

LONG ISLAND  
HOUSING  
PARTNERSHIP, INC.



1994 ANNUAL REPORT

BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS

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

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

its young people.

## *The Mission of the Long Island Housing Partnership*

The Long Island Housing Partnership is a private-sector initiative that uses private and public investments of funds and expertise to create housing, economic development and neighborhood revitalization.

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

Through all its efforts, the Housing Partnership endeavors to build pride and strength in Long Island's neighborhoods.

# LONG ISLAND HOUSING PARTNERSHIP, INC.

## To our Members

"I'm the new President of the PTA and Bryan and some neighbors have just formed a Neighborhood Watch.

The kids are doing great in school. We love the house, and we're working to improve our neighborhood."

In early 1995, the Housing Partnership heard these words from a woman whose family became homeowners in Brentwood through the Housing Partnership's Islip program. Her words illustrate the Housing Partnership's mission. The most fundamental principle of the Housing Partnership is that home ownership is good for Long Island, for its neighborhoods, for its young, for its economy and for its future.

We at the Housing Partnership observe over and over that home ownership brings with it a deep sense of accomplishment, of self-esteem, and of pride. A home provides a place for children to play, study and feel safe. A home symbolizes financial strength for a family, and this financial strength is passed on to the whole community through an increased appraised value of the neighborhoods, a stabilized municipal tax structure, and ultimately through a pride in and commitment to Long Island.

We at the Housing Partnership know that home ownership is important for Long Island's future. As renters become owners, they become caretakers – not just of their own homes – but of their neighborhoods, schools, hamlets, towns, counties. And an active market of first-time buyers begins a chain reaction of transactions that invigorate and spark the economy.

The Housing Partnership's efforts would not be possible without the participation of our public partners on the federal, state, county and town levels. And none of our work would be possible without you, our members. Your contributions of funds and expertise benefit all Long Island. Thank you for allowing us to do work that gives us pride. With your support, the Housing Partnership will continue its work in 1995 and beyond.

We welcome your comments.

*Bob McMillan*

Bob McMillan, Chairman

*Jim Morgo*

Jim Morgo, President

*Peter Elkowitz*

Peter Elkowitz, Vice-President

"When I  
was  
at home,  
I was in a  
better place."

WILLIAM  
SHAKESPEARE



## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS



# NORTH BELLPORT

What makes a neighborhood strong and proud? What is needed to turn a neighborhood away from blight and desperation and toward prosperity and hope?

## *What is a neighborhood?*

The Housing Partnership is part of a team working to find answers to these questions in North Bellport. The major efforts are being made by the people of North Bellport through their churches, schools and community-based organizations. New York State, Suffolk County, and Brookhaven Town are proving that the public sector cares about North Bellport.

What can turn a neighborhood around? Strong and proud people working with an infusion of investments from the public and private sectors can. Is North Bellport turned around? Not yet, and it won't be tomorrow. Years of neglect take time to overcome. But the work has begun, and with the needed cooperation, the optimism for North Bellport is well founded.



Housing Partnership President Jim Morgo speaks of public/private participation at North Bellport ground-breaking. Seated, from left, Suffolk County Executive Bob Gaffney, Suffolk County Community Development Director Joe Sanseverino, Brookhaven Supervisor John LaMura, and Brookhaven Councilman Felix Grucci.



Forming a strong neighborhood is the goal of LIHP's North Bellport Committee. Joe Sanseverino, Suffolk County Community Development; Jim Morgo, the Housing Partnership; and Robert Reutzel, Brookhaven Community Development display neighborhood site plan to the committee.



# LONG ISLAND HOUSING PARTNERSHIP, INC.

## **PARTNERSHIP FOR NEW HOMES - NORTH BELLPORT**

This program consists of the new construction of 13 single-family ranch and colonial homes. All units are being sold to first time, low-income home buyers for under \$45,000. The Housing Partnership plans several future phases for its new home construction in North Bellport.

## **NORTH BELLPORT RENTALS**

The Housing Partnership, with the efforts of Suffolk County, Brookhaven Town and the GreenPoint Bank, rehabilitated 14 single family homes that had been part of the notorious "Save-a-House" scandal. The homes had been fraudulently acquired by slumlords who abused the homes and their tenants. Brookhaven requested that the Housing Partnership accept title to these homes. The very low and low-income residents had been living in horrible

conditions. In addition, many of the tenants needed counseling. The Housing Partnership secured funding for the rehabilitation of the homes and retained a social worker to counsel the families. LIHP is performing several functions: rental rehabilitation, rental management, and provision of social services. And, best of all, three of the homes have been sold to low-income tenants.

