

The Long Island Housing Partnership

Building Long Island's Future . . . One Home at a Time



Bridgehampton Mews



Amity Villas



Brookside Estates



Southwind Village

Annual Report **2008**



Remsen Mews



Highview at Huntington



Nassau County Scattered Sites



Second Place, Bay Shore



South Country Estates



Freeport



Copper Beech



Cobblebridge, Manorville



Brookside Mews

Mission Statement

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

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



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To Our Members

To Our Members

The past year has been difficult as we see home foreclosures rising on Long Island. Nassau and Suffolk counties are fourth and first, respectively in potential foreclosures. The Partnership families, who have been through our mortgage counseling program, are not among those facing foreclosure. The effectiveness of our homebuyer education programs is evident and we thank our membership for the support that allows us to provide this valuable service.

To accommodate the anticipated growth in foreclosure filings, New York State allocated additional grant funding for default counseling efforts. The Partnership received grants from the New York State Division of Housing and Community Renewal, an increased allocation from the U.S. Department of Housing and Urban Development through Neighborworks America and the Housing Partnership Network, and several private grants to increase capacity. The funding allowed us to hire, train and certify additional default counselors and triage support staff to meet the increased demand.

In 2008 through LIHP developments, technical assistance programs, down payment assistance and employer assisted housing, 336 families moved into their new homes on Long Island. Our mortgage counselors worked with 915 potential homebuyers and placed 305 commitments with our banking partners for over \$70 million in loans; breaking last year's historic numbers. Almost 150 housing units were completed through Technical Assistance Programs. Over 100 rental unit certifications are now being administered and that number is expected to grow in the coming years, as more rental units are built in downtown areas.

The Long Island Republican Senate Delegation HELP program is surpassing records for placing families in homes. Over 131 employees were assisted through the Employer Assisted Housing Program. The number of participating employers continues to grow to over 140 large and small businesses on Long Island. It has been a major success and we look forward to exponential growth in the coming year.

Governor Paterson signed the Long Island Workforce Housing Act into law in August of 2008. Formerly known as the Balboni/DiNapoli bill, it establishes a 10% inclusionary zoning requirement for developments of five or more units and will provide more affordable housing opportunities and/or developer funded housing trusts to create workforce housing.

Our membership's support and our Board of Directors' participation is an integral part of the Partnership's success. Your support enables us to continue to provide the caliber of services that make the Long Island Housing Partnership the leading affordable housing agency on Long Island. We thank you for your encouragement and your confidence in our ability to fulfill our much needed and important mission.



Peter Klein
Chairman



Peter J. Elkowitz
President & CEO



Diana Weir
Executive Vice President





The Partnership and Nassau County Executive Tom Suozzi were featured in Networking Magazine for the development of 6 LEEDS "Platinum" certified homes in the Village of Hempstead on South Franklin Avenue. LIHP is working with the developer Bedford Construction Group in securing the approvals. LIHP has submitted grant applications to the New York State Affordable Housing Corporation and Nassau County for Federal HOME funding. A groundbreaking is expected in late 2009 and completion is expected by 2010.

Nassau County continues to work with LIHP through a variety of programs to promote workforce and affordable housing for all Nassau County residents. After the lottery for the scattered sites, the first homes were finished and homeowners are closing on their new homes. All the homes should be completed by end of 2009.



TOWN OF HEMPSTEAD

A 30-unit senior development in Elmont, in the Town of Hempstead, will be completed in late 2009. HELP PHASE II \$25,000 grants will be available for the homebuyers in this development.

Working in partnership with Nassau County and the Town of Hempstead, LIHP will develop a four-

unit subdivision and a two-family home in Inwood. The approvals are in place for the 4-lot subdivision and LIHP is working on securing the approval for the two-family home. LIHP has submitted grant applications to the New York State Affordable Housing Corporation and Nassau County for Federal HOME funding.

