



LIHP

LONG ISLAND HOUSING PARTNERSHIP, INC.

2017 ANNUAL REPORT



2017 Annual Report

Mission Statement

Since its inception in 1988, the mission of the Long Island Housing Partnership, Inc. (LIHP) has been to provide affordable housing opportunities to those who, through the ordinary, unaided operation of the marketplace, would be unable to secure a decent and safe home or remain in a decent or safe home.

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2017 was another highly successful year for the Long Island Housing Partnership (LIHP) with approximately 1,850 clients assisted through various initiatives and programs. In 2017, LIHP's newly formed Community Land Trust made significant progress on the pre development work for the rebuilding of 23 Superstorm Sandy damaged homes across Nassau and Suffolk Counties. This work will allow the demolition and subsequent construction of new homes to start in 2018.

At LIHP's 29th Annual Meeting, RuthAnne Visnauskas, the Commissioner and CEO of New York State Homes and Community Renewal provided the Keynote Address. RuthAnne took her time to speak about working with great partners like LIHP. She also talked about the new funding options for the creation of affordable/workforce housing in New York State. LIHP also had several clients attend and speak on behalf of LIHP's programs that they have benefited from.

LIHP continued to secure low cost capital for its lending arm the Long Island Housing Partnership Community Development Financial Institution (LIHPCDFI). The LIHPCDFI now has secured \$3 million in capital through three different lines of credit, which will help in creating low-interest loans for pre-development and construction of affordable housing on Long Island.

LIHP's Education programs, including Pre-Purchase and Foreclosure Prevention counseling continued to assist clients purchase housing and help homeowners stay in their homes across Long Island.

In 2017, LIHP served approximately 1,000 clients through these education programs.

LIHP continues to build and assist in the creation of new affordable homeownership and rental housing. LIHP continues working on many ownership and rental programs across both Nassau and Suffolk Counties, with the continued focus on downtowns and transit-oriented development. In 2017, LIHP assisted over 500 households through its Technical Assistance programs.

The Employer Assisted Housing Program continues to be a very successful Economic Development program for Long Island companies and their employees. In 2017, over 55 households were able to purchase and rehabilitate their homes through this program.

The Fair Housing education initiative continued with LIHP sponsoring and coordinating a conference to discuss Fair Housing issues affecting the LGBTQ community. LIHP also developed and presented a comprehensive fair housing training for Realtors in collaboration with the Long Island Board of Realtors.

The Long Island Housing Partnership is very grateful for the support and participation of our Board of Directors, members, funding sources and Government partners. Without you, our programs and successes would not be possible.

Thank you for your continued support and generosity.



Kevin S. Law
Chairman



Peter J. Elkowitz
President/CEO



James Britz
Executive Vice President



Valerie Canny
Chief Financial &
Compliance Officer

2017 Annual Meeting

On June 13, 2017, Chairman Kevin Law kicked off the Long Island Housing Partnership, Inc.'s 29th annual meeting at the Crest Hollow Country Club. The event had over 425 attendees and the keynote speaker was RuthAnne Visnauskas, who is the Commissioner and CEO of New York State Homes and Community Renewal. RuthAnne took her time to speak about working with great partners like LIHP. She also talked about the new funding options for the creation of affordable/workforce housing in New York State. LIHP also had several clients attend and speak on behalf of LIHP's programs that they have benefited from. Staci Hill, an employee of Northwell Health that is a part of our Employer Assisted Housing program commented on LIHP's event by stating, "I had an awesome time meeting you and everyone else involved in making LIHP the wonderful blessing that it is. It was nice meeting some of the other clients and sharing our stories. I was honored to have been involved and wanted to thank you again for the invitation."



Peter J. Elkowitz; Kevin S. Law;
RuthAnne Visnauskas, Commissioner & CEO,
NYC Homes & Community Renewal; James Britz



Peter Klein, LIHP Board Member;
Vincent Giovinco, LIHP Board Member; James Britz



Staci Hill; Tracey Kreutel; Joseph Albert;
Peter J. Elkowitz; James Britz;
Miranda Gatewood; Thelma Blair



Pat Edwards, LIHP Board Member; Shirley
Coverdale, LIHP Board Member;
Peter J. Elkowitz;
Elena Dundon, LIHP Board Member



JPMorgan Chase Award



Christopher Hahn,
LIHP Board Member;
Kevin S. Law



Robert Creighton,
LIHP Board Member;
Peter J. Elkowitz



Steven Philbin, LIHP Board Member;
Peter J. Elkowitz; James Britz



Citibank Award



TD Bank Award

2017 Board Meeting





The Housing Partnership will continue to work as a not-for-profit developer to create affordable homeownership and rental housing through new construction and rehabilitation of existing housing. A major emphasis will be creative redevelopment of downtown blighted neighborhoods.



