

Long Island Housing Partnership, Inc.

Building Long Island's Future



Annual Report 2010

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

Table of Contents

Development.....	2	Financials.....	16
Technical Assistance.....	6	Annual Meeting.....	20
NSP-REAP-CSP-EAH	10	Advocacy.....	21
Education.....	12	Board of Directors.....	22
Down Payment Programs.....	13	Staff.....	24
Funding.....	14	Membership.....	25

Peter Klein, Chairman of the Board

Peter Klein was one of the visionaries who, in December of 1987, joined with other local businessmen to found the Long Island Housing Partnership. In February of 1988, the Partnership opened up shop in a 200 square foot office at SUNY Stony Brook and the rest is history. Mr. Klein assumed a leadership role on the executive committee as Corporate Secretary of the new organization. In 1991, Mr. Klein was recognized for his extensive volunteer work in bringing the first joint Town of Islip/LIHP affordable housing program to successful completion. Mr. Klein was appointed Vice Chair of the Board of Directors in 1998 and served in that capacity until Chairman and Founder Bob McMillan retired in 2000. Mr. Klein was voted Chairman of the Board and continued to lead the Partnership to great success. Under his leadership, the Partnership has grown to the leading not-for-profit developer on Long Island and has received national recognition for many of its programs and accomplishments. Mr. Klein's volunteerism will not end with his retirement from the Partnership. His philanthropic and volunteer efforts will continue as he assumes a greater role as the Chairman of the Board of Trustees at Clark University, where he has served for many years. The Partnership has been fortunate to benefit from his experience, time and energy and we are forever grateful to him for his commitment to affordable housing on Long Island. Thank you and God Speed.

To Our Members



I am pleased to report that, in spite of the stagnant economy in 2010, the Partnership remains strong and is able to continue to serve the Long Island community with affordable homeownership opportunities, homebuyer education and foreclosure prevention programs, many down payment assistance programs and the nationally recognized Employer Assisted Housing Program. With the continued support of our government and private partners, and the generosity of our members in 2010, we were able to provide housing assistance to over 2,000 clients. We are proud to be able to make Long Island an affordable place to live and work for so many families and individuals.

Unfortunately, the foreclosure crisis still looms over many families in Nassau and Suffolk Counties and we continue to work with them and their lenders to provide guidance and alternatives to losing their homes. The Neighborhood Stabilization Program (NSP) is very successful. In the first year alone, over 50 homes have been acquired, 11 homes rehabilitated and sold, and the remainder in the process of rehabilitation before sale. Through the accompanying Community Stabilization Program (CSP), 16 foreclosed or blighted homes were purchased by families in communities throughout Long Island. In the HELP/Employer Assisted Housing Programs, over 125 participating employers gave employees grants that were matched by the funding sources and 135 employees were able to purchase homes.

This year, the computer upgrades to both hardware and software were implemented. The

Partnership Web site is also under re-construction to accommodate the new interactive on-line counseling and education programs that will be rolled out in 2011. Not to be left out of the new social network that is now part of everyday life, you can 'friend' us and follow all our Partnership events on Facebook and Twitter. Look for the new and improved Web site coming soon at www.lihp.org.

In the coming year, the Partnership will enter a new era of leadership as Peter Klein, who has been with the Partnership since its inception, will step down as Chairman of the Board. Through the years, his guidance and leadership have been an integral part of our success, and the Partnership's management and staff will miss his unique insight on the issues that guide our mission. Mr. Klein will be handing over the Chairman's gavel to Vice Chairman of the Board of Directors, Kevin Law. We look forward to working with Mr. Law in the coming years and thank him for accepting the responsibilities of his new position.

After 23 years, the Partnership continues to expand programs and services in order to meet the ever-changing cycles of development and the economy. We are very cognizant that without the support and participation of our members, funding sources and government partners these successes would not be possible. It is an honor for us to have these partnerships that allow us to serve the Long Island Community. Again, we thank our members for their unwavering support and generosity.



Peter Klein
Chairman

Peter Elkowitz
President & CEO

Diana Weir
Executive Vice President

James Britz
Vice President



The initial impetus for the creation of the Partnership was the development of affordable workforce housing, and this continues to be an integral part of our mission and direction. The predevelopment process for the 40 homes at Cortland Square in the Town

of Islip is complete and construction started in early 2011. A groundbreaking ceremony was attended by State, County and Town elected officials, community advocates and local members of the Cortland Square committee who assisted in the development de-

Groundbreaking





Cortland Square Bay Shore



sign and the selection of the builder, Daytree Custom Builders. The New York Senate Majority Delegation HELP Program, New York State Homes and Community Renewal, Suffolk County Acquisition Program, the Town of Islip Housing Fund and the Town of Islip Com-

munity Development Agency all participated in making these homes affordable by providing funding. A ranking lottery was held at Islip Town Hall for the 67 applicants where Supervisor Phil Nolan and Town Board members selected the names to be ranked.