## **FACILITATING INVESTMENTS IN NORTH BELLPORT**

Through its agreement with the Episcopal Diocese of Long Island and through the 22 member banks of the Long Island Housing Partnership Regional Lending Consortium, the Housing Partnership is working to get investments into North Bellport.

The Housing Partnership knows that, as important as housing is, North Bellport needs more than new homes. It needs new business, new jobs and new pride.



Jesus and Cruzelena Santana and daughters Balbina and Maritza in front of their three bedroom ranch and property that they purchased for under \$40,000.

Single Mother's North Bellport colonial and property purchased for \$42,463.



## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS

# ISLIP

## Islip continues

### PHASE III NEARS COMPLETION

The first and most successful partnership program rolls on.

Phases I and II saw 53 scattered sites transformed from debris-strewn eyesores to beautiful, new affordable homes for young Long Islanders.

In Phase III, an abandoned and overgrown hang-out was transformed to homes and property for new home buyers with a toddler park for the community. In addition, the site of a former New York State Department of Transportation dumping ground is being transformed into single and two-family homes that will not only provide affordable home ownership, but also safe and clean rentals for needy senior citizens.



Agnieszka, Jozef, Marcies and Baiti  
Filipkowski before their new home and  
property at Vasquez Park in Brentwood.



Chantal Augustin and her  
Vasquez Park colonial.



# LONG ISLAND HOUSING PARTNERSHIP, INC.

## The Pines

### SOUTHAMPTON'S FIRST AFFORDABLE EFFORT MAKES HOME OWNERSHIP POSSIBLE

Then Town Supervisor, now Assemblyman Fred Thiele, working with New York State, the Housing Partnership and private sector partners – LILCO, Cablevision, NYNEX, Bank of New York, Fleet Mortgage and First Suffolk Mortgage Corporation – gave the Lutzkys and twenty-nine other families the chance at home ownership.

Stephen and Patricia Lutzky  
5 Corbett Court, East Quogue, New York 11942

February 20, 1995

Jim Morgo, President  
Long Island Housing Partnership  
180 Oser Avenue  
Hauppauge, NY 11788

Dear Mr. Morgo,

Since our closing last week, we've been running about, trying to make sense of all the boxes we've packed, all the closets we have full, and the too-many items we've collected over the ages that we now realize we never needed in the first place. Moving into a new home is an overwhelming experience.

For the first time in about a week, I finally had the chance this morning to sit down in my new living room. As I looked out my front window, watching the early morning sun stream through, an incredible sense of calm came over me. With a deep sigh, I suddenly realized the impact of it all: **THIS IS MY HOUSE!**

We feel very fortunate to have been given this opportunity. Without this program, we would have left our families, friends, and community to move to a more affordable location – as so many of our family and friends have done already. It is our sincere hope that additional efforts would be made to further such housing programs in Southampton Town. Such programs help to build communities rather than weaken them by allowing productive residents to find alternative communities in which to raise their families. It is clear to me from the few neighbors I have met so far that the Pines community is comprised of hard working residents who care about the quality of life in their homes and towns.

We applaud your mission at LIHP and wish you great success in your future projects. Thank you for the work you have done on behalf of the Lutzkys and the other families of the Pines. Most important, a special thank you to Diane Patrizio. She has had the difficult job of having to deal with 30 of us anxiety-ridden, first-time homeowners. Without fail, she always showed us patience, understanding, and a commitment to cooperation. She has a good sense of humor, also, which is a primary prerequisite to any difficult job.

With sincere appreciation,

*Patricia Lutzky*

Pat Lutzky



Pat and  
Stephen  
Lutzky with  
son Stephen  
Thomas.

## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS

# MORTGAGE COUNSELING

## *The Dream*

### STEPS TO HOME OWNERSHIP

The dream of home ownership is alive and well on Long Island. But for many Long Islanders, the financial realities involved in owning a home make home ownership appear an unreachable goal. And when many first time buyers actually find the home of their dreams, the perceived complexities of the mortgage process turn their dreams into nightmares.



### NEW YORK MORTGAGE COALITION

Thirteen New York area banks contract with the Long Island Housing Partnership to educate first-time home buyers and turn their dreams into attainable reality.

### LONG ISLAND THRIFT MORTGAGE INITIATIVE

The Housing Partnership administers this brand-new industry initiated endeavor. Twenty-two Long Island thrifts will provide additional reviews of low-and moderate-income home ownership applications.

LITMI's members go the extra mile for homeowners.

The closing is the goal of mortgage counseling. Seated at this Southampton closing are James and Lauren Felsberg, new homeowners, and their attorney Karen Napolitano, Esq. Standing are Paul Lovegrove, Esq. representing the Bank of New York; Diane Patrizio, the Housing Partnership's Southampton project coordinator; and Mary Ann Furchak, the title closer.