Mastic, Mastic Beach Village and Shirley Scattered Sites

Working in cooperation with the Town of Brookhaven, LIHP received approval for the development of seven homes on land donated by Suffolk County through its 72-h program. Financing was provided by subsidies from the New York State Affordable Housing Corporation and the Suffolk County Federal HOME program. TD Bank provided additional financial support through a grant award. JJR Associates has constructed six four-bedroom Colonial style homes on the sites and the homes have been sold to first time home buyers. One home closed in 2017 and the remaining home is anticipated to be completed and closed in 2018.

Brentwood Workforce Housing

The Long Island Housing Partnership is continuing to work with the Brentwood Workforce Housing development. The development will consist of 11 new single family homes with home buyers having a choice of either a traditional Colonial or Ranch style home. LIHP has secured subsidies from the New York State Affordable Housing Corporation and Federal HOME funds from the Town of Islip Community Development Agency, as well as financial support from Citi Foundation, M&T Charitable Foundation and People's United Foundation. In 2015, a lottery was held to rank and select applicants. In 2016-17 three homes were constructed and sold. There are four homes under contract with construction scheduled to begin in the summer of 2018.

Suffolk County Scattered Sites

LIHP has received 15 scattered sites from Suffolk County through the 72-h property transfer program. LIHP will construct new single-family homes on the sites. The homes will become available to income-eligible, first-time home buyers, with veteran preferences. JJR Associates will construct either a colonial or ranch style home on the sites. Marketing of the homes will begin in 2018. The homes will be placed into the LIHP's Community Land Trust to ensure affordability to future buyers.



Technical Assistance - Homeownership

The Housing Partnership will continue to provide technical assistance to municipalities, community-based, not-for-profit housing organizations and for-profit developers to facilitate the creation of affordable homes. LIHP will advance local policies and programs that create sustainable communities and developments through the integration of housing, transportation, economic development and environmental activities.



Meadowbrook Pointe Links Senior Condominium

Meadowbrook Pointe Links is a senior lifestyle community located in the Town of Brookhaven. Developed by Beechwood Mill Pond Building Corp., the project consists of 28 senior affordable condominium units. All 28 homes have been sold to eligible home buyers. LIHP assisted Beechwood in the marketing of the condos and in determining owner eligibility.



Suffolk County Land Bank

Suffolk County Land Bank (SCLB) received funds from NYS Attorney General's Office to rehabilitate homes that have been foreclosed. SCLB contracted with the Long Island Housing Partnership to rehabilitate these homes.

In 2017, LIHP rehabilitated four homes. Three are now owned by first time home buyers at 80% of the AMI.



The Vineyards at Blue Point

Located in the Town of Brookhaven, the Vineyards at Blue Point is a 280-unit active adult community developed by the Ornstein Leyton Company. As part of the development, 28 units are being offered at below-market prices to those households at 80% or 120% of the area median income. The first phase of 16 units has all closed. The remaining eight affordable homes are scheduled to be closed during 2018. LIHP continues to assist with the marketing of the units and in determining owner eligibility.

Technical Assistance - Homeownership



Michael Thomas Estates

Located in Amityville, Michael Thomas Estates consists of 13 condominium units, ten of which are available to families earning less than 130% AMI, and three to families earning 80% or less of the area median income. Of the three affordable units, one has closed and marketing continues on the remaining two. Through a technical assistance agreement, LIHP continues to assist the developer, Marie Acquisitions, with determining home buyer eligibility. LIHP also provided funds through the New York State Senate HELP program to assist in the financing of the development.



Hearthstone at Farmingdale

The Hearthstone at Farmingdale is a 24 unit townhouse development in the Village of Farmingdale. LIHP entered into a technical assistance agreement with the builder Bartone Properties to assist with the marketing of the two affordable units and to secure federal HOME funds from Nassau County. Nassau County provided federal HOME funds to assist the home buyers purchase the homes. Both homes have closed.



Technical Assistance - Homeownership



New Cassel / Westbury

As part of the revitalization of the new Cassel-Westbury area, the Town of North Hempstead Community Development Agency is spearheading new construction of 15 units consisting of 11 townhouses and four single-family homes on scattered sites in Westbury.

Construction began in the fall of 2015. All homes will be sold to families earning less than 80% of the AMI. Funding was provided by Nassau County through HUD's HOME program, North Hempstead Community Development Block Grant program (CDBG), New York State Senate HELP program, and New York State Affordable Housing Corporation. The Long Island Housing partnership held a lottery in 2014 and has conducted the pre-purchase counseling process with potential buyers. Fifteen home buyers have been identified and purchase contracts have been signed by all the home buyers.

In 2016, three of the single family homes were constructed and sold to first time home buyers. The fourth is scheduled for construction in 2018. In 2017, five of the townhouses were completed and sold. Construction is also well underway on the second six townhouses with closing on these units beginning in the spring of 2018.

New Cassel Phase II

In 2016, LIHP, in cooperation with the North Hempstead Community Development Agency, issued an RFP for a builder to construct four single family homes in the New Cassel/Westbury communities. The CDA selected Anray Construction to build the homes. Nassau County allocated federal HOME funds for this development and LIHP has applied to the New York State Affordable Housing Corporation for subsidies to enable the homes to be sold at an affordable price. Construction began in 2017 on the homes with occupancy for the first two homes scheduled for late spring of 2018.

