership For New Homes - North Bellport

LIHP Works To Give Area Boost By Promoting Homeownership

The Long Island Housing Partnership (LIHP), in cooperation with the County of Suffolk and the Town of Brookhaven, has begun the development of 12 new homes for ownership by low/moderate income families in North Bellport.

The 12 new homes will comprise the first construction of the affordable home ownership recommendation of the master plan prepared by the Enterprise Foundation for the County, Town, and community organization task force.

LIHP's goal for the Partnership for New Homes Program in North Bellport is to give low and

moderate income residents from the area first preference for homes. LIHP will pattern this program after its successful Partnership for New Homes Program at Islip.

As in Islip, the North Bellport program will upgrade the area with quality new homes on vacant neighborhood lots; increase the local supply of affordable housing; and help transform an area plagued with absentee landlords into an owner-occupied neighborhood. By the end of 1991, LIHP was accepting proposals from builders willing to produce the housing on a limited profit basis of less than 10%.

As was done in the Islip Program,

LIHP will negotiate with agencies to obtain available Federal, New York State and private subsidies. It will also market the homes in cooperation with Suffolk County, the Town of Brookhaven and community-based organizations.

LIHP has been working closely with community organizations - the Bellport, Hagerman, East Patchogue Alliance, headed by Helen Martin and the Concerned Citizens for a Better North Bellport, headed by Abass Wessen and Robert Rowley - to ensure that the North Bellport plans are closely tailored to the community's needs.



In a unique funding opportunity for the Partnership for New Homes Program at Bellport, LIHP was presented with a \$6,000 check from Muriel Siebert & Co, Inc. Ms. Siebert donated half of her profits from the sale of securities bought by Fidelity New York Bank, a member of LIHP. Fidelity suggested LIHP as a recipient of Ms. Siebert's donation.

Pictured at one of the North Bellport sites are: Harold L. Barnes, chairman, LIHP's North Bellport committee; Muriel Siebert, president, Muriel Siebert & Co.; Vito Caporusso, Fidelity senior vice president; Jim Morgo, LIHP president; Robert Reutzel, Brookhaven commissioner of housing & community development; and Frederick J. Meyer, Fidelity executive vice president.

LIHP Begins Long Island's First Rent To Own Program

We're making a silk purse out of a sow's ear." That's the way LIHP President Jim Morgo describes LIHP's management of fourteen rental properties in North Bellport. The homes were the subject of the Brookhaven "Save a House" litigation, and in 1989, LIHP was appointed receiver of the houses while the court case was pending. In September of 1991, as part of the settlement agreement, title to the properties was returned to the Town of Brookhaven, and LIHP was named rental manager of the properties.

In addition to making repairs and

improving the condition of the homes, LIHP secured Town of Brookhaven funding for Catholic Charities to provide counseling services for the tenant families.

In late 1991, LIHP began to work toward acquiring title to the 14 homes with the ultimate goal of making the properties available to tenants on a "rent to own" basis. Under this program, a portion of the tenants' monthly rent payments will be set aside until a down payment has been saved. LIHP has been working with the state and the Bank of New York Mortgage Company, a member of LIHP, to

implement the program. It will be the first "rent to own" effort on Long Island.

By the end of 1991, LIHP had organized a workshop for current tenants and other prospective lease/purchasers to teach them how to qualify for the "rent to own" program. Co-hosted by the Bellport Hagerman East Patchogue Alliance, the workshop was well attended. Emphasizing that applicants must be mortgage eligible at the beginning of a lease to purchase arrangement, Linda Sicotakis, vice president of the Bank of New York Mortgage Company, provided a detailed description of the process.

LIHP Members and Unions Donate Time & Materials to Give Tenants New Kitchens and Baths

In an unprecedented, volunteer effort, Long Island businesses and several trade unions donated labor, time and materials to completely renovate kitchens and baths in two homes that were part of the ill-fated Save a House program in North Bellport. The Long Island Housing Partnership (LIHP), working through its private sector members, organized and arranged for the donation of labor and materials to create the new kitchens and bathrooms. In November, LIHP hosted an unveiling of the completed work.