Lottery



Inwood

In 2010, the Partnership closed three homes in Nassau County to close out the Nassau County Scattered Sites Program. In Suffolk one home closed in the Islip VII Scattered Sites Program with the final sales predicted for late 2011 or early in 2012. All building permits and approvals are in place and a ranking lottery with 44 applicants was held for the five homes in the Inwood Partnership for New Homes Program. The applicants will now start the qualification and review process and, as they qualify, they will apply for mortgages. There are four three-bed-

room homes each with one and a half baths on Harris Avenue. One two-family home with three bedrooms and one and a half baths with a two-bedroom rental apartment will be built on Lawrence Avenue. Grants for the home buyers from the Nassau County HOME Program and the New York State Division of Homes and Community Renewal will make the homes affordable to those earning at or below 80% of the Area Median Income. These beautiful homes will be built by James J. Vilardi's Roosevelt Development Corporation.



Lottery



Islip VII



The Partnership continues to advance local policies and programs that create sustainable communities through the integration of housing, transportation, economic development and environmental activities. Under Technical Assistance agreements, the Partnership helps developers, other not-for-profits and local municipalities develop and facilitate affordable housing programs throughout Long Island.

Southampton Business Alliance Housing Initiative Corporation

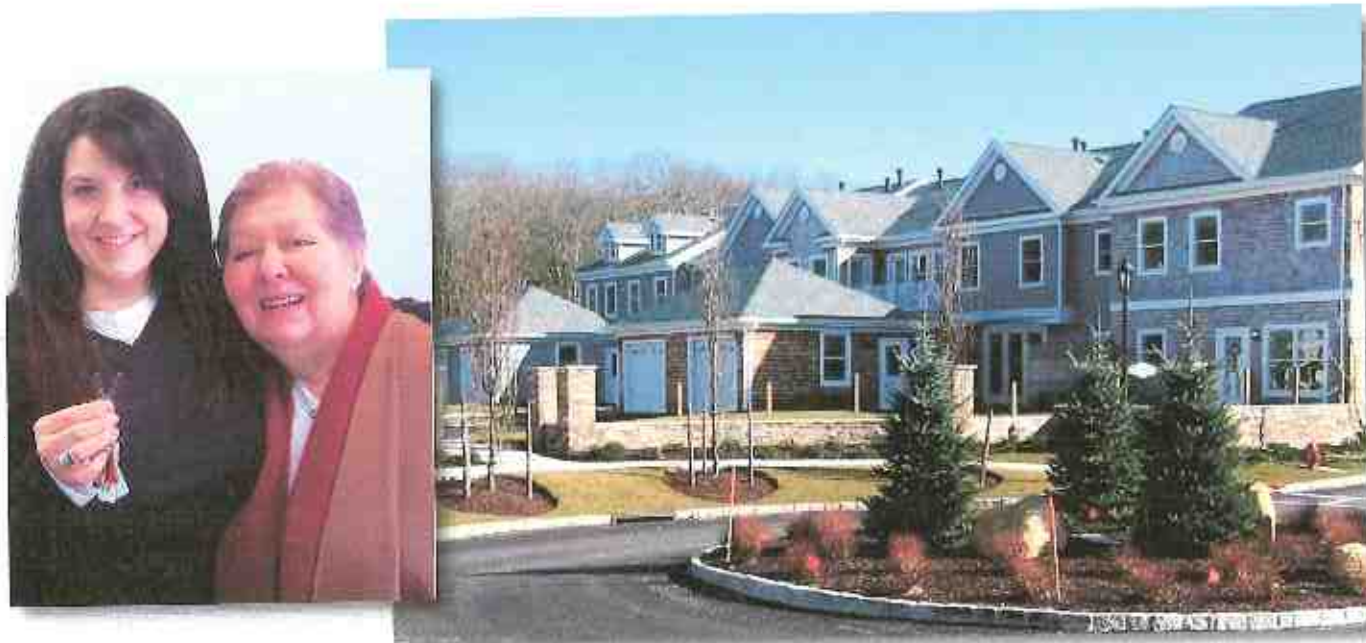
In 2010, the not-for-profit Southampton Business Alliance Housing Initiative Corporation (SBAHIC) completed the Sagaponack Woods development consisting of two homes, each with an accessory apartment. The property was originally transferred to the SBAHIC from the Town of Southampton, at no cost, for the development of the affordable housing. The families moved into their new homes and a ribbon cutting ceremony was held with the community and members of the Southampton Business Alliance to celebrate the completion of the homes. The SBAHIC is currently constructing another affordable home on Carter Avenue in the Town of Southampton, which is scheduled for completion in 2011.



*Sagaponack Woods
Ribbon Cutting*

Courtyards at Southampton – Town of Southampton

The last of the 14 affordable homes in the Courtyards at Southampton development closed in 2010.