Highland Green Residence, Melville

Highland Green Residence is a 117 unit affordable limited equity cooperative located on Ruland Road, near the 110 corridor in Melville. Developed by D&F Development Group, LLC the development consists of one-, two- and three-bedroom units and is located in the Half Hollow Hills school district, with easy access to employment, shopping and public transportation. In addition to securing both NYS Affordable Housing Corporation and NYS HELP funds for the project, LIHP, with assistance from both the Town of Huntington and Touro Law School, was involved in outreach and education for the project. Full lease-up of the units was completed in 2017. Currently, LIHP staff members occupy four of the seven seats on the community's Co-op Board.



Technical Assistance - Rentals



The Housing Partnership will provide ongoing assistance relating to the administration, managing and marketing of the designated affordable units in an inclusionary community or single and separate development. Such oversight may be for entities such as municipalities, developers or homeowners' associations, and will provide administration of waiting lists; applicant selection; eligibility review; applicant financial counseling and assistance; and serve as liaison with the communities.

Robinelle Gardens

Developed by Zucaro Construction, Robinelle Gardens is located in the Village of Farmingdale. The development consists of 60 rental units, six of which are designated as affordable units for families earning at or below 50% or at or below 80% of the area median income. The program consists of both one- and two-bedroom units. Lease-up of the building commenced in 2017 and is scheduled to be completed in early 2018. LIHP assisted with the initial lease-up of the building and will continue to oversee the administration of the affordable units in the future.



Hudson House

Hudson House provides 36 rental apartments for households who are 55 years of age or older that earn 80% or less of the Area Median Income. Developed by Mill Creek Residential, Hudson House is located in Mineola and is convenient to the Mineola railroad station and the village's walkable downtown shops and restaurants. The program consists of both one- and two-bedroom apartments. LIHP has been involved with the program since the initial lease-up of the apartments and continues to assist in the ongoing administration including tenant selection and qualification.

Technical Assistance - Rentals



New Village

New Village, located in Patchogue, provides sixty-seven affordable apartments in a mix of studio, one-bedroom and two-bedroom units for households earning no more than 80% or 85% of the area median income. TRITEC Development Group created New Village, a mixed-use residential development, which brings the principles of Smart Growth and New Urbanism to downtown Patchogue. LIHP assisted with the initial lease-up of the apartments and continues to assist in the ongoing administration of the units.



Woolworth Apartments

Developed by North South Development, Woolworth Apartments consists of 19 affordable rental apartments for households earning less than 50%, 60% and 80% of the area median income. Located in Riverhead, the project involved the renovation of the old department store and was a vital component of the revitalization of downtown Riverhead. Through a Technical Assistance agreement, LIHP assisted with the initial tenant selection and qualifications and continues to assist in the ongoing tenant administration.



Technical Assistance - Rentals



Avalon at Great Neck

Developed by Avalon Bay Communities, Avalon Great Neck is located in the Village of Great Neck in North Hempstead. Avalon Great Neck consists of a total of 191 rental units, 20 of which are reserved for households at or below 80% or 100% of the area median income. The units are a mix of one-, two- or three-bedroom apartments. LIHP assisted with the initial lease-up of the affordable units, which was completed in 2017, and will assist with the administration of the units going forward.



839 Prospect Avenue

Located in New Cassel in the Town of North Hempstead, 839 Prospect Avenue, developed by Bedford Construction Group, consists of 18 rental apartments, ten of which are designated to be affordable apartments rented to households earning 50%, 60% or 80% of the area median income. Lease-up of the units commenced in 2016 and was completed in 2017. LIHP is assisting with the marketing and initial lease-up of the affordable units and will assist with the administration of the units going forward.





Avalon Huntington Station

Developed by Avalon Bay Communities, Avalon Huntington Station is located in the Town of Huntington. Avalon Huntington Station consists of a total of 303 rental units, 43 of which are reserved for households at or below 50% of the area median income. The units are a mix of one-, two- or three-bedroom apartments. The community is within walking distance to the LIRR Huntington Station and is just a short drive from shopping and entertainment in Huntington Village. LIHP assisted with the marketing and initial lease-up of the affordable units, and continues to assist with the administration of the units going forward.



Avalon Court & Court North

Avalon Court and Court North, located in Melville, were developed by Avalon Bay Communities and consist of a total of 494 apartments. 97 of the apartments are designated for households at or below 50% or at or below 80% of the area median income. Of the 97 affordable units, 46 are located in Avalon Court with the remaining 51 located in Court North. All of the units are a mix of one-, two- or three-bedroom apartments. LIHP will continue to assist with the ongoing administration of the affordable units at Avalon Court and will assist Avalon Bay with the sunseting of the affordability requirements for units at Court North.