Two LIHP members, the Kapson Group and the IBEW Local 25, along with the Suffolk District Council of Carpenters and the Plumbers Local 775, organized and performed the renovation work, which entailed stripping the kitchens and bathrooms to the bare walls and installing new cabinets, appliances, fixtures and floors.

"It is especially gratifying to look around me today, and see the faces of the people who have worked so hard on behalf of LIHP and more importantly, on behalf of our tenant families," said LIHP Chairman Bob

McMillan. "We would especially like to thank Evan Kaplan and Bill Lindsey for their efforts to coordinate this work, and we greatly appreciate all those who gave so unselfishly of their time."

For one of the tenants, Elizabeth Talbert, who drives a school bus, home ownership is a dream to work toward. Her sparkling new kitchen and bathroom, though, are a reality today. "They're gorgeous," said Mrs. Talbert; "There's a real big difference." And that's what the LIHP, through its members, is all about - - providing better housing, and making a difference.

With Special Thanks To...

The Kapson Group (LIHP Member)
IBEW Local 25 (LIHP Member)
Suffolk District Council of Carpenters
Plumbers Local 775
Armstrong Flooring
Home Depot
Kemper Cabinets
Riverhead Building Supply
Robert S. Miner Associates
Universal Rundle
Long Island Island Wholesalers, a division of P.C. Richards & Son.



The completion of the new kitchens was a happy occasion. Pictured in the brand new kitchen at 948 Taylor Ave are (left to right): Richard Leo, Plumbers Local 775; Evan Kaplan, the Kapson Group; LIHP Chairman Robert McMillan; Elizabeth Talbert, LIHP tenant; Frank Balvin Suffolk District Council of Carpenters.

LIHP PROGRAMS

LIHP Celebrates With New Homeowners



LIHP Chairman Bob McMillan and President Jim Morgo presented Islip Chairman Peter Klein a plaque in recognition of his being the "volunteer who made the Islip program a success."

When Sandra Renee Jones, a junior high science teacher, and her two children moved into their beautiful new three bedroom colonial in Brentwood, bought for less than \$75,000, they were not aware that their purchase was a milestone for LIHP: The sale to the Jones family completed Phase II of the Islip program in 1991 - a targeted completion date that many

saw as overly optimistic.

In celebration, LIHP, many of the homeowners, New York State, Suffolk County and Islip dignitaries gathered at LIHP's office on January 24, 1992. The joy of the new homeowners and their children filled all in attendance with the satisfaction of knowing that all the work involved in the programs was worth it.



Some of LIHP's first-time homeowner families join LIHP in celebration



Majorie Colluccio (right), the first homeowner to purchase a home in the Partnership's Islip program with Sandra Jones and her daughter Nicole (left), the final purchaser in Phase II of the program, with LIHP President Jim Morgo.

The Partnership for New Homes Phases I and II completed; Phase III Begins

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. The result:

the transformation of vacant, debris-strewn lots into home sites for first-time Long Island homebuyers.

Phase I of the Islip Program was completed in 1990; Phase II was completed in 1991. As a result, 53 families own their colonial or ranch model homes. These families, without the program, would have never become homebuyers and would have probably left Long Island.

In addition to providing homes for Long Islanders, LIHP's Islip program transforms neighborhood eyesores into the sites of beautiful, well maintained homes. This transformation benefits the new home owners, the neighborhoods in which the homes are built, and Long Island's construction industry that builds the homes.

Additional construction is planned in Islip on 4.5 acres in North Bay Shore where LIHP will build four duplexes. Each will include two homes of 900 to 1,000 square feet and each will have a downstairs 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 also 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 in Phase III of its Islip Program.

New York State, Suffolk County, Islip Town, JJR Associates, Tom Datre & Son and LIHP staff and volunteers all contributed to the success of Phases I and II. All look forward to further achievements in Islip.