New York State Superintendent of Banks Neil Levin congratulates the participating banks of the Long Island Thrift Mortgage Initiative.



# LONG ISLAND HOUSING PARTNERSHIP, INC.

## REGIONAL LENDING CONSORTIUM

The Regional Lending Consortium's banks share the risk to make socially-worthy and credit-worthy investments in Long Island.

## PORT WASHINGTON'S MAIN STREET SCHOOL

Working with the dedicated citizens of the Landmark on Main Street Committee and with the Federal Government, New York State, Nassau County and North

Hempstead, RLC members (Chase Community

## THE RLC MEMBERS:

AFL-CIO Housing Investment Trust  
Apple Bank for Savings  
Astoria Federal Savings Bank  
Barclays Bank of New York, NA  
Chase Community Development Corp.  
Chemical Bank  
Citicorp/Citibank  
European American Bank  
First Nationwide Bank  
Fleet Bank  
Home Federal Savings Bank  
Home Savings of America  
Jamaica Savings Bank  
Long Island Commercial Bank  
Long Island Savings Bank  
NatWest Bank NA  
North Fork Bank  
North Side Savings Bank  
Pioneer Savings Bank  
Reliance Federal Savings Bank  
Republic National Bank of New York  
Roosevelt Savings Bank  
Roslyn Savings Bank  
The Bank of New York

The Lending Consortium's members have also financed housing for the homeless and apartments affordable to low-income Long Islanders.



Nassau County Executive Tom Gulotta (center) meets with Landmark Chairwoman Lillian McCormick, and Housing Partnership President Jim Morgo to inspect interior of Main Street School prior to rehabilitation.

*Shared investments for Long Island's future*

Development, Long Island Savings Bank, Pioneer Savings Bank, and Roslyn Savings Bank) are recycling an empty landmark school.

The completed building will include:

- 59 apartments for seniors
- Community theater
- Community gym
- Children's center
- Teen center
- Parent resource center
- Long Island Alzheimer's Foundation

Representatives of the Landmark on Main Street Committee, participating lenders, and the Housing Partnership in front of the Main Street School.



## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS

# FINANCIALS

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

## BALANCE SHEET

December 31, 1994

		LONG ISLAND HOUSING PARTNERSHIP INC.	LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.
	<u>COMBINED</u>	<u>PARTNERSHIP INC.</u>	<u>COMPANY, INC.</u>
<u>ASSETS</u>			
CURRENT ASSETS:			
Cash and cash equivalents	\$ 1,708,689	\$ 772,308	\$ 936,381
Investments	574,223	—	574,223
Receivables	252,129	43,834	208,295
Capitalized project costs	3,483,989	—	3,483,989
Other	<u>42,990</u>	<u>12,232</u>	<u>30,758</u>
Total current assets	6,062,020	828,374	5,233,646
EQUIPMENT AND OTHER ASSETS			
	<u>28,172</u>	<u>18,611</u>	<u>9,561</u>
	<u>\$ 6,090,192</u>	<u>\$ 846,985</u>	<u>\$ 5,243,207</u>
<u>LIABILITIES AND</u>			
<u>FUND BALANCES</u>			
CURRENT LIABILITIES:			
Payables	\$ 2,238,747	\$ 8,758	\$ 2,229,989
Current portion of long term debt	160,715	—	160,715
Home buyers' deposits	208,295	—	208,295
Project funds	814,662	415,603	399,059
Deferred revenue	<u>68,407</u>	<u>68,407</u>	<u>—</u>
Total current liabilities	3,490,826	492,768	2,998,058
LOANS:			
NYS Housing Development Fund	690,000	—	690,000
Town of Brookhaven	<u>464,756</u>	<u>—</u>	<u>464,756</u>
TOTAL LIABILITIES	4,645,582	492,768	4,152,814
FUND BALANCES			
	<u>1,444,610</u>	<u>354,217</u>	<u>1,090,393</u>
	<u>\$ 6,090,192</u>	<u>\$ 846,985</u>	<u>\$ 5,243,207</u>

# FINANCIALS

Long Island Housing Partnership, Inc.  
Long Island Partnership Housing Development Fund Company, Inc.  
**STATEMENT OF PUBLIC SUPPORT AND REVENUE, EXPENSES AND CHANGES IN FUND BALANCES**  
Year Ended December 31, 1994