Technical Assistance - Rentals



The Reserve at the Boulevard

The Reserve at the Boulevard is located in Yaphank in the Town of Brookhaven. Developed by AVR Realty, this mixed-use development consists of 240 rental units, 24 of which are reserved for households earning 80% or less of area median income. The affordable units provide a mix of both one- and two-bedroom units. Full lease-up of the affordable units was completed in 2017. LIHP will continue to assist with the administration of the affordable units in the future.



Greybarn

Greybarn, located in Amityville in The Town of Babylon, is part of a redevelopment project by Rechler Equity. The project consists of both retail space and a total of 500 apartment units. The Town of Babylon has provided for 100 of the units to be offered to families with incomes at or below 80% of the area median income. The program consists of one- and two-bedroom units. Construction and lease-up of the workforce units is being completed in phases. All ten workforce units in Phase I and 30 of 31 units in Phase II have been leased-up. LIHP will continue to administer the lease-up of new units and oversee the ongoing administration of occupied units.



The Jefferson at Farmingdale Plaza

Developed by JPI/TDI, the Jefferson at Farmingdale Plaza was the Village of Farmingdale's first transit oriented development and is located within walking distance of the Farmingdale railroad station. The project consists of 159 rental units, 16 of which are designated as affordable units for families earning 80% or less of the area median income. LIHP assisted with the marketing and initial lease-up of the affordable units, which was completed in 2016, and continues with the administration of the units going forward.



The Cornerstone at Farmingdale

The Cornerstone is a luxury 42-unit apartment complex in the Village of Farmingdale. Developed by Bartone Properties, the project offers four units at affordable rents which are reserved for households earning 80% or less of the area median income. LIHP assisted with the initial lease-up, which was completed in 2016, and continues to assist with the administration of the affordable units.



Employer Assisted Housing Program

The Employer Assisted Housing Program was created in 2005 to help Long Island businesses recruit and retain qualified employees. Since the start of the program, Long Island Housing Partnership has partnered with New York State Affordable Housing Corporation, New York State Senate Delegation, Nassau and Suffolk Counties, the Towns of Babylon and Islip along with over 130 participating employers and have assisted over 625 employees with accomplishing the American dream of homeownership. Employer contributions are combined with public and private funds to help eligible employees with down payment assistance and rehabilitation of the home they purchase through the program, whether they are first-time home buyers or are relocating due to employment.

In 2017, LIHP assisted 55 employees achieve homeownership totaling home sales of \$15,776,400. This program has no deadlines and operates 12 months of the year. Employers contribute from \$3,000 to \$10,000 depending on the number of employees they have and the funding available from the individual employer. It requires two mandatory counseling sessions after an application is reviewed and accepted, so the employee is well educated and can look for a home feeling confident that he/she is qualified.

BEFORE



AFTER



Down Payment Assistance



For many low-and-moderate income people on Long Island who are struggling to pay the rent and raise their families, putting together enough money for a down payment to purchase a home is quite a challenge. To help meet this challenge, Nassau County and the Town of Babylon provide down payment assistance.

The Nassau County Down Payment Assistance Program provides up to \$25,000 to eligible families earning at or below 80% of the area median income toward the purchase of a single family home. In 2017, ten families were assisted through the program.

The Town of Babylon provides eligible first-time home buyers purchasing anywhere in the town up to \$14,000 in funding for down payment and closing costs. So far, three families have been assisted.

The Housing Partnership will assist government by promoting and supporting, both community development and redevelopment programs. This includes the construction of new single and multi-family homes, rehabilitation of existing residences and construction and rehabilitation of community buildings and related infrastructure. LIHP works with local, state and federal levels of government and private partners in the financing, construction, lending, management and development of new and rehabilitated housing for individuals and families.



Neighborhood Stabilization Program

The Neighborhood Stabilization Program established in 2009 which enabled the Long Island Housing Partnership to acquire foreclosed homes, rehabilitate them and put first time home buyers in these homes. This program continues to provide Long Island based contractors with jobs.

Long Island Housing Partnership Home Improvement Program

Long Island Housing Partnership was awarded funding by the New York State Affordable Housing Corporation to assist homeowners in Nassau and Suffolk Counties in rehabilitating their homes. First priority is given to repairs which eliminate health and safety hazards and which bring the home up to building code standards. Once the home is brought up to standard, a second priority may be included which could be directed toward repairing, preserving, or protecting the property. LIHP was able to assist 23 homeowners in 2015 and 2016 with the funding from this program. The New York State Affordable Housing Corporation awarded a second round of funding at the end of 2017 to assist additional homeowners.

Community Stabilization Program

The Community Stabilization Program was established to aid homeowners with down payment assistance to purchase a foreclosed or blighted home anywhere on Long Island. In 2017 the program enabled 11 new homeowners achieve homeownership.

Town of Babylon Home Improvement Program

Babylon Town made available rehabilitation funding to correct substandard housing code violations, basic housing conditions that are considered dangerous to health and safety and to also bring the homes up to current energy efficient standards. In 2017, LIHP began the process of assisting four households with up to \$50,000 in rehabilitation funds through the Town of Babylon Home Improvement Program.