LIHP Ranch in Central Islip



LIHP Colonial in Brentwood

LIHP PROGRAMS

Long Island's First Lending Consortium

On September 5, 1991, LIHP announced the creation of the first Long Island-based lending consortium to fund affordable housing development.

The participating banks are: Anchor Savings Bank; Barclays Bank of New York, N.A.; Chase Community Development Corp.; Chemical Bank; European-American Bank; Fidelity New York; Home Federal Savings Bank; Jamaica Savings Bank; Long Island Savings Bank; Manhattan Savings Bank; National Westminster Bank USA; Norstar Bank; Pioneer Savings Bank; Reliance Federal Savings Bank; River Bank America; Roosevelt Savings

Bank; and Roslyn Savings Bank. A non-bank, The AFL-CIO Housing Investment Trust also participates.

In the lending consortium, participants will share the risk and will be able, as a group, to participate in a broader range of projects than they would undertake individually. Projects for low and moderate income families and communities will be emphasized.



Participants gather at the announcement of the Long Island Housing Partnership Regional Lending Consortium

Technical Assistance

Whether it's working with a local municipality to prepare grant applications or it's travelling to far off communities to provide advice on how they can form a not-for-profit public/private housing development company, LIHP is often busy sharing its acquired expertise. Technical assistance is another evolving service LIHP

provides on and off Long Island.

AFFORDABLE OWNERSHIP SLATED FOR NASSAU

With the exception of providing technical assistance for the Village of Hempstead's affordable housing program, LIHP's work had all been in Suffolk County. That changed in 1991.

In the Partnership for New Homes - Long Beach, LIHP is working with the city and with civic groups on a program that will result in eighteen new ownership opportunities for first-time Nassau buyers. In addition, LIHP is pursuing new ownership programs in Oceanside and in the Town of North Hempstead.

Mortgage Counseling

The founders of LIHP probably never anticipated that the organization would become immersed in mortgage and financial counseling, but because of several factors, that is just what has happened.

LIHP must sell only to those who otherwise can not buy on Long Island. Income maximums are set for all potential homebuyers. As a result, LIHP is frequently faced with a financial Catch-22: individuals who have incomes low enough to be eligible for programs frequently don't have incomes high enough to qualify for a mortgage or they have too many other debts to satisfy debt-to-income ratios a lender requires.

Out of necessity, LIHP's staff, from its Vice-President to its secretaries, have become skilled mortgage counselors. Low and moderate income families meet daily with Peter J. Elkowitz and Dolores

Murphy to learn just what they must do to become mortgageable. And LIHP conducts seminars for larger groups at which the importance of good credit and employment histories, steady saving habits, and sound budget procedures are emphasized along with common sense advice ("Consolidate your debts; pay off credit cards.")

The recession and uncertain employment prospects are making the job of obtaining mortgage commitments for LIHP's home buyers more difficult. But LIHP's staff, with the expertise, support and help of LIHP member-banks, is conveying the message of fiscal responsibility to those who aspire to home ownership on Long Island.



Hopeful new homeowners listen at LIHP Mortgage Seminar

Ground Breaking at Amity Villas: Governor Cuomo at Ceremony

It hasn't been easy. LIHP's Amity Villas program has had more problems than any other LIHP new construction effort. That is probably a clear indication that it is extremely worthwhile.

LIHP's Amity Villas program will do many good things: it will offer low/moderate income Long Islanders an opportunity to own a quality home at an unheard of price on Long Island - \$58,584; it will add to the Renaissance of once-blighted

North Amityville; it will bring together the young and old of the community in an effort to stabilize a neighborhood through home ownership.

Despite its difficulties, Amity Villas has progressed because of the united efforts of LIHP's Amity Villas Committee Chairman, Monsignor Tom Hartman, and his dedicated committee of William Kuhn, Jack Falls, Abraham Levitt, Marc Rubin,

Edward Larsen, William Tutt, Reverend James A. Nimley, Bob Laut, Dan Falasco, and Howard Gross Esq. And, as in all LIHP programs, it has had the dedicated commitment of public partners: New York State Governor Mario Cuomo and Babylon Town Supervisor Arthur Pitts.