Southampton Community Housing and Development Corporation

The Town of Southampton Housing Authority created a not-for-profit corporation, the Southampton Community Housing and Development Corporation (SCHDC), to build affordable housing in the Town of Southampton. The Partnership is working with the SCHDC to build nine affordable homes on scattered sites in Flanders and East Quogue. All the homes will be utilizing the highest Energy Star standards for maximum efficiencies. Three of the homes are a 'green' prototype, which will utilize new and energy efficient building

standards. These homes, designed by local architect and specialist in 'green' building Bill Chaleff of Chaleff and Rogers, provide energy efficiencies that will ensure ongoing affordability for the homeowners. The homes will be built by Manzi Homes on properties transferred to the Town under Suffolk County's 72H program.

Artspace - Village of Patchogue

Artspace, the national not-for-profit developer of affordable live/work housing for artists and arts organizations, completed the Artspace Patchogue Lofts in the Village of Patchogue. Artspace broke ground in January 2010. A lottery was held at the Patchogue Theater to rank 73 applicants for the 45 affordable rentals. Artspace is now in the process of leasing the live/work units.



Artspace Lottery



Wellington Park Villas

LIHP is working under a Technical Assistance agreement with the developers of Wellington Park Villas. Located in Amityville in the Town of Babylon the two bedroom condominiums are for sale starting at \$279,000. Applications are available and qualified buyers are screened on a first-come, first-served basis to receive \$25,000 in Smart Growth "HELP" grant assistance.



Greater Hempstead Development Corporation – Village of Hempstead

The Partnership is working with Nassau County and the Greater Hempstead Development Corporation to revitalize the Parkside area in the Village of Hempstead. This partnership with the Village, Nassau County, developers, and local not-for-profits is committed to rehabilitating blighted properties and selling the homes in a coordinated effort to improve the community.



Village Lofts Village of Hempstead

The Nassau County Housing Development Finance Corporation (HDFC) in conjunction with their development partner, La Cité Development, is building a 29-unit new construction residential project known as Village Lofts in the Village of Hempstead offering one-, two-, and three-bedroom apartments, six of which will be affordable. The Partnership will be working to screen and qualify applicants for the affordable apartments.



Neighborhood Stabilization Program (NSP)

LIHP continues to work with three of the participating jurisdictions (PJs) on Long Island, Nassau County, the Town of Babylon, and Suffolk County and also with New York State. By the end of 2010, a total of 52 homes had been purchased through the Neighborhood Stabilization Program and 11 of those were rehabilitated and sold. Of the remainder, several are completed and being shown for sale and others are in various stages of completion. The Partnership has applied for the next round of funding through NSP III in 2011.

The goal of the NSP is to purchase foreclosed homes, rehabilitate them and sell them to families earning at or below 120% of the Area Median Income (AMI). The total amount of NSP funds allocated to LIHP in the first round was \$10,403,152.



Rehabilitation Emergency Assistance Program (REAP)

With a generous grant from the Unitarian Universalist Congregation at Shelter Rock, LIHP established the Rehabilitation Emergency Assistance Program. This program provides grants that allow disabled Long Islanders stay in their homes by making accessibility improvements, or homeowners caring for a person in need of accessibility to add necessary improvements to their home. LIHP partnered with Sligo Construction and architect Charles Kuehn to help a man, who was disabled in a car accident, live at home with his parents. LIHP provided the funds to build a wheelchair ramp, convert the bathroom and expand a hallway and doorway.

Before



After



Community Stabilization Program (CSP)

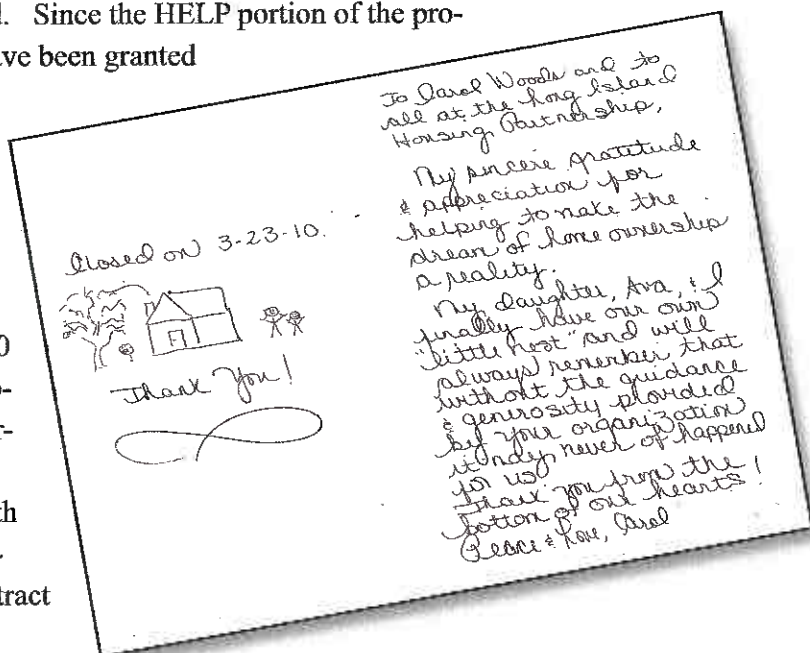
The Community Stabilization Program (CSP) was funded with a \$6 million grant from the New York State Senate Majority Delegation. Because of the high foreclosure rates on Long Island and the geographic limitations of the federal NSP funds, the Partnership requested that the funds be made available for purchase of foreclosed or blighted homes in any community on Long Island. If applicants qualify with annual income at or below 130% AMI, a grant of up to \$30,000 may be requested. In 2010, 16 families purchased foreclosed or blighted properties.