NY Rising / Rebuild Long Island

In 2017, LIHP acquired nine additional homes in Phase 2 of Rebuild Long Island. These homes will be demolished and nine new homes will be built and placed in the established Community Land Trust. This will bring the total to 23 homes acquired from NY Rising for Phase 1 and Phase 2.



Education and Counseling

Default/Foreclosure Prevention Counseling

Long Islanders are still struggling with mortgage delinquencies and many are continuing to find themselves in need of LIHP's experienced default/foreclosure counseling team. LIHP has assisted over 250 families in 2017 and continues to work with struggling homeowners to find the best options for home retention when possible. Unfortunately home retention is not always available to the homeowner and then the counselor needs to explore other options with the homeowners. The Supreme courts are still dealing with a backlog of cases in both Nassau and Suffolk Counties, which remain among the hardest hit areas in New York State. LIHP counselors are well trained and communicate daily with lenders/servicers and the legal service agencies dedicated to assist the homeowners navigate the most difficult periods in their lives and seek solutions to their tenuous circumstances.

LIHP counselors partner with lenders, other non-profit organizations, community groups and local officials to conduct outreach seminars to promote the available default services. LIHP participates in the Court Settlement conferences and Bar Association clinics to guide the homeowners in the direction that best suits their needs. Many clients are at a loss of where to begin the process when they find themselves out of work due to unemployment, loss of income or medical issues and they are relieved when they know there are options available for home retention.

Mortgage Assistance Program

LIHP continues to participate in the very successful MAP – (Mortgage Assistance Program) program which is funded through the NYS Attorney General and administered by the Center for New York City Neighborhoods, with support by the Empire Justice Center. Fortunately for New York State homeowners in distress the program is still open and accepting applications. This highly effective program lends funds to assist homeowners in retaining their homes by bringing their mortgage current, paying tax arrears, applying funds toward a down payment on a modification, secondary liens or other secured debt that was involved in the foreclosure action. Homeowners are truly grateful for this zero percent interest loan program, of up to \$40,000 as it does not require any repayments. The loan is a lien against the home until the property is sold, refinanced or no longer a primary residence.

Project Reinvest Financial Capability Program

LIHP has been awarded funds through its Intermediary HPN (Housing Partnership Network) for a new program named Project Reinvest Financial Capability (PRFC) to counsel default clients. The funding was awarded to counsel 147 homeowners and build their financial capability and capacity. The goals of the program are to promote stabilization and revitalizations in areas impacted by foreclosure and offer financial capability counseling to assist individuals with budgeting, rebuilding credit and establishing savings plans for economic growth and stability.

Pre Purchase Counseling

In the calendar year of 2017, LIHP counselors met with over 845 potential home buyers seeking ownership of their first home. LIHP can proudly say that first time homebuyers who have attended its counseling sessions have a much higher chance of attaining their goal of homeownership and remain successful homeowners. The direct counseling sessions cover a broad array of topics and explain to prospective homeowners the different people involved in the home buying process, their function and where they need to be engaged during the home buying process. Grant opportunities are explored to determine eligibility in conjunction with down payment assistance programs offered through LIHP. The counselors review and discuss budgeting, the importance of good credit, savings, home inspections and the home lending process. Clients also are given the opportunity to be connected with a lender that best suits their current financial situation and circumstances once they are ready to move forward with homeownership.

LIHP's educational workshops, housing programs and basic counseling draw a steady flow of clients throughout the year from Nassau and Suffolk Counties and all the boroughs of New York. LIHP's partnership with "Framework", the comprehensive on line counseling program has had six clients initiate their education in the last year. This method of home buyer counseling greatly appeals to the "millennial" population. Prospective buyers are able to receive their "starter" education when their busy schedules permit. Once the prospective buyer completes the online course, he or she is prompted to make an appointment with an LIHP pre-purchase counselor to continue the education process. The online course enhances the quality and effectiveness of LIHP's signature one-on-one counseling session. The "Framework" course is offered in English and Spanish.

First Home Club

LIHP offers a more in depth group education workshop for first-time home buyers, as well as people who have not owned a home in the past three years, but are looking to return to homeownership. Typically classes are offered in two sessions - Spring and Fall sessions are traditionally offered to those clients who have met with a counselor one on one and are ready to start saving for that all important home purchase. Participants are required to register for this free program, which is funded by the Federal Home Loan Bank of New York and its member lenders. Sessions are well attended, and in 2017, LIHP added an additional evening class to accommodate registrants. Attendees come through referrals by LIHP program staff that may have provided a client with guidance in other areas of homeownership, by Nassau or Suffolk county officials, or by word of mouth.

Participants are required to save a total of \$1,875 of their own funds over a period of 10, 12 or 18 months. Once they complete their portion of the savings program, the participating lender will match their savings with funds for down payment or closing cost assistance up to \$7,500, or four times what they have saved. In order to participate in this match savings program, the client must meet the household size and income level (a percentage of the area median income as established by HUD). This is a popular program with home buyers who need to supplement existing savings for a down payment or closing cost on their first home. Clients are also encouraged to continue their own savings as well.