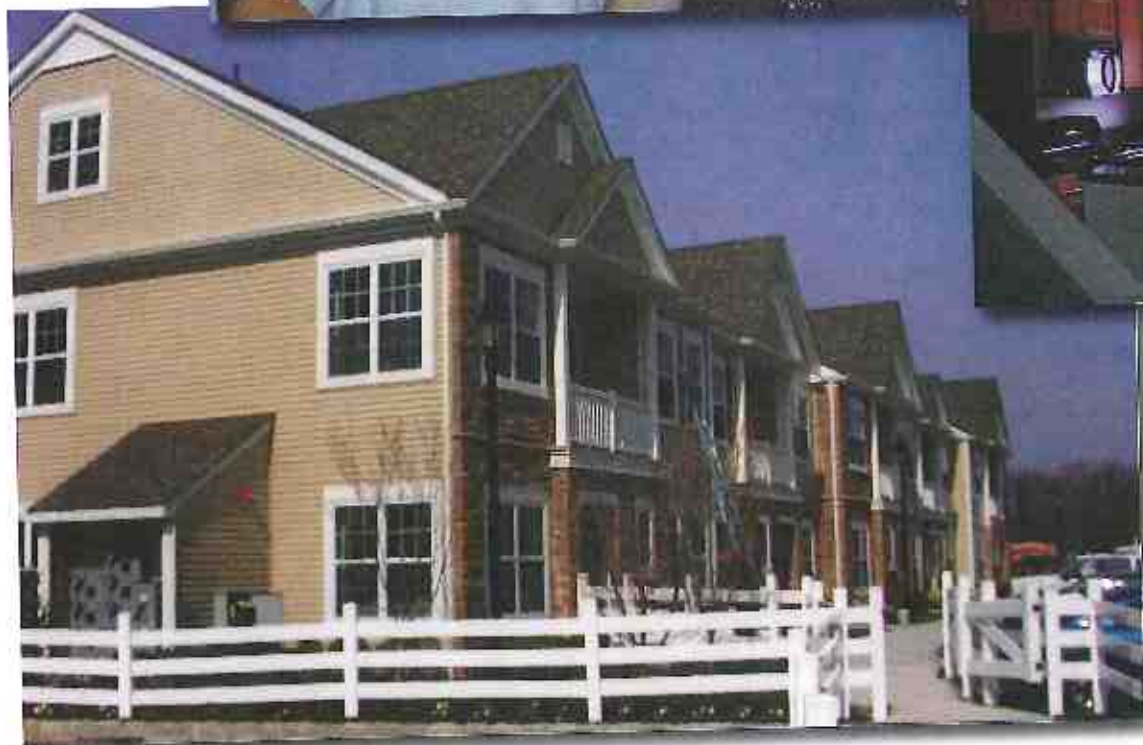




TOWN OF OYSTER BAY

In the Town of Oyster Bay, the Seasons at Massapequa town homes built under the Town's Next Generation code is moving to the final phases and completion is expected in 2010. The Timber Ridge Organization is working with the Partner-

ship to complete the homes and move in the new homebuyers. Timber Ridge is also developing workforce homes in Suffolk County at Courthouse Commons, in Islip Town and Westhampton Pines in Southampton Town.





NEIGHBORHOOD STABILIZATION PROGRAM

New York State Governor Paterson held a press conference with Nassau County Executive Suozzi to announce the launch of the County's Neighborhood Stabilization Program (NSP). The federal NSP funds are being used to purchase foreclosed properties, rehabilitate and resell them to buyers who earn at or below 120% AMI. Both Counties and the Towns of Babylon and Islip received federal NSP funds. Senator Schumer announced his federal initiative to help suburbs impacted by the foreclosure crisis.





TOWN OF BABYLON

Down Payment Assistance

Supervisor Steve Bellone announced a new down payment assistance program for the Town of Babylon that will help families earning at or below 120% of the Area Median Income (AMI). The Town has an existing program that assists families at or below 80% AMI funded by federal grants. For the first time on Long Island, these families, who could not qualify for the federal grants yet could still not afford to purchase a

home, are now able to receive grants made available through the Town's Housing Trust Fund. This fund was established to receive private donations and will also be funded by developers under the new Long Island Workforce Housing Act. The Partnership continues to administer the Town's rehabilitation program and in 2008, 16 families had their homes improved.





TOWN OF BROOKHAVEN

The Town of Brookhaven and the Partnership are in the sixth phase of Bellport developments. LIHP will also be working with the Town and Suffolk County to purchase and rehabilitate foreclosed homes in the hamlets of Mastic Beach, Mastic, Selden and Coram under the federal Neighborhood Stabilization Program.