	<u>COMBINED</u>	<u>LONG ISLAND HOUSING PARTNERSHIP, INC.</u>	<u>LONG ISLAND PARTNERSHIP HOUSING DEVELOPMENT FUND COMPANY, INC.</u>
<u>SUPPORT AND REVENUE</u>			
Support	\$ 1,331,155	\$ 296,817	\$ 1,034,338
Receipts from transfer of units	1,939,946	-	1,939,946
Inter-company reimbursement	398,521	398,521	-
Other revenue	<u>277,347</u>	<u>147,710</u>	<u>129,637</u>
Total	<u>3,946,969</u>	<u>843,048</u>	<u>3,103,921</u>
<u>EXPENSES</u>			
Program services	3,225,361	498,629	2,726,732
Inter-company reimbursement, net	328,241	-	328,241
Supporting services	<u>266,118</u>	<u>240,987</u>	<u>25,131</u>
Total	<u>3,819,720</u>	<u>739,616</u>	<u>3,080,104</u>
Excess of support and revenue over expenses	127,249	103,432	23,817
<u>FUND BALANCES:</u>			
Beginning of year	<u>1,317,361</u>	<u>250,785</u>	<u>1,066,576</u>
End of year	<u>\$ 1,444,610</u>	<u>\$ 354,217</u>	<u>\$ 1,090,393</u>

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 accountants' unqualified opinion dated February 3, 1995, are available from the Long Island Housing Partnership office upon request.



## THE PEOPLE OF THE LONG ISLAND HOUSING PARTNERSHIP

The Housing Partnership's Directors are not there for the prestige. They contribute not only their dues, but also their expertise.

Long Island's business, religion and labor leaders meet once a month to plan direction and strategy. Every Housing Partnership venture has its own Committee chaired by a Director and comprised of Housing Partnership's active members. When a firm joins the Housing Partnership, it gives much more than its dues. It provides experience, knowledge and guidance.



**CHAIRMAN**  
Robert R. McMillan  
McMillan, Rather, Bennett  
& Rigano



**VICE-CHAIRMAN**  
Matthew T. Crosson  
Long Island Association



**TREASURER**  
John Coffey  
Fleet Bank



Daniel D. Albizu  
Casa Blanca Agency



Kevin G. Byrnes  
Chase Manhattan Bank



Wesley A. Wainwright  
Chemical Bank



William Redman  
European American Bank



Andrea Fortunoff  
Fortunoff



Anthony Galleno  
Home Savings of America



William Lindsay  
IBEW, Local 25



Patrick G. Halpin  
Institute for Community  
Development



Ed Diaz  
Nationwide Collection  
Systems, Inc.



Peg Mancuso  
Newsday



Harry Oster  
River Bank America



William R. Kuhn  
Roosevelt Savings Bank



John R. Bransfield, Jr.  
Roslyn Savings Bank

# BOARD OF DIRECTORS



SECRETARY  
Peter Klein  
Long Island Builders  
Institute



PRESIDENT, CEO  
Jim Morgo



VICE PRESIDENT  
Peter J. Elkowitz, Jr.



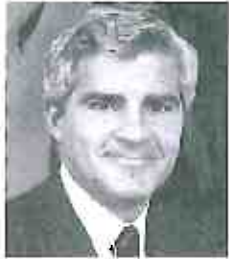
Michael P. Capaldo  
Allstate Foundation



Robert J. Rothschild  
Bank of New York



Fern Mehler  
Citibank



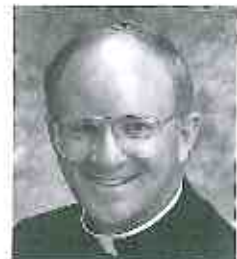
James L. Larocca  
Cullen & Dykman



Diana Dominguez Weir  
Diana Weir Consulting



John Hill  
Dime Savings Bank



Monsignor  
John D. Gilmartin  
Diocese of Rockville Centre



Robert Herrick  
Long Island Board of  
Realtors



Henry C. Schreiber, Jr.  
Long Island Builders  
Institute



Reverend  
Thomas W. Goodhue  
Long Island Council of  
Churches



Sophie Cardone  
Lumex, Inc.



Lawrence S. Lioz  
Margolin, Winer & Evens



Karen E. Gunkel, Counsel



Howard Gross, Counsel  
Weinberg, Kaley, Gross &  
Pergament



Catherine Mullarkey,  
Counsel  
European American Bank



## OUR STAFF

The Housing Partnership's staff has grown; it had to because the Housing Partnership's mission expanded. Still, the staff remains dedicated to providing affordable housing for all Long Islanders.

*Growth*

Standing from left: Melody Fulton, Secretary; Nancy Buckstad, Accountant; Andrew Buonantuono, Regional Lending Consortium Administrator; Linda Mathews, Project Assistant; Diane Matica, Secretary; Jeanette Perra, Administrative Assistant; Wilma Jean Morris, Social Worker; Donna Ulshafer, Mortgage Counselor. Seated are from left: Deborah Morris, Project Coordinator; Diane Patrizio, Project Coordinator; Dolores Murphy, Project Assistant. Not pictured are Marie Nahikian, Regional Lending Consortium Coordinator; Iris Bermudez, Project Coordinator, John Irwin, Rental Manager, and Michael McCarthy, Esq., Legal Counsel for Mortgage Counseling.