LIHP engages members of the FHC participating banks to enhance the training course. Bank staff brings invaluable information in an environment that is a beneficial component of the education process. LIHP also invites home inspectors, real estate agents and attorneys to speak and educate the participants on their roles during the home buying process.

Education and Counseling

The Housing Partnership will continue to provide mortgage counseling, financial counseling, post-purchase counseling, foreclosure prevention counseling, as well as fair housing and anti-predatory lending education. The Homeowner Emergency Mortgage Assistance Program (HEMAP) will lend to households to prevent foreclosures.



On behalf of my husband and myself, I want to extend a heart-felt thank you for your commitment throughout this difficult process. Our life was in a hopeless situation and we were so frustrated, where we did not receive any help in saving our home until you arrived in our life. You have encouraged us to stay positive throughout the process, even when one option failed you always found another option for us and you wouldn't stop until this was a success for us. Thanks to you and the MAP program we hit a success. We will forever be grateful for your commitment and always giving 100%.

It's sometimes easy to forget that there are nice people out there doing nice things for others.

Thanks for being such a special reminder.

Thanks a million for helping me out of this financial mess I am in.

Sincerely, Thank you!



...from the bottom of our heart

for all your help in our case with our house.

Thank you so much.

A simple act of kindness has a beauty all its own.

Thank you for your kindness...



Lending



The Housing Partnership will continue to work with the private, public and not-for-profit sectors on innovative community lending and related programs.

The LIHP Community Development Financial Institution (LIHPCDFI) was incorporated under NYS law in 2013 and approved by the United States Treasury as a Certified CDFI in June 2014. The goal of LIHPCDFI is to provide low-cost financing options for the development of affordable housing in our target markets.

In support of our goal, LIHPCDFI has secured lending capital through three (3) revolving lines of credit from Bank United, People's United Bank and Bridgehampton National Bank.

LIHPCDFI has successfully originated loans to JJR Associates, Inc. for pre-development and construction financing for expenses associated with the Islip IX development.



UNIONDALE COMMUNITY LAND TRUST, INC.
WWW.U-CLT.ORG



LIHPCDFI also provided financing to the Uniondale Community Land Trust for rehabilitation financing for a vacant house located in Uniondale.

LIHPCDFI will continue to focus on providing affordable pre-development and construction financing throughout Nassau and Suffolk Counties.



Fair Housing

The Long Island Housing Partnership provides basic and advanced fair housing education to varied audiences as a way to prevent or reduce discriminatory housing practices and to promote actions that support housing choice. To advance these goals, LIHP engaged in numerous fair housing activities throughout 2017.

In February, LIHP sponsored a conference, Fair Housing Issues Affecting the LGBT Community, at the Touro Law Center. The conference was approved for CLE credits and had nearly 100 attendees. Speakers included experts in the field from Relman, Dane & Colfax, LLP, the United States Attorney's Office, the New York State Human Rights Division, Pace University Land Use Center, and The LGBT Network.

LIHP Fair Housing Education Coordinator (FHEC) testified before the Suffolk County Human Rights Commission on local fair housing issues and offered assistance in outreach and education to the commission in March. During Fair Housing Month in April, LIHP's FHEC presented at the Great South Bay Unitarian Universalist Congregation. This was followed by another fair housing presentation at the Town of Riverhead Anti-Bias Task Force Summit on Discrimination, Fair Housing and Racism Conference in May.

In the fall, LIHP developed and presented a comprehensive fair housing training for REALTORS® in collaboration with the Long Island Board of Realtors. The training included updates on fair housing issues, pertinent recent cases of discrimination, and a resource guide for further information.

LIHP participates in many professional conferences and meetings including with the NYS Division of Human Rights, NYS Homes and Community Renewal Office of Fair and Equitable Housing Office and Enterprise Community Partners Fair and Affordable Housing Roundtable. This year LIHP staff co-chaired the Long Island Urban League's Equal Opportunity Day Gala at the Garden City Hotel.

In addition, LIHP continues to work with various municipalities and developers to assist them with fair housing education and compliance. For a second year, LIHP received funding from M&T Bank to provide fair lending education to future homebuyers in majority-minority areas in Nassau and Suffolk Counties.

LIHP's fair housing work has been made possible by generous grants from JPMorgan Chase, the Long Island Community Foundation, a division of The New York Community Trust, and M&T Bank. This support has enabled LIHP to provide fair housing education to multiple audiences through a variety of events.



The Fair Housing Act
1968 - 2018



New Housing Initiatives

The Housing Partnership will continue to acquire and retain land across Long Island. The land will be placed in the Community Land Trust (CLT), while the structures will be sold to qualified homebuyers.



Community Land Trust (CLT)

In 2017 LIHP began the outreach to Elected Officials, Community Leaders and Civic Leaders on the Long Island Partnership CLT Housing Development Fund Company, Inc. and the positive impact it would have on their specific communities.