Bellport IV - South Country Estates III consists of a total of nine homes on scattered sites within the hamlet of North Bellport. New York State AHC and HOME grants have been submitted and approved. Eight homes are closed and the remaining home is under construction and anticipated to be completed in the early Summer 2009

Bellport V - Metcalf Meadows, a joint development between LIHP and Habitat for Humanity, will consist of up to 25 homes. Of the 25 homes, LIHP will build 13 of the homes. Networking Magazine publisher Christine Conniff-Sheahan donated funds from the David Awards to assist in the development infrastructure. Permits are currently being secured.

Bellport VI - South Country Estates IV contains up to 25 scattered sites. LIHP has established a committee to review proposals and select a builder. LIHP is awaiting the transfer of these parcels from the Town of Brookhaven.





TOWN OF ISLIP

The Partnership's successful work with the Town of Islip is on-going with developments currently under construction and many in the planning stages. The Partnership also administers the Employer Assisted Housing Program under Long Island Homeworks with Suffolk County. Units approved by the Town for private development are available on a first-come first-served basis at both Islip Landing and Courthouse Commons in Central Islip.

Islip VII contains 16 scattered sites. Fourteen homes have closed with the remaining two clos-

ing in 2009. Home prices after subsidy range from \$129,000 - \$184,000.

Islip VIII – Cortland Square –This development will consist of up to 40 homes. Municipal approvals are in place and LIHP is working on securing funding. Construction should commence at the end of 2009.

Islip IX contains 9 scattered sites. A committee was established to select a builder. The development is in the early stages and construction is anticipated in 2010.





TOWN OF HUNTINGTON

The Greens at Melville consist of 100 senior one-bedroom units. A standing-room only crowd filled Huntington Town hall for the lottery. The applicants are entering into contracts for the development, built by Kabro / Benjamin Developers, and should be moving into their homes in 2009.





TOWN OF RIVERHEAD

Town of Riverhead Scattered Sites – This development consists of ten scattered sites in the Town of Riverhead. Five homes have closed and construction is underway on the remaining five homes. Project will be complete by the fall of 2009.

One of the first developments in the downtown revitalization efforts has received approvals and construction will start in summer of 2009. The “Summerwind” development will be a mixed-use, multi-story building on Peconic Avenue, adjacent to the Vail Levitt Theater. The Partnership is working with the development team and Suffolk County for funding and to assist in screening applicants for the 28 rental apartments.



TOWN OF SMITHTOWN

Andover Court -In late 2008, LIHP has completed the acquisition and rehabilitation of one home in the hamlet of Commack in the Town of Smithtown. This home was transferred to the Town under Suffolk County's 72H program. The Long Island Home Builders Care not-for-profit completed the rehabilitation.



TOWN OF SOUTHAMPTON

Under the County's 72H Program, the Partnership will be building homes in North Sea and Noyac, expected completion in 2010. A lottery will be scheduled before the end of 2009.

The Southampton Business Alliance Housing Initiative Corporation will be breaking ground for two single-family homes, each with a rental apartment, in Sagaponack. The Partnership will be assisting the Business Alliance with the lottery and applicant screening and qualification process.



Advocacy

The Partnership serves as a resource on issues related to affordable workforce housing and works with all levels of government to support, advocate and educate on these important issues.



Financial

Long Island Housing Partnership, Inc. and Affiliates Combined Statements of Financial Position

	<u>December 31,</u>	
	<u>2008</u>	<u>2007</u>
ASSETS		
Cash	\$ 4,457,110	\$ 4,086,082
Receivables	1,034,144	1,022,220
Limited use assets	2,491,142	2,177,623
Capitalized project costs	1,442,242	1,313,039
Prepaid expenses and other	87,400	106,340
Furniture, equipment, and leasehold improvements - net	<u>33,913</u>	<u>33,918</u>
Total assets	\$ <u>9,545,951</u>	\$ <u>8,739,222</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Payables	\$ 2,377,617	\$ 1,743,839
Home buyers' deposits	53,924	36,975
Loans payable	<u>1,181,353</u>	<u>1,525,512</u>
Total liabilities	<u>3,612,894</u>	<u>3,306,326</u>
NET ASSETS		
Unrestricted	4,971,850	4,572,823
Temporarily restricted	945,707	844,573
Permanently restricted	<u>15,500</u>	<u>15,500</u>
Total net assets	<u>5,933,057</u>	<u>5,432,896</u>
Total liabilities and net assets	\$ <u>9,545,951</u>	\$ <u>8,739,222</u>

The above data has been condensed from the combined financial statements audited by Holtz Rubenstein Reminick LLP, Certified Public Accountants of New York, New York. Copies of the audited statements, including the auditors' unqualified opinion dated April 13, 2009, are available from the Long Island Housing Partnership, Inc. office upon request.