All involved celebrated at a ground breaking in the summer of 1991.



Monsignor Tom Hartman, LIHP Director and Amity Villas Chairman, delivers invocation



LIHP Chairman Bob McMillan greets Governor Cuomo with New York State Director of Housing Angelo Aponte and Babylon Supervisor Arthur Pitts



Governor Cuomo meets homeowner hopefuls



Participants dig in at Amity Villas site

LIHP PROGRAMS

Partnership For New Homes - Manorville

Early Summer 1992, should see new homeowners moving into homes in Manorville, Town of Brookhaven.

In this program, LIHP is not the developer. Rather, it serves as a sponsor for a for-profit developer, Charles Mancini of the Park Ridge Organization.

LIHP wrote and prepared a New York State Affordable Housing Development Program Grant for a \$25,000 per unit write-down for

each home in the 72-home development.

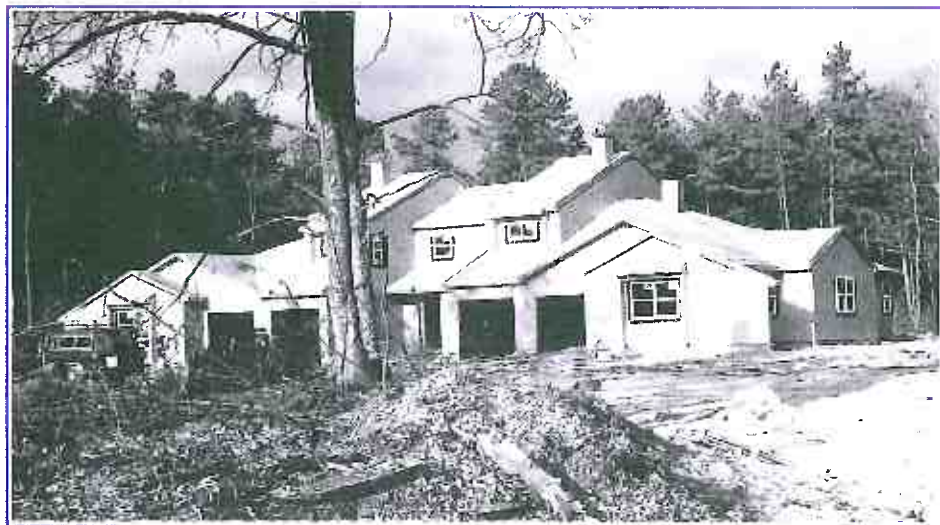
In addition to grant preparation, LIHP assisted Mr. Mancini with marketing and mortgage counseling and assisted Brookhaven in preparing the housing lottery used to select the homebuyers. LIHP will also be responsible for grant compliance: It must be sure that no home is sold to anyone who has income over the program guidelines and that all homebuyers are first-

timers. When the homes are occupied, LIHP must oversee the project to be sure that all homeowners live in their homes for a minimum of ten years.

Teaming with responsible builders like Charles Mancini and in partnership with New York State and Brookhaven Town, LIHP has found a creative way to make affordable home ownership a reality on Long Island.



Some of the Manorville homeowners to-be (with Brookhaven Councilman Gene Gerrard and LIHP President Jim Morgo)



Framing completed at Manorville in 1991

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.

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. Not only do the directors meet monthly, but several also chair LIHP's key committees: Monsignor Tom Hartman, Amity Villas; Reginald Tuggle, Affordable Housing Corporation Sponsorship; Richard J. Roberto, City of Long Beach; John Coffey, Finance; Edward Travaglianti, Future Directions; Peter Klein, Islip; Michael Squillace, Lending Consortium; Harold L. Barnes, North Bellport; Lawrence Lioz, Pilgrim, to name just a few.