Employer Assisted Housing

In 2010, the Employer Assisted Housing Program grew 34% over 2009. This popular program assisted 90 working families purchase homes on Long Island. Since the HELP portion of the program was established, over \$8,700,000 dollars have been granted for down payment and rehabilitation of homes.

Almost \$3,000,000 of those dollars was for rehabilitation of homes, thereby creating jobs and generate business on Long Island. The Partnership's program has been recognized nationally as an example of an economic development model of public / private partnerships. Over \$1,400,000 private dollars were granted by employers and approximately \$80,000,000 in mortgages was generated. This program is a successful economic development tool and we are working closely with Nassau and Suffolk Counties' economic development departments to promote the program and attract more businesses to Long Island.



First Home Club

The very popular Federal Home Loan Bank First Home Club graduated 113 participants. These future homebuyers attend several workshops over a six month period to learn all facets of the home buying process from expert presenters. In addition, they are required to start saving funds toward their down payment. They receive a generous match from participating banks of four dollars for every dollar they save to a maximum grant of \$7,500.



Default Counseling

As the mortgage foreclosure rates continued to rise in 2010, the Partnership default counseling team met with over 650 families working through foreclosure issues. Our counselors attend extensive training sessions and seminars to maintain their certifications and provide the best and most efficient services to our clients. They work with many community groups and local officials to conduct outreach seminars to promote our default services. Many of the clients we are serving are those where one or more family members have lost a job. We anticipate that in 2011 the foreclosures rates will start to decline as the job market improves.

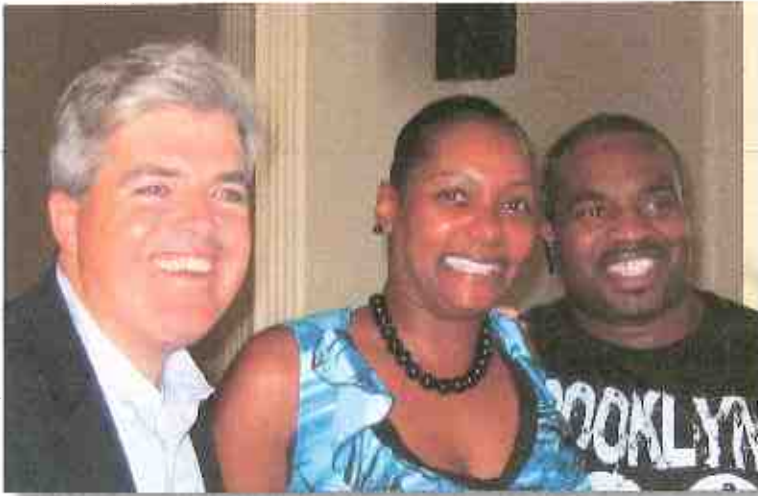
Mortgage / Pre-purchase Counseling

As housing prices dropped in 2010 and mortgage rates remained low, many home buyers were able to find more moderately priced housing. Our pre-purchase counseling team worked with over 700 clients and 230 families obtained commitments through our banking partners, which generated over \$50,000,000 in mortgages.



Town of Babylon Down Payment Assistance Programs

LIHP administers the Down Payment Assistance Programs for the Town of Babylon. The Town of Babylon's Down Payment Assistance Program assisted 25 families with grants to purchase homes. The Town has also established a down payment assistance program for the "Wyandanch Rising" initiative, and in 2011 is establishing a down payment assistance program for veterans who have served on active duty after October 2001.