Financial

Long Island Housing Partnership, Inc. and Affiliates Combined Statements of Activities and Changes in Net Assets

CHANGES IN UNRESTRICTED NET ASSETS SUPPORT AND REVENUE	Years ended December 31,	
	2008	2007
Contributions and Grants	\$ 715,967	\$ 554,037
Receipts and government grants on transfer homes	2,849,996	3,405,078
Technical assistance and mortgage counseling	1,437,601	1,408,211
Other revenue	171,602	220,399
Net assets released from restrictions	166,471	248,388
Total support revenue	<u>5,341,637</u>	<u>5,836,113</u>
EXPENSES		
Project Costs and Program services	3,781,154	4,186,585
Supporting services:		
Management and general	1,083,792	980,049
Fundraising	77,664	43,630
Total expenses	<u>4,942,610</u>	<u>5,210,264</u>
Increase in unrestricted assets	399,027	625,849
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS		
Grants	267,605	310,500
Net assets released from restriction	<u>(166,471)</u>	<u>(248,388)</u>
Increase in temporarily restricted net assets	<u>101,134</u>	<u>62,112</u>
INCREASE IN NET ASSETS	500,161	687,961
NET ASSETS, beginning of year	<u>5,432,896</u>	<u>4,744,935</u>
NET ASSETS, end of year	\$ <u>5,933,057</u>	\$ <u>5,432,896</u>

The above data has been condensed from the combined financial statements audited by Holtz Rubenstein Reminick LLP, Certified Public Accountants of New York, New York. Copies of the audited statements, including the auditors' unqualified opinion dated April 13, 2009, are available from the Long Island Housing Partnership, Inc. office upon request.

Financial

Combined Statement of Functional Expenses

Year Ended December 31, 2008

	Program Services	
	Project Costs	Rental Expenses
Project Costs	\$ 2,274,031	\$ -
Rental Expenses	-	21,615
Salaries, Payroll Taxes and Benefits	-	-
Professional Services	-	-
Rent and Utilities	-	-
Telephone	-	-
Insurance	-	-
Repairs and Maintenance	-	-
Depreciation and Amortization	-	-
Office Supplies and Equipment	-	-
Printing	-	-
Postage	-	-
Travel and Auto	-	-
Conference and Meetings	-	-
Outreach	-	-
Advertising	-	-
Subscriptions and Publications	-	-
HEMAP Distributions	-	-
Interest	-	-
Other	-	-
Total Expenses	\$ <u>2,274,031</u>	\$ <u>21,615</u>

This statement is presented for the purpose of additional analysis and is not a required part of the basic financial statements. The combined financial statements were audited by Holtz Rubenstein Reminick LLP, Certified Public Accountants of New York, New

**LONG ISLAND HOUSING PARTNERSHIP, INC.
AND AFFILIATES**

Support Services

Program Support Services	Management and General	Fundraising	Total
\$ -	\$ -	\$ -	\$ 2,274,031
-	-	-	21,615
1,071,638	711,454	23,104	1,806,196
130,150	145,450	-	275,600
64,170	39,298	-	103,468
8,459	5,094	-	13,553
11,085	70,905	-	81,990
20,424	13,559	-	33,983
17,673	11,732	-	29,405
24,848	16,041	825	41,714
19,126	23,031	27,253	69,410
29,028	8,170	5,228	42,426
22,182	13,135	-	35,317
11,165	7,413	-	18,578
15,231	1,213	-	16,444
-	-	6,050	6,050
4,151	2,756	-	6,907
20,000	-	-	20,000
11,735	1,424	-	13,159
4,443	13,117	15,204	32,764
<u>\$ 1,485,508</u>	<u>\$ 1,083,792</u>	<u>\$ 77,664</u>	<u>\$ 4,942,610</u>

York. Copies of the audited statements, including the auditor's unqualified opinion dated April 13, 2009, are available from the Long Island Housing Partnership, Inc. office upon request.