Citi Community Development provided a grant to the Long Island Partnership Community Land Trust (LIPCLT) Growth Fund. Citi Community Development (CCD) and Citi Foundation have and continue to be a supporter of new housing initiatives across Long Island to ensure that the affordable housing needs are met for first time home buyers.

The Long Island Partnership CLT (LIPCLT) the first regional CLT covering all of Long Island, was seed-funded by CCD in 2015. The investment is being used to position Citi as the Founding Corporate Investor of the LIPCLT, and the sole funder of the Long Island Partnership CLT Growth Fund, accelerating development of the CLT's first permanently affordable units. Citi funds ensure that the CLT has the resources to capitalize on existing and future development opportunities.

LONG ISLAND PARTNERSHIP COMMUNITY LAND TRUST

*Making Homeownership
Possible Across Long Island*

Supported through funding by citi



LI land trust gets \$1.26M affordable housing grant (LIBN 8/2/17)

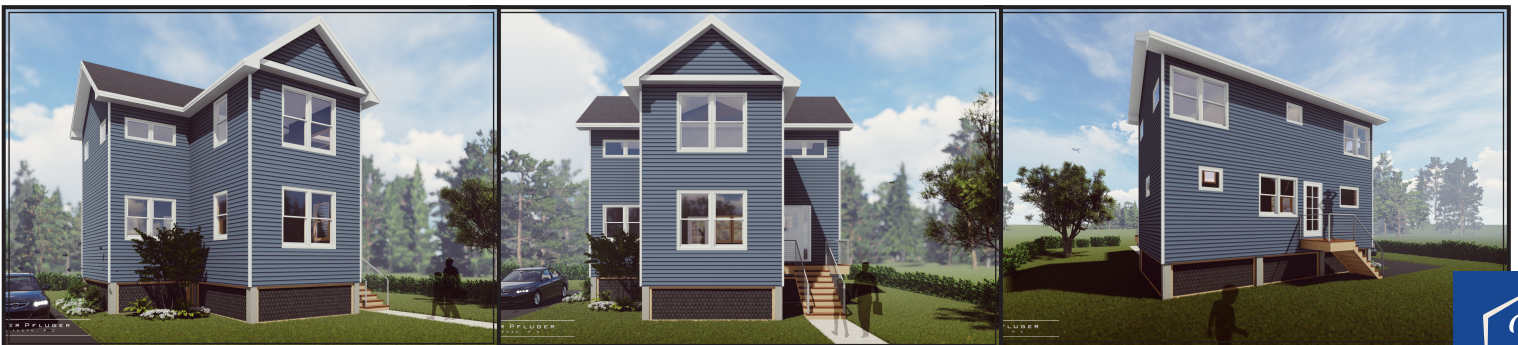
The Long Island Housing Partnership, Inc. (LIHP) in cooperation with the Town of Brookhaven will be developing Bellport V-Ecke Avenue in Bellport, NY as affordable ownership homes with rental accessory dwelling units (ADUs). This unique manor home design will consist of 32 affordable units – 16 ownership and 16 attached rental ADUs.

JPMorgan Chase and the JPMorgan Chase Foundation have been a supporter of the Long Island Housing Partnership since its inception and this affordable housing initiative will address a need for affordable rental housing on Long Island.

The Enterprise Community Partners, Inc. has awarded funds to the Long Island Partnership CLT Housing Development Fund Company, Inc.

The Enterprise Community Partners, Inc. have and continue to look for innovative housing initiatives to fund as a way of increasing the number of affordable housing units built each year and the LIPCLT meets that objective.

Enterprise Community Partners, Inc. has awarded to the Long Island Partnership Community Land Trust a grant to provide affordable homeownership opportunities to families with incomes at or less than 80% AMI within Nassau and Suffolk Counties on Long Island. These funds will be used to rebuild 30 homes damaged by Super Storm Sandy.



New Housing Initiatives

Neighborhood Revitalization Program / State of New York Mortgage Agency (SONYMA)

In 2017, LIHP became an "Anchor Partner" for the SONYMA Neighborhood Revitalization Program to get the word out to potential homeowners that there are funds available to rehabilitate vacant and abandoned homes. LIHP is a leader on Long Island in this program.

Restart Program - New Jersey Community Capital / State of New York Mortgage Agency (SONMYA)

In 2017, LIHP launched a new program with SONYMA and NJCC entitled "Restart Program" Community Restoration Program. The goal of this program is to help homeowners avoid foreclosed by permanently modifying a borrower's primary mortgage to achieve an affordable and financially sustainable monthly housing payment.

News & Events

ONLINE APPLICATIONS ➡

Online intake applications for all programs were added to our website beginning in 2015. At the end of 2017 - 3,239 online intake applications have been received to date. Online intake applications represent approximately 95% of all intake applications received by Long Island Housing Partnership for all programs.

➡ NEWSLETTER

In 2017, LIHP launched its quarterly newsletter to keep its members, clients and all interested parties informed on LIHP's recent news and events.