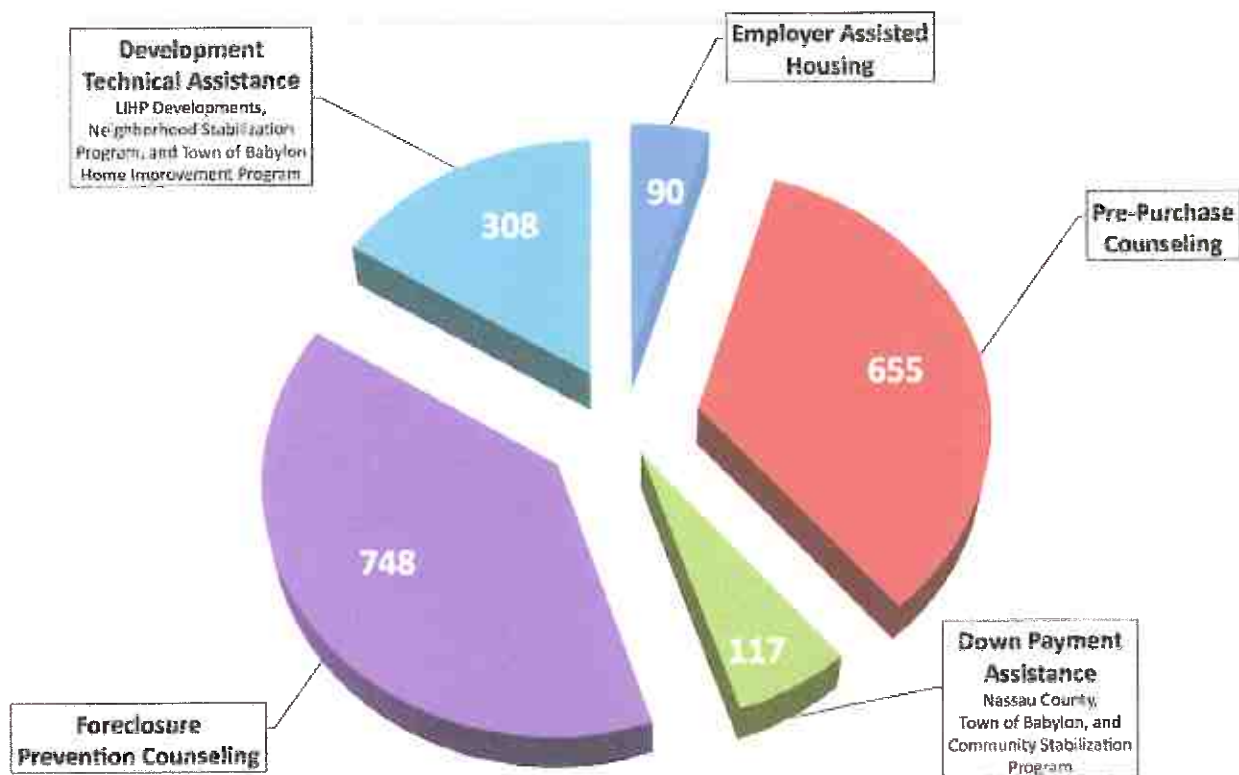
Nassau County Down Payment Assistance Program

LIHP administers the Down Payment Assistance Programs for Nassau County. In 2010, 60 families received grants and purchased homes through the Nassau County program.

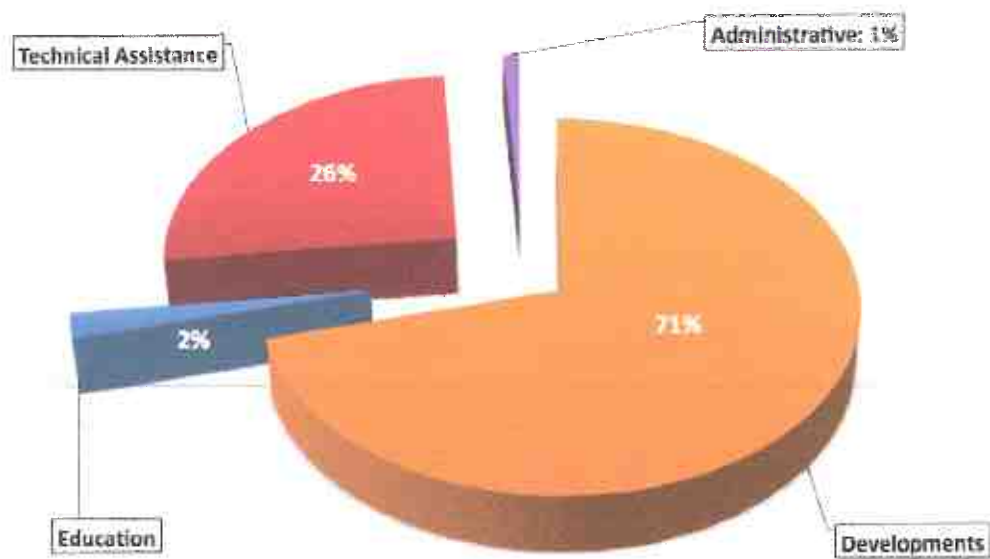


The Partnership works with many other entities and governments to provide homes and housing services to working families on Long Island. Our partners contribute by providing legislative solutions, government funding, private sector grants, community support and outreach to bring housing opportunities to our clients. The Partnership also provides grant funds and technical assistance to several local not-for-profit partners. The Partnership is awarded grants and funding support from our partners, which are utilized to deliver housing and assistance programs for more than 2,000 families on Long Island. We value our partners and thank them for their generous support.