HELP PHASE I

Smart Growth Developments And Employer Assisted Housing Programs

Smart Growth Developments and the Employer Assisted Housing Programs were the fastest growing in 2008. Over 100 employers are currently participating; more than 140 employees have found homes, and most of the homes have been rehabilitated, which improves the aging housing stock. This public / private partnership is keeping employees and their families on Long Island. More importantly stimulating the local economy by helping companies remain competitive in recruiting from other areas of the country. Extensive outreach through Partnership staff participation in business expos and meetings continues to expand the

program's enrollment. The program is nationally recognized and was recently featured in a front-page article in *NEWSDAY*'s business section.

Developers building in pedestrian friendly, transit oriented development areas are revitalizing downtown communities. Currently seven Smart Growth eligible communities are being built with over 200 eligible affordable units in Bay Shore, Central Islip, East Hampton, Elmont, Massapequa and Southampton. Each homeowner will receive a \$25,000 grant in down payment assistance.





HELP PHASE II

In 2008, the Long Island Republican Senate Delegation secured \$6 million (HELP PHASE II) to help revitalize and rehabilitate blighted communities impacted by the economic downturn and foreclosure crisis. The Long Island Housing Partnership will administer the grant, through the New York State Housing Finance Agency (NYHomes), and work in both Nassau and Suffolk Counties to

identify communities that are distressed. This grant will help to leverage federal funds that are coming from the federal Neighborhood Stabilization Program. These funds will be used to purchase and rehabilitate foreclosed and blighted properties, and resell them to qualified homebuyers earning at or below 130% of the area median income (AMI).



— Education Programs —

Mortgage Counseling

In 2008, homebuyer education and pre-purchase counseling continued to grow. Over 900 clients were counseled and more than 300 families received mortgages from solid financial institutions,

totaling more than \$70 million. The popular First Home Club doubled in registration demand and an additional class semester was established, graduating 50 homebuyers.





Foreclosure Prevention Default Counseling

Substantial increases in federal and state funding allowed the Partnership to increase capacity for foreclosure counseling on Long Island. Private funds from many of our financial partners were also granted to address the growing need for default counseling. New default counselors were hired and certified, including triage support staff. The volume of calls and counseling sessions increased ten fold as foreclosures continue to rise. Internal data systems, policies and procedures were

upgraded and enhanced to handle the volume. Expanded outreach efforts, in many public venues and group meetings, have been utilized to help educate as many homeowners as possible to the availability of free assistance with their mortgage needs. The Partnership expects our professional team of mortgage and default counselors to assist over one thousand homeowners in the next year.





Annual Meeting

2008 marked the 20th Anniversary of the Partnership's founding. Bob McMillan, the Partnership's founder and first Chairman of the Board and Jim Morgo, its first president were honored along with the founding Board Members. Baseball Hall of Famer, Maurice "Mo" Vaughn was the Keynote Speaker.





Long Island Housing
Partnership, Inc

Chairman's Symposium

The annual education program centered on the foreclosure crisis and featured panelists from the financial, political, and business communities affected by the problem. Both county executives, Steve Levy, Tom Suozzi and Nassau County Comptroller Howard Weitzman gave valuable input on their approaches to solving the issue.



Board of Directors

Our Board of Directors continue to be an integral part of the Partnership's success. They enable us to expand our client base and provide the caliber of services that make the Long Island Housing Partnership the leading affordable housing agency on Long Island.



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VICE CHAIRMAN
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Bethpage Federal Credit Union



Laura A. Cassell
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Carol DiLaurenzio
Chicago Title Insurance Company



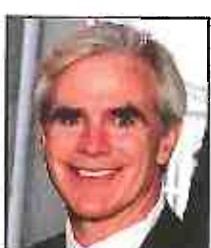
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Citi



Elizabeth Custodio
HSBC Bank USA



Donald Fiore
IBEW, Local 25



Patrick G. Halpin
Institute for Student Achievement



Elliot Hobbs
JPMorgan Chase



John Durso
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David J. Manning
nationalgrid



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Geoffrey Serota
Serota Properties