# LONG ISLAND HOUSING PARTNERSHIP, INC.

## COUNTRY VIEW ESTATES

The Housing Partnership's newest program is emerging in North Middle Island. In this program, the Housing Partnership is sponsoring Scro and Scro Properties, Inc. in the construction of 66 beautiful, affordable condominiums selling at \$73,990.

Teaming with a respected for-profit builder like Scro and Scro Properties, Inc. and in partnership with New York State and Brookhaven Town, the Housing Partnership is increasing the supply of Long Island affordable housing.



As part of the Housing Partnership's TAP program, Beatrix McKane of Holtz, Rubenstein & Co. explains grant compliance procedures to Carolyn Wiggins, President, and Reverend Robert Norris, Executive Director of New York Ministry for Economic Development, Inc. and to Charles Suitt, Executive Director of the Memorial Economic Development Company.

## TECHNICAL ASSISTANCE PROGRAM (TAP)

Whether working with a church-based neighborhood group in Nassau County or with for-profit developers in Suffolk County, the Housing Partnership's TAP works to create needed housing.

The Housing Partnership's TAP Program builds pride one neighborhood at a time. TAP empowers community based not-for-profits by preparing them to develop housing in their neighborhoods.

The Housing Partnership helps neighborhoods "TAP" the best sources to create stable communities.



Fairway Manor Senior Citizen Housing in Bayport/Blue Point for which TAP prepared the Fair Housing Marketing Plan.

Country View Estates



## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS

# LIHP MEMBERS

## BUSINESS

Advantage Title Agency, Inc.  
Arthur Anderson & Co  
Bienstock, Lucchesi & Associates  
Breslin Realty Development Corp.  
Burton, Behrendt, Smith & O'Callaghan  
C & A Investments, Inc.  
Certilman, Balin, Adler & Hyman  
Chicago Title Insurance Co.  
Cityscape Corp.  
Commonwealth Land Title Ins. Co.  
Community Preservation Corp.  
Computer Assoc. International Inc.  
Congressional Abstract Co., Inc.  
Continental Capital Corp.  
Coopers & Lybrand  
Countrywide Funding Corp.  
Cullen & Dykman  
Diana Weir Consulting  
EMJ Construction Consultants Inc.  
Ernst & Young  
Farrell, Fritz, Caemmerer, Cleary, et. al.  
First American Title Insurance Co. of N.Y.  
Fortunoff  
Freudenthal & Elkowitz Consulting Group  
Gold Hammer Ltd.  
Grumman Corporation  
H2M Group  
Henton Development Corp.  
Home Depot  
James Oricelle and Associates, Inc.  
Kenneth H. Beckman  
The Klar Organization  
Klein & Eversoll, Inc.  
Long Island Lighting Company  
Longwood Company  
Lumex, Inc.  
Luxottica Group  
Lysaght, Lysaght & Kramer  
Margolin, Winer & Evens  
McMillan, Rather, Bennett & Rigano, P.C.  
Mill-Max Mfg. Corp.  
Mincone and Mincone P.C.  
Nassau-Suffolk Lumber & Supply  
Nationwide Collection Systems Inc.  
North Atlantic Life Ins. Co. of America  
NYNEX  
Oxford Resources Corp.  
Park Ridge Organization  
Peat Marwick  
Pergament Home Center  
Price Waterhouse

Raiche, Ende, Malter, Lerner & Company  
Ruskin, Schlissel, Moscou, Evans & Faltischek P.C.  
S.B. Bowne & Son  
Saccardi & Schiff, Inc.  
Sandata, Inc.  
St. Gerard Printing  
Scro & Scro  
Slant/Fin Corp.  
Soil Mechanics Drilling Corp.  
Southland Corporation  
Sterling Carpet Co.  
Sterling Equities Inc.  
Sterling & Sterling  
Tauscher Cronacher P.E., P.C.  
Weinberg, Kaley, Gross and Pergament  
We'll Manage - Suffolk Inc.