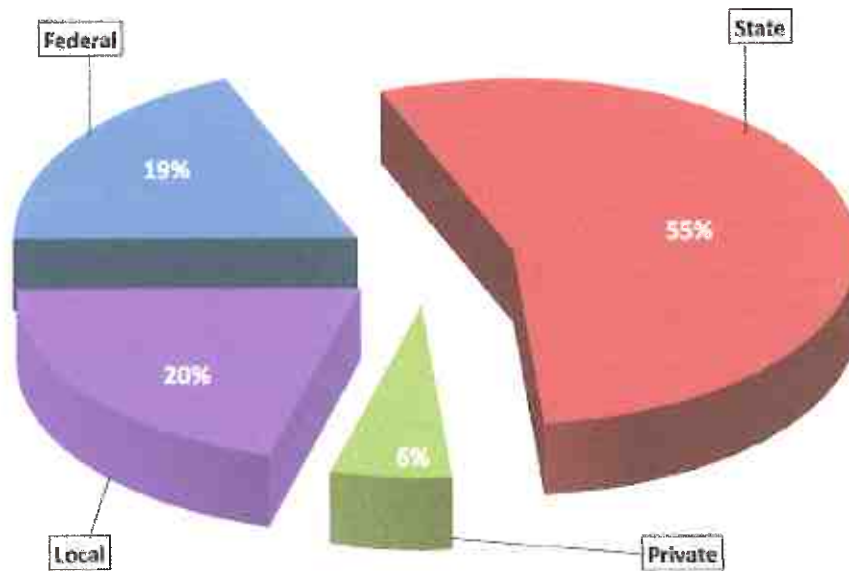
Total Families Assisted in 2010: 1,918



2010 Grants by Purpose



2010 Grants by Funding Source



Financials

Long Island Housing Partnership and Affiliates Combined Statements of Financial Position

December 31,

	<u>2010</u>	<u>2009</u>
ASSETS		
Cash	\$ 3,164,776	\$ 3,572,444
Receivables	1,570,560	1,631,483
Limited use assets	4,791,733	4,575,324
Capitalized project costs	9,784,226	2,926,509
Prepaid expenses and other	336,656	162,133
Fixed assets - net	<u>64,761</u>	<u>48,963</u>
Total assets	<u>\$ 19,712,712</u>	<u>\$ 12,916,856</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Payables	\$ 926,500	\$ 1,016,242
Funds held as program agent	3,082,275	2,553,771
Project grant advances	7,138,722	2,095,374
Home buyers' deposits	26,416	43,632
Loans payable	<u>2,079,808</u>	<u>976,210</u>
Total liabilities	<u>\$ 13,253,721</u>	<u>\$ 6,685,229</u>
NET ASSETS		
Unrestricted	\$ 5,293,997	\$ 5,144,949
Temporarily restricted	1,149,494	1,071,178
Permanently restricted	<u>15,500</u>	<u>15,500</u>
Total net assets	<u>6,458,991</u>	<u>6,231,627</u>
Total liabilities and net assets	<u>\$ 19,712,712</u>	<u>\$ 12,916,856</u>

The above data has been condensed from the combined financial statements audited by Holtz Rubenstein Reminick LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditor's unqualified opinion dated April 13, 2011, are available from the Long Island Housing Partnership, Inc. office upon request.

Financials

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

Years ended
December 31,

CHANGES IN UNRESTRICTED NET ASSETS	<u>2010</u>	<u>2009</u>
SUPPORT AND REVENUE		
Contributions and grants	\$ 955,173	\$ 799,815
Receipts and government grants on transfer of homes	2,816,208	2,135,636
Technical assistance and mortgage counseling	1,348,634	1,707,352
Other revenue	127,164	156,085
Net assets released from restrictions	<u>315,535</u>	<u>327,661</u>
Total support and revenue	<u>5,562,714</u>	<u>5,126,549</u>
 EXPENSES		
Project costs and program services	\$ 4,303,261	\$ 3,886,085
Supporting services:		
Management and general	1,072,520	1,022,323
Fundraising	<u>37,885</u>	<u>45,042</u>
Total expenses	<u>5,413,666</u>	<u>4,953,450</u>
Increase in unrestricted net assets	149,048	173,099
 CHANGES IN TEMPORARILY RESTRICTED NET ASSETS		
Grants	\$ 393,851	\$ 453,132
Net assets released from restrictions	<u>(315,535)</u>	<u>(327,661)</u>
Increase in temporarily restricted assets	<u>78,316</u>	<u>125,471</u>
INCREASE IN NET ASSETS	227,364	298,570
NET ASSETS, beginning of year	<u>6,231,627</u>	<u>5,933,057</u>
NET ASSETS, end of year	<u><u>\$ 6,458,991</u></u>	<u><u>\$ 6,231,627</u></u>

The above data has been condensed from the combined financial statements audited by Holtz Rubenstein Reminick LLP, Certified Public Accountants of New York. Copies of the audited statements, including the auditor's unqualified opinion dated April 13, 2011, are available from the Long Island Housing Partnership, Inc. office upon request.