Vincent Sabia
Stewart Title Insurance
Company



Dr. Calvin O. Butts, III
SUNY at Old Westbury



Rabbi Ronnie Kehati
Temple Emanuel



Matthew Schatz
TD Bank, NA



Denise D. Pursley
Nixon Peabody LLP



Howard Gross
Weinberg, Gross &
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Michael McCarthy
Counsel



Leila Holmes
NSPHDFC



Fred Miley
NSPHDFC



Mary Reid
NSPHDFC



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Robert Reutzel
Vice President



James Britz
Vice President

DEVELOPMENT & TECHNICAL ASSISTANCE



Leticia Buonantuono
Assistant to the
Vice President



Alison Karppi
Project Coordinator



Stevie Caldarola
Program Assistant



Carmen Echeverria
Program Assistant

ADMINISTRATION



Linda Mathews
Executive Assistant



Lynn Manzella
Administrative Assistant



Melanie Murphy
Staff Assistant



Gina Pelletieri
Director,
Technical Assistance



Linda Lozach
Program Assistant



Carol Woods
Program Manager,
EAH / Babylon Rehab

FINANCE



Jeffrey Saper
Director



Lawrence Koroluck
MIS/Bookkeeper



Joe Ucci
Accounting Consultant
(Volunteer)



Andrew Buonantuono
Lending
(Volunteer)

MORTGAGE COUNSELING AND EDUCATION



Lynn Law
Director



Gladys Nicols
Bi-Lingual Counselor



Dilfia Munoz
Bi-Lingual Counselor

OUTREACH & SPECIAL PROGRAMS



Michelle Di Benedetto
Director

NASSAU COUNTY



Michael Miller
Project Coordinator



Lydia Ghignon
Receptionist

DEFAULT & HUD COUNSELING



Kisha Wright
Director



Carol Yopp
Counselor



Maria Sanz
Bi-Lingual Counselor



Stephanie Johnson
Counselor



Pamela Stone
Program Assistant



Adabelle Campos
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Thank You

WE THANK OUR MEMBERS FOR THEIR CONTINUED SUPPORT:

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Alvin Benjamin & Affiliates
American Land Services
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Nassau County CASA – Office of
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Northrop Grumman Corporation
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PDK Development Corp.
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Robin L. Long, Attorney at Law
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S.B. Bowne & Son
Saccardi & Schiff, Inc.
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Stephan Brookmyer, Esq.
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Site Selection Advisory Group, Inc.
St. Gerard Printing
Sterling Equities, Inc.
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Suffolk Transportation Service, Inc.
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Construction Corp
Town of Islip Economic Development/IDA
Trammell Crow Residential
V. Calvosa Inc.
Vanasse Hangen Brustlin, Inc.
Vollmer Associates, LLP
Watral & Sons, Inc.
Weinberg Gross & Pergament, L.L.P.
Winter Brothers Recycling

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Institute for Student Achievement
Molloy College
Stony Brook University
SUNY at Old Westbury
Touro Law Center

FINANCE

Apple Bank for Savings
Arbor Commercial Mortgage LLC

Astoria Federal Savings & Loan Association
Bank of America
Bank of New York Mellon
Bank of Smithtown
Bethpage Federal Credit Union
Bridgehampton National Bank
Capital One
Citi
First National Bank of Long Island
First Sterling Financial, Inc.
First Trade Union Bank
Flushing Savings Bank
HSBC Bank USA
Hudson Housing Capital
JPMorgan Chase
Long Island Commercial Bank
M&T Bank, Community Development Unit
New York Community Bank
Oceanside Christopher Federal Credit Union
Premium Capital Funding LLC/Top
Dot Mortgage
Ridgewood Savings Bank
Signature Bank
State Bank of Long Island
Suffolk County National Bank
Suffolk Federal Credit Union
TD Bank NA
Washington Mutual
Wells Fargo Home Mortgage

LABOR

Carpenters Local Union 7
IBEW Local 25
Long Island Federation of Labor, AFL-CIO
RWDSU Local 338

MEDIA

Newsday, Inc.

PROFESSIONAL

Hauppauge Industrial Association
Long Island Association
Long Island Board of Realtors
Long Island Builders Institute
Oil & Heat Institute of Long Island
Real Estate Practitioners Institute
of Long Island

RELIGION

Catholic Charities - Diocese of
Rockville Centre
First Baptist Church of Bay Shore
Long Island Council of Churches



Long Island Housing Partnership

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