## EDUCATION

Brookhaven National Laboratory  
Hofstra University  
Stony Brook University  
Touro Law Center

## FINANCE

Apple Bank for Savings  
Astoria Federal Savings Bank  
Bank America Mortgage  
Bank of New York  
Bank of Smithtown  
Bank of Westbury  
Barclays Bank of New York NA  
Chase Manhattan Bank  
Chemical Bank  
Citibank  
Columbia Federal Savings Bank  
Commonwealth Mortgage Assurance Company  
Continental Bank  
Dale Mortgage Bankers Corp.  
Dime Savings Bank  
East New York Savings Bank  
European American Bank  
Exchange Mortgage Corp.  
Extebank  
Fidelity New York Bank  
First National Bank of L.I.  
First Nationwide Bank  
First Suffolk Mortgage Corp.  
Fleet Bank  
Flushing Savings Bank  
Greater New York Savings Bank  
GreenPoint Bank  
Hamilton Federal Savings  
Home Federal Savings Bank

Home Savings of America  
Independence Savings Bank  
Jamaica Savings Bank  
Key Bank of Eastern N.Y.  
Long Island Commercial Bank  
Long Island Savings Bank  
Marine Midland Bank  
NatWest Bank N.A.  
North Fork Bank  
North Side Savings Bank  
Pioneer Savings Bank  
Reliance Federal Savings Bank  
Republic Bank for Savings  
Residential Mortgage Banking Inc.  
River Bank America  
Roosevelt Savings Bank  
Roslyn Savings Bank  
State Bank of Long Island  
Suffolk County National Bank  
Suffolk Federal Credit Union  
Sunrise Federal Savings Bank

## FOUNDATIONS

Allstate Foundation  
Institute for Community Development  
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  
IBEW, Local 25  
NYS United Teachers

## MEDIA

Cablevision  
Newsday  
WBAB FM Radio

## PROFESSIONAL

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

## RELIGION

Diocese of Rockville Centre  
Long Island Council of Churches  
Suffolk Jewish Communal Planning Council

# LONG ISLAND HOUSING PARTNERSHIP, INC.

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

## Acknowledgements

Governor George E. Pataki  
Michael Finnegan, Counsel to Governor  
James G. Natoli, NYS Director of Operations  
Bradford J. Race, Jr., Secretary to the Governor  
Thomas Doherty, Director of Scheduling, Governor Pataki  
New York State Affordable Homeownership Development Program  
New York State Division of Housing and Community Renewal  
State of New York Mortgage Agency (SONYMA)  
Congressman Rick Lazio  
Congressman Gary Ackerman  
New York State Senator Kemp Hannon  
New York State Senator Norman Levy  
New York State Senator Caesar Trunzo  
Member of New York State Assembly Paul Harenberg  
Member of New York State Assembly Robert Sweeney  
Member of New York State Assembly Fred Thiele  
Member of New York State Assembly Michael Balboni  
Member of New York State Assembly Donna Ferrara  
Member of New York State Assembly Earlene Hill  
Member of New York State Assembly Harvey Weisenberg  
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Karen Krautheim, Special Advisor, HUD  
Thomas S. Gulotta, Nassau County Executive  
Abe Seldin, Chairman, Board of Assessors Nassau County  
Kenneth Cynar, Special Assistant to Nassau County Executive  
Donald Campbell, Commissioner, Nassau County Office of Housing & Intergovernmental Affairs  
Lillian McCormick, Landmark on Main Street  
Barbara Goldstein, Landmark on Main Street  
Robert J. Gaffney, Suffolk County Executive  
Edward Romaine, Suffolk County Clerk  
John Cochrane, Suffolk County Treasurer  
Patrick Mahoney, Suffolk County Sheriff  
Eric Kopp, Suffolk Chief Deputy County Executive  
George Gatta, Suffolk Deputy County Executive for Economic Development and Planning  
Joseph Sanseverino, Suffolk County Community Development Director  
Dr. Mary Hibberd, Commissioner, Suffolk County Health Services  
Steve Hayduk, Commissioner, Suffolk County Department of Public Works  
Charles Bartha, Chief Deputy Commissioner, Suffolk County Department of Public Works  
Ben Wright, Suffolk County Department of Public Works  
Gene Southard, Suffolk County Department of Public Works  
Peter Cosgrove, Suffolk County Police Commissioner  
Lt. William Neubauer, Suffolk County Police Department  
Suffolk County Legislators  
Michael A. LoGrande, Chairman, Suffolk County Water Authority