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

	<u>Supporting Services</u>		
<u>Program Support Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
\$ -	\$ -	\$ -	\$ 2,479,423
-	-	-	25,757
1,344,389	766,112	25,168	2,135,669
118,538	125,932	1,200	245,670
75,474	32,438	-	107,912
12,477	5,562	-	18,039
14,433	54,067	-	68,500
14,926	8,505	-	23,431
10,261	5,848	-	16,109
33,728	17,266	831	51,825
25,993	5,946	5,282	37,221
35,303	10,898	1,191	47,392
37,505	19,701	-	57,206
17,376	7,797	-	25,173
12,575	513	-	13,088
-	-	1,800	1,800
4,332	2,469	-	6,801
40,771	9,466	2,413	52,650
<u>\$ 1,798,081</u>	<u>\$ 1,072,520</u>	<u>\$ 37,885</u>	<u>\$ 5,413,666</u>

of the audited statements, including the auditor's unqualified opinion dated April 13, 2011, are available from the Long Island Housing Partnership, Inc. office upon request.

2010 Annual Meeting



Board of Directors

Our Directors generously offer their support and guidance to make the Long Island Housing Partnership succeed and grow as the leading affordable housing agency on Long Island.



CHAIRMAN
Peter Klein
PDK Development Corp.



VICE CHAIRMAN
Kevin S. Law
Long Island Association



TREASURER
Denise M. Smyth
Bank of America



SECRETARY
Reverend Thomas W. Goodhue
Long Island Council of Churches



Peter J. Elkowitz, Jr.
President
Chief Executive Officer



Diana Weir
Executive Vice President



James Britz
Vice President



Gary McCann
*Astoria Federal Savings &
Loan Association*



Michele Dean
*Bethpage Federal
Credit Union*



Steven F. Philbin
Capital One Bank



Laura A. Cassell
*Catholic Charities
Diocese of Rockville Centre*



Patricia Edwards
Citi



Theresa Davis
HSBC Bank USA



Kevin M. Harvey
IBEW, Local 25



Patrick G. Halpin
*Institute For Student
Achievement*



Elliot Hobbs
JPMorgan Chase



John Durso
*Local 338
RWDSU/UFCW*



Joseph E. Mottola
*Long Island Board of
Realtors*



Charles Mancini
*Long Island Builders
Institute*



Ira Tanc
Long Island Builders
Institute



Anthony Mancusi
M & T Bank



Dr. Drew Bogner
Molloy College



Richard J. Locke
nationalgrid



Andrea Rothchild
Newsday



James Carpenter
New York
Community Bank



Thomas P. DeJesu
New York
Power Authority



John Coffey
Real Estate Practitioners
Institute of LI



Geoffrey Scrota
Serota Properties



Vincent Sabia
Stewart Title Insurance
Company



Dr. Calvin O. Butts III
SUNY at Old Westbury



Anthony Esernio
TD Bank NA



Rabbi Ronnie Kehali
Temple Emanuel



Mary Reid
NSPHDFC



Shirley Coverdale
NSPHDFC

COUNSEL



Leila Holmes
NSPHDFC



Fred Miley
NSPHDFC



Denise D. Pursley
Nixon Peabody LLP



Howard Gross
Weinberg, Gross
& Pergament LLP



Michael McCarthy
Counsel

LIHP Staff

OPERATIONS



Joseph Sanseverino
Asst. Vice President



Michelle Di Benedetto
Director, Outreach and
Special Programs

DEVELOPMENT AND TECHNICAL ASSISTANCE



Gina Pelletieri
Director



Alison Karppi
Program Manager



Linda Lozach
Program Manager



Carol Woods
Project Manager



Doris Meyer
Program Assistant



Carmen Echeverria
Project Assistant



Robert Pergament
Program Assistant



Jessica Ostrosky
Program Assistant



Ashley Stevens
P/T Program
Assistant

MORTGAGE COUNSELING, EDUCATION & FORECLOSURE PREVENTION



Lynn Law
Director



Carol Yopp
Program Manager



Dilia Munoz
Bi-Lingual Counselor



JoAnn Massaro
Counselor



Leticia Buonantuono
Bi-Lingual Counselor



Jeffrey Saper
Director



Maria Sanz
Bi-Lingual Counselor



Adabelle Campos
Program Assistant



Sandra Wright
Counselor



Susan Sassone
P/T Program Assistant



Lawrence Koroluck
MIS/Bookkeeper

FINANCE

ADMINISTRATION



Linda Mathews
Executive
Assistant



Lynn Manzella
Administrative
Assistant



Delia Johnson
Receptionist



Liseth Garces
Receptionist

CONSULTANTS



Dan Segal, C.P.A.
Financial Advisor



Mike Kelly, Esq.
Developments



Robert Reutzel