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 Vice-President Peter J. Elkowitz, Jr., Staff Counsel Karen E. Gunkel and Grant Consultant Theresa Elkowitz make LIHP programs work. Administrative Assistant Jeanette Perra, Secretaries Dolores Murphy and Linda Mathews bring their special blend of concern, compassion and hard work to their dealings with the young, elderly and needy Long Islanders served by LIHP.

Part-time Program Administrator Patricia Gould brought a personal commitment to the Partnership's work in North Bellport that far exceeded her scheduled work hours. Patricia left LIHP at the end of April, 1992 to pursue a career as an attorney. She will be greatly missed. Part-time Program Administrator Christel Walter provides vigor and thoroughness in her financial and administrative work as does LIHP's part-time bookkeeper Marie Loughlin. Finally, LIHP's terrific volunteers - Joe Ucci, Jim Nelson, Marie Dariano and our many member volunteers - work together toward a better future for Long Island's neighborhoods.



LIHP Chairman Bob McMillan Presides at Directors Meeting



From left, LIHP Clerical Volunteer Marie Dariano, Linda Mathews, Dolores Murphy, Peter J. Elkowitz, Jim Morgo, Jeanette Perra, Karen E. Gunkel of LIHP



Chairman Bob McMillan introduces New York State Lieutenant Governor Stan Lundine at February Directors Meeting. Lundine called LIHP "the most effective public/private housing partnership in the nation."

CONDENSED FINANCIAL STATEMENTS

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

Balance Sheet

December 31, 1991

ASSETS	COMBINED	LONG ISLAND HOUSING PARTNERSHIP, INC.	LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.
CURRENT ASSETS:			
Cash and cash equivalents	\$3,265,486	\$267,853	\$2,997,633
Receivables	160,158	25,158	135,000
Capitalized project costs	131,882	-	131,882
Other	10,666	10,666	-
Total current assets	3,568,192	303,677	3,264,515
EQUIPMENT AND OTHER ASSETS	20,797	18,492	2,305
	<u>\$3,588,989</u>	<u>\$322,169</u>	<u>\$3,266,820</u>
LIABILITIES AND FUND BALANCES			
CURRENT LIABILITIES:			
Payables	\$167,957	\$43,922	\$124,035
Project funds	1,412,686	-	1,412,686
Customer deposits	138,600	-	138,600
Deferred revenue	93,646	37,612	56,034
Total current liabilities	1,812,889	81,534	1,731,355
NYS HOUSING DEVELOPMENT FUND LOAN	840,000		840,000
FUND BALANCES	936,100	240,635	695,465
	<u>\$3,588,989</u>	<u>\$322,169</u>	<u>\$3,266,820</u>

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

*Statement Of Support, Revenue, Expenses And Changes In Fund Balances
Year ended December 31, 1991*

	<u>COMBINED</u>	<u>LONG ISLAND HOUSING PARTNERSHIP, INC.</u>	<u>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</u>
PUBLIC SUPPORT AND REVENUE:			
Public Support	\$1,078,550	\$328,550	\$750,000
Receipts from transfer of units	2,069,883	-	2,069,883
Other Revenue	61,691	30,118	31,573
Total	<u>3,210,124</u>	<u>358,668</u>	<u>2,851,456</u>
EXPENSES:			
Program services	2,678,400	307,317	2,371,083
Supporting services	106,955	106,955	-
Inter-company reimbursement of professional fees	0	(104,136)	104,136
Total	<u>2,785,355</u>	<u>310,136</u>	<u>2,475,219</u>
Excess of public support and revenue over expenses	424,769	48,532	376,237
FUND BALANCES:			
Beginning of year	511,331	192,103	319,228
End of year	<u>\$936,100</u>	<u>\$240,635</u>	<u>\$695,465</u>

The above data has been condensed from the financial statements audited by Holtz Rubenstein & Co., Certified Public Accountants of Melville, New York. Copies of the audited statements, including the accountants' unqualified opinion dated January 17, 1992, are available from the Long Island Housing Partnership office upon request.