Howard DeMartini, CEO, Suffolk Regional Off-Track Betting Corp.  
John Powell, Suffolk County Republican Chairman  
Edwin L. Eaton, City Manager, City of Long Beach  
Paul Goodman, City of Long Beach Community Development Director  
Richard Rosenberg, Esq., Berkman, Henoch, Peterson & Peddy P.C.  
Richard Schaffer, Babylon Town Supervisor  
Peter McGowan, Islip Town Supervisor  
Paul Fink, Islip Town Community Development Director  
Tom Isles, Islip Planning Commissioner  
Gene Murphy, Islip Principal Planner and Islip Town Hall Liaison  
Rim Giedraitis, Islip Commissioner of Building & Engineering  
William Rutkoske, Islip Housing Authority  
John LaMura, Brookhaven Town Supervisor  
Felix Grucci, Brookhaven Councilman  
Robert Reutzel, Brookhaven Community Development Commissioner  
Peg Christy, Southampton Community Development Director  
Tom Talmage, Southampton Town Engineer  
Paul Houlihan, Southampton Principal Building Inspector  
William Masterson, Southampton Highway Superintendent  
Edward Wolfersdorf, Southampton Community Development Building Inspector  
Alfred Werner, MTA Board  
Mitch Pally, Long Island Association's Vice President and Economic & Legislative Affairs Director  
Edwin (Buzz) Schwenk, Long Island Builders Institute  
Helen Martin, Director of Bellport, Hagerman East Patchogue Alliance, Inc.  
Vincent Alaimo, Esq.  
John Kelly, Esq.  
Steve Stephenson, Long Island Savings Bank  
Abass Wessen, The Concerned Citizens for a Better North Bellport  
Edward Larsen, North Amityville Taxpayers Association  
William Tutt, Valerie Tutt, United North Amityville Youth Organization  
Moses Green, Brentwood Improvement Program  
Mel Mack, Brentwood Improvement Program  
Jim Nelson, Volunteer  
Sheila Carpenter, MSW, Volunteer  
Joseph Ucci, CPA  
Stacey Kowalski, Assistant to Robert R. McMillan  
Valerie Manzo, Esq.  
Ellen Kornfield, Esq.  
David Scro, Esq.  
Warren Cronacher, P.E.  
Anthony J. Greico, Architect  
John Pace, Pace and Pace  
Eric Russo, Van Brunt, Juzwiak & Russo, P.C.  
Pat Dolan, Cablevision  
B'Nai Israel  
Gem Electronics  
Elks Club, Lodge 1323, Patchogue  
Royce Mulholland, Royce Affiliates  
Nick Bartella, Capitol Hill Management  
Suffolk Community Development Corporation  
David Zere, Long Island Builders Institute  
George McCarthy, EAB  
Linda Strongin, EAB, Public Relations  
Christopher Thomas Associates, Inc.

## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS



The joint Board of Directors of the Long Island Housing Partnership and the Long Island Partnership Housing Development Fund Company set the following priorities for 1995/96:

#### **EDUCATION**

Mortgage counseling has been extremely successful and the demand for it continues to grow. The Housing Partnership should continue to address this demand through its Long Island

*The  
Future*

Financial Training to Home Ownership Mortgage Eligibility (LIFT HOME) program, the New York Mortgage Coalition, its role as a HUD certified mortgage counselor, its administration of the Long Island Thrift Mortgage Initiative (LITMI) and through provision of targeted mortgage counseling for programs administered by specific banks. The Housing Partnership should also support endeavors of both the private and public sectors that further public education and advocacy of the need for affordable housing on Long Island. Finally, the Housing Partnership will continue its home maintenance workshops for its new homeowners and will establish a "post closing" education program.

#### **NOT FOR PROFIT DEVELOPER/SPONSOR**

The Housing Partnership's work as a not-for-profit developer is the most direct means by which it meets its mission to create affordable home ownership and rental units on Long Island. It does expose the organization to risks and is very labor intensive. However, a continued commitment is appropriate. In addition to the development of new units, LIHP should seek to rehabilitate and recycle existing housing stock for the provision of affordable homes.

The Housing Partnership should also continue to sponsor for-profit developers in the application for New York State Affordable Housing Corporation grant funds because sponsorship continues to be an effective means to increase affordable housing.

#### **TECHNICAL ASSISTANCE PROVIDER TO FACILITATE THE CREATION OF AFFORDABLE HOUSING**

The Housing Partnership has become a force in neighborhood revitalization through its Technical Assistance Program (TAP). The Housing Partnership should continue to provide needed technical assistance to community-based not-for-profit housing organizations and, as appropriate, for-profit developers, so that these entities can efficiently develop housing in their own neighborhoods. In addition, the Housing Partnership should continue to empower community groups and their low- and moderate-income constituents through the TAP initiative.

#### **COMMUNITY LENDING**

LIHP should continue to work with the private, public and not-for-profit sectors on innovative community lending and related programs such as the Regional Lending Consortium, Minority Loan Program and Episcopal Diocese Fund.