Special Projects

WE THANK OUR MEMBERS FOR THEIR CONTINUED SUPPORT

BUSINESS

Advantage Title Agency, Inc.
 Albrecht Viggiano Zureck & Company, P.C.
 All Suffolk Plumbing Contractors, Inc.
 Alvin Benjamin & Affiliates
 American Land Services
 AvalonBay Communities, Inc.
 Benchmark Title Agency LLC
 Blue Sea Construction Co., LLC
 Breslin Realty Development Corp.
 Brookhaven Science Associates, BNL
 Cathleen Benedetto, Esq.
 Certilman Balin Adler & Hyman, LLP
 Chicago Title Insurance Company, Mineola
 Coldwell Banker Residential Brokerage
 Cullen and Dykman Bleakley Platt, LLP
 Davis & Prager, P.C.
 Daytree Custom Builders
 Denise R. Langweber, LLP
 Donald LaGrega & Associates
 Douglaston Development LLC / JE Levine
 Builder
 EMJ Construction Consultants, Inc.
 Enviro-Test, Inc.
 Executive Towers at LIDO, LLC
 Farrell Fritz P.C.
 FPM Group, LTD
 G. Zandler Construction Company, Inc.
 Gary J. Bruno
 G H H Realty, Inc.
 Greater Hempstead Housing Development
 Harbour Club, LLC
 HouseMaster Home Inspection
 JOBCO Incorporated
 John A. Testaiuti, Esq.
 John Howard Lynch, Esq.
 Joseph D. Monticciolo, Housing Consulting
 Services
 L. Risso & Sons Co., Inc.
 L'Abbate Balkan Colavita & Contini LLP
 Lamonica, Hernst & Maniscalco
 Law Office of Anthony J. Dushaj
 Law Offices of John B. Zollo
 Margolin, Winer & Evens LLP
 Marks Paneth & Shron, LLP
 Michael P. Chiarelli Engineer, P.C.
 Mill-Max Mfg. Corp.
 Murtha Construction, Inc.
 nationalgrid
 National Land Tenure Co., LLC
 Nixon Peabody, LLP
 Northrop Grumman Corporation

Olympic Siding & Window Co., Inc.
 Orchard Park
 Ornstein Leyton Co.
 Oscar A. Prieto, Esq.
 Paul N. Lovegrove, P.C.
 PDK Development Corp.
 Peconic Community Council, Inc.
 Peter J. Goodman, Esq. P.C.
 Peter J. Zuckerman, Attorney PC
 Riverhead Building Supply Corp.
 Robin L. Long, Attorney at Law
 Roe Biomedical Products LLC
 S.B. Bowne & Son
 Safe Harbor Title Agency Ltd.
 Serota Properties
 Site Selection Advisory Group, Inc.
 St. Gerard Printing
 Stephan Brookmeyer, Esq.
 Sterling Equities, Inc.
 Sterling Floor Designs, Ltd.
 Structural Design Custom Homes, Inc.
 Suffolk Transportation Service, Inc.
 Sundance Home Inspectors
 Susan Warren, Attorney at Law
 Tauscher, Cronacher Professional Engineers
 The Beechwood Organization
 The Disability Opportunity Fund
 The Klar Organization
 The Park Ridge Organization
 Timber Ridge Homes
 Titleworks Abstract, Inc.
 Town of Islip Economic Development/IDA
 V. Calvosa, Inc.
 VHB Engineering, Surveying & Landscape
 Watral & Sons, Inc.
 Weinberg Gross & Pergament, LLP

EDUCATION

Delta Sigma Theta Sorority, Suffolk County
 Alumnae
 Hofstra University
 Institute for Student Achievement
 Molloy College
 Stony Brook University
 SUNY at Old Westbury
 Tuoro Law Center

FINANCE

Apple Bank for Savings
 Arbor Commercial Mortgage LLC
 Astoria Federal Savings & Loan Association

Bank of America
 Bank of New York Mellon
 Bethpage Federal Credit Union
 Bridgehampton National Bank
 Capital One
 Citi
 First National Bank of Long Island
 Flushing Savings Bank
 HSBC Bank USA
 Hudson Housing Capital
 JPMorgan Chase
 M&T Bank, Community Development Unit
 New York Community Bank
 Oceanside Christopher Federal Credit Union
 Premium Capital Funding / Top Dot
 Mortgage
 Ridgewood Savings Bank
 State Bank of Long Island
 Suffolk County National Bank
 TD Bank NA
 Wells Fargo Home Mortgage

LABOR

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

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, Inc.

Building Long Island's Future

Hours of Operation

Suffolk County Office
180 Oser Avenue
Suite 800
Hauppauge, New York 11788
631-435-4710
Fax: 631-435-4751

Monday - Friday
9:00 a.m. - 5:00 p.m.

Nassau County Office
40 Main Street
Suite B
Hempstead, New York 11550
516-572-0818
Fax: 516-572-0843

E-mail: info@lihpa.org
www.lihpa.org