ACKNOWLEDGEMENTS

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

- * Governor Mario M. Cuomo's Long Island Offices
- * The Office of Lieutenant Governor Stan Lundine
- * Angelo Aponte, New York State Director of Housing
- * New York State Division of Housing and Community Renewal
- * New York State Affordable Homeownership Development Program
- * State of New York Mortgage Agency (Sonyma)
- * Kemp Hannon, New York State Senator
- * Caesar Trunzo, New York State Senator
- * Howard Lasher, Member of New York State Assembly
- * Robert Sweeney, Member of New York State Assembly
- * Paul Harenberg, Member of New York State Assembly
- * Robert J. Gaffney, Suffolk County Executive
- * Eric Kopp, Chief Deputy Suffolk County Executive
- * George Gatta, Deputy County Executive for Economic Development and Planning
- * Patrick G. Halpin, Former Suffolk County Executive
- * Kevin Law, Former Suffolk County Director of Real Estate
- * Joseph Sanseverino, Suffolk County Community Development Director
- * Ruth Brandwein, Suffolk County Dept. of Social Services Commissioner
- * Suffolk County Legislators
- * Suffolk County Water Authority
- * Raymond H. Malone, Nassau County Office of Housing & Intergovernmental Affairs Commissioner
- * Paul Goodman, City of Long Beach Community Development Director
- * Arthur Pitts, Babylon Town Supervisor
- * Jeffrey S. Morosoff, Executive Assistant to Babylon Supervisor
- * Virginia Mason, Executive Assistant to Babylon Deputy Supervisor
- * Frank Jones, Islip Town Supervisor
- * Paul Fink, Islip Town Community Development Director
- * John LaMura, Brookhaven Town Supervisor
- * Robert Reutzel, Brookhaven Community Development Commissioner
- * Howard DeMartini, Suffolk County Republican Chairman
- * Mitch Pally, Long Island Association's Vice President and Economic and Legislative Affairs Director
- * Helen Martin, Director of Bellport, Hagerman East Patchogue Alliance, Inc.
- * Edward Larsen, North Amityville Taxpayers Association
- * William Tutt, United North Amityville Youth Organization
- * Bill Lindsey, IBEW, Local 25
- * Stuart Tane, Long Island Builders Institute
- * Suffolk District Council of Carpenters
- * Plumbers Local 775
- * Home Depot Community Affairs
- * Abass Wessen and Robert Rowley, The Concerned Citizens for a Better North Bellport
- * Joseph Ucci, CPA
- * Marge Collyer, AARP Senior Community Service Employment Program
- * Marie Dariano, Volunteer
- * Jim Nelson, Volunteer
- * Diocese of Rockville Centre's Campaign for Human Development
- * Stacey Stoss, Assistant to Robert R. McMillan

Finally the hours upon hours of volunteer time contributed by LIHP's members in 1991 cannot be over-emphasized

Board of Directors

Chairman Robert R. McMillan <i>McMillan, Ratber, Bennett & Rigano P.C.</i>	Harold L. Barnes <i>Bank of New York</i>	Patrick G. Halpin <i>First United Insurance Group, Inc.</i>	Reginald Tuggle <i>Newsday</i>
Vice Chairman James L. Larocca <i>Long Island Association</i>	Michael J. Squillace <i>Barclays Bank of New York, N.A.</i>	John M. Kennedy <i>IBEW, Local 25</i>	Harry Oster <i>River Bank America</i>
Treasurer John Coffey <i>Norstar Bank</i>	Richard Villafana <i>Chase Manhattan Bank</i>	William Chapman <i>Long Island Board of Realtors</i>	William R. Kuhn <i>Roosevelt Savings Bank</i>
Secretary Peter Klein <i>Long Island Builders Institute</i>	Amy K. Stein <i>Chemical Bank</i>	Henry C. Schreiber, Jr. <i>Long Island Builders Institute</i>	Monsignor Thomas Hartman <i>Telicare</i>
Jim Morgo <i>President, CEO</i>	Robert J. Laut <i>Citibank</i>	Reverend Tom Goodhue <i>Long Island Council of Churches</i>	Counsels Karen E. Gunkel <i>LIHP</i>
Peter J. Elkowitz, Jr. <i>Vice-President</i>	Monsignor John D. Gilmartin <i>Diocese of Rockville Centre</i>	Lawrence S. Lioz <i>Margolin, Winer & Evens</i>	Howard Gross <i>Gross & Christensen</i>
	Edward Travaglianti <i>European American Bank</i>	Richard J. Roberto <i>National Westminster Bank USA</i>	Catherine A. Mullarkey <i>Rivkin, Radler & Kremer</i>