# 1994 PROGRESS REPORT

## PROGRAMS COMPLETED

	Address	County	Scat Sites/ Subdivision	Type of Home	# of Homes	Sales Price
Islip I	C. Islip, Brentwood Bay Shore, Ronkonkoma	Suffolk	Scat. Sites	Colonial, Ranch	11	\$67,064 to \$68,047
Islip II	C. Islip, Brentwood Bay Shore, Ronkonkoma	Suffolk	Scat. Sites	Colonial, Ranch	42	\$61,350 to \$79,527
Cobbleridge	Chapman Blvd, Manorville	Suffolk	Subdivision	Townhouse	72	\$79,499
Amity Villas	Schleigel Blvd., Amityville	Suffolk	Subdivision	Townhouse	72	\$58,584
Long Beach	East Market & Hudson St., City of Long Beach	Nassau	Subdivision	Townhouse	15	\$70,371
Islip III	Brentwood, Bay Shore	Suffolk	Scat. Sites	Colonial, Ranch	7	\$62,811
North Bellport	North Bellport	Suffolk	Scat. Sites	Colonial Ranch	9	\$46,972 \$39,752
The Pines	Old Country Rd., East Quogue	Suffolk	Subdivision	Colonial, Ranch	30	\$83,590 to \$94,930
TOTAL # OF UNITS FOR PROGRAMS COMPLETED					258	

## PROGRAMS CURRENTLY UNDER CONSTRUCTION

Islip III	Brentwood, Bay Shore	Suffolk	Subdivision Scat. Sites	Colonial Ranch	6	\$62,811 \$87,580
Islip III	Brentwood, Bay Shore	Suffolk	Subdivision	Colonial w/rental	16	\$116,730
North Bellport	North Bellport	Suffolk	Scat. Sites	Colonial Ranch	4	\$46,972 \$39,752
Country View I	Middle Island	Suffolk	Subdivision	Condo	33	\$73,990
Country View II	Middle Island	Suffolk	Subdivision	Condo	33	\$73,990
Freeport	Freeport	Nassau	Scat. Sites	Ranch/Col.	10	TBD
TOTAL # OF UNITS FOR PROGRAMS IN PROCESS					102	

## PLANNED PROGRAMS

Islip IV	Bay Shore	Suffolk	Subdivision	Single Family Senior Townhouses Apartments	4 28 80 23	N/A N/A N/A N/A
Gordon Heights	Gordon Heights	Suffolk	Scat. Sites	Colonial, Ranch	8	N/A
Jacqueline Isles Estates	North Amityville	Suffolk	Subdivision	Colonial, Ranch	18	N/A
TOTAL # OF UNITS FOR PLANNED PROGRAMS					161	

## REGIONAL LENDING CONSORTIUM PROJECTS CLOSED

Main Street School	Port Washington	Nassau	Single Sites	Apartments	59	N/A
Suburban	Bay Shore, Central Islip	Suffolk	Scat. Sites	Single Family	6	N/A
Love'm	Town of Brookhaven	Suffolk	Scat. Sites	Single Family	8	N/A
TOTAL # OF UNITS FOR REGIONAL LENDING CONSORTIUM					73	

## REGIONAL LENDING CONSORTIUM (PENDING CLOSING)

Victory Church of God	North Bellport	Suffolk	Scat. Sites	Single Family	10	N/A
Housing Help	Huntington	Suffolk	Subdivision	Apartments	33	N/A
Rivoli House	Hempstead	Nassau	Subdivision	Apartments	100	N/A
TOTAL # OF UNITS FOR REGIONAL LENDING CONSORTIUM (PENDING CLOSING)					143	

## TECHNICAL ASSISTANCE PROGRAM

Children's House	TBD	Nassau/Suffolk	TBD	Affordable Apartments	-	TBD
Fairway Manor Senior Housing Development	Hamlet of Bayport	Suffolk	Subdivision	Senior Apartment Complex	174	N/A
NYMED - LI Ventures	Roosevelt, Hempstead	Nassau	Scat. Sites	Single Family	8	N/A
MLK Center	Long Beach	Nassau	Scat. Sites	Single Family	8	N/A
Memorial Economic Devel	Roosevelt	Nassau	Scat. Sites	Single Family	2	N/A
New Hope Institute Baptist	N. Amityville	Suffolk	Subdivision	Senior Apartments	50	N/A
TOTAL # OF UNITS FOR TECHNICAL ASSISTANCE PROGRAMS					242	

## GRAND TOTAL FOR # OF UNITS

979

LONG ISLAND HOUSING PARTNERSHIP MORTGAGE TRAINING AND EDUCATION

NY MORTGAGE COALITION - MORTGAGE COUNSELING

459 Have been counseled

62 Referrals for budget and credit counseling

113 Mortgage Applications have been submitted

# LONG ISLAND HOUSING PARTNERSHIP, INC.

*"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



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Associate  
Member



## BUILDING PRIDE IN LONG ISLAND'S NEIGHBORHOODS