Long Island Housing Partnership Members

BUSINESS

Arthur Anderson & Co
BDO Seidman
Burton, Behrendt, Smith & O'Callaghan
Certilman, Balin, Adler & Hyman
Chicago Title Insurance Co.
Commonwealth Land Title Ins. Co.
Community Preservation Corp.
Computer Assoc. International Inc.
Coopers & Lybrand
Cullen & Dykman
Darren Enterprises, Inc.
Deloitte & Touche
EMJ Construction Consultants Inc.
Ernst & Young
Fairfield Properties
First United Insurance Group, Inc.
Fortunoff
Freudenthal & Elkowitz Consulting Group
Gross & Christensen
Grumman Corporation
H2M Group
Heatherwood Communities
Henron Development Corp.
Home Depot
Kapson Group
Klein & Eversoll, Inc.
Long Island Lighting Company
Longwood Company
Lumex, Inc.
Luxuttica Group
Margolin, Winer & Evens
McMillan, Rather, Bennett & Rigano
Nassau-Suffolk Lumber & Supply
North Atlantic Life Ins. Co. of America
Northville Industries Corp.
Oxford Resources Corp.
Park Ridge Organization
Peat Marwick
Raich, Ende, Malter, Lerner & Company
Rivkin, Radler & Kremer
Ruskin, Schlissel, Moscou, Evans
& Faltischek

S.B. Bowne & Son
Saccardi & Schiff, Inc.
Scro & Scro
Soil Mechanics Drilling Corp.
Sterling Equities Inc.
Sterling & Sterling
Trammell Crow Company
We'll Manage - Suffolk Inc.
EDUCATION
Brookhaven National Laboratory
Hofstra University
Stony Brook University
Touro Law Center

FINANCE

American Savings Bank
Anchor Savings Bank
Apple Bank for Savings
Bank of New York
Bank of the Hamptons
Bank of Smithtown
Barclays Bank of New York
Chase Manhattan Bank
Chemical Bank
Citibank
Commonwealth Mortgage
Assurance Company
Continental Bank
Dale Mortgage Bankers Corp.
Dime Savings Bank
European American Bank
Exchange Mortgage Corp.
Fidelity New York Bank
First National Bank of L.I.
First Nationwide Bank
Greater New York Savings Bank
Green Point Savings Bank
Home Federal Savings Bank
Independence Savings Bank
Jamaica Savings Bank
Key Bank of Eastern N.Y.
Long Island Commercial Bank
Long Island Savings Bank

Manhattan Savings Bank
Manufacturers Hanover Trust Company
Mortgage Clearing House
National Westminster Bank
Norstar Bank
North Side Savings Bank
Pioneer Savings & Loan Assoc.
Reliance Federal Savings Bank
Residential Mortgage Banking Inc.
River Bank America
Roosevelt Savings Bank
Roslyn Savings Bank
State Bank of L.I.
Suffolk County National Bank
Westbury Savings & Loan Association

FOUNDATIONS

Allstate Foundation
Long Island Community Foundation
Max Muchnick Foundation
United Way of Long Island

LABOR

AFL-CIO Housing Investment Trust
Graphic Communications, Int'l Union,
Local 406
International Brotherhood of Electrical
Workers, Local 25
NYS United Teachers

MEDIA

Cablevision
Economic Times of Long Island
Newsday

PROFESSIONAL

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

RELIGION

Diocese of Rockville Centre
Long Island Council of Churches
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



Long Island Housing Partnership, Inc.

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