GROUNDLED SOLUTIONS

Peter Elkowitz, President and CEO of Long Island Housing Partnership, has been elected to the Board of Directors for Grounded Solutions, a nationwide organization that promotes housing solutions that will stay affordable for generations so communities can stabilize and strengthen their foundations.

Grounded Solutions works nationally, connecting local experts with the networks, knowledge and support they need and a deep understanding of best practices for increasing and maintaining affordable housing stock. Grounded Solutions is a partnership of the National Community Land Trust Network and Cornerstone Partnership bringing together an extensive network of member practitioners from local communities.

The organization works to foster communications and share best practices between experts to help everyone work more effectively. Building connections is one of the key ways that Grounded Solutions helps to advance the national movement toward more equitable communities.

Waitlist Intake Application Form for Tritec New Village in Patchogue

First Come First Served Waitlist Intake Application Form:
Tritec New Village In Patchogue
Workforce Rental Program



Total number of household members that will occupy the apartment:

Apartment size requested (Check all that apply):

Efficiency (1-2 persons)	One Bedroom- 80% (1-3 persons)	One Bedroom- 85% (1-3 persons)	Two Bedroom (2-5 persons)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Applicant:

First Name * MI Last Name *

Street Address * Apartment #:

City * State * Zip Code *

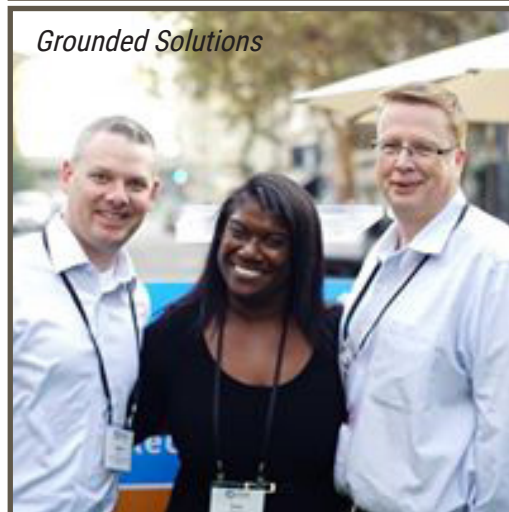
Sex * ☐ Male ☐ Female ☐ Other

Age * BirthDate * Occupation (If in school, write "Student")

Home Phone * Cell Phone: Work Phone

Email *

Grounded Solutions



The Partnership NEWS

Volume 3 - March 2018

Building Long Island's Future ... One Home At A Time!

[Visit our Website](#)

LONG ISLAND HOUSING PARTNERSHIP Celebrates 30 Years!

Honorees

The Long Island Housing Partnership's 30th Annual Meeting
Wednesday, June 20, 2018
The Crest Hollow Country Club

Board of Directors Meeting: 11:00am
Registration: 11:15am
Luncheon: 12:00 noon to 2:30pm

Tickets: \$200 per person
Available Sponsorships:
Amplification \$75,000 • Food \$1,000 • Banquet \$10,000
Registration \$500 • Sponsor \$2,000

[To view full invitation click image above...](#)

The Long Island Housing Partnership's 30th Annual Meeting
Wednesday, June 20, 2018
The Crest Hollow Country Club

Board of Directors Meeting: 11:00am
Registration: 11:15am
Luncheon: 12:00 noon to 2:30pm

Available Sponsorships, Tickets and Journal Ad purchases, click buttons below

[Click here for Tickets / Sponsorships](#) [Click here for Journal Ads](#)

TUCKAHOE WOODS - TOWN OF SOUTHAMPTON

Through the collaborative efforts of the Southampton Business Alliance, the Southampton Housing Initiative Corp., the Town of Southampton and the Long Island Housing Partnership, two new affordable homes will be constructed within the Town of Southampton.

[Tuckahoe Woods Lottery](#)



#GIVINGTUESDAY

Join the movement & give back!!

November 28th, 2017

'Tis the season for giving back!

Long Island Housing Partnership is participating in [#GivingTuesday](#) to assist persons with disabilities, including veterans and the frail elderly, by providing funds to retrofit homes for the removal of architectural barriers.

Long Island is home to 445,341 adults 65+;
112,015 Veterans and
251,996 people with disabilities.

STOP FORECLOSURE!

YOU HAVE OPTIONS

KNOW YOUR RIGHTS

UNDERSTAND YOUR
OPTIONS



Brookhaven Supervisor Edward P. Romaine
and the Town Council are hosting

FREE MORTGAGE COUNSELING SEMINARS

Presented by Long Island Housing Partnership



M&T Bank
and
The Long Island Housing Partnership, Inc.

Invite you to a seminar:

Manage Your Money Wisely

Attention Wells Fargo customers



Are you facing mortgage payment challenges?

If so, we invite you to attend a free mortgage assistance event hosted by Long Island Housing Partnership, Inc. Meet with a nonprofit housing counselor who has experience working with Wells Fargo customers.



March

9

Get the support you're looking for

Date: Thursday, March 9, 2017

Time: 10:00 a.m. – 7:00 p.m.

Place: Long Island Housing Partnership, Inc. Office
180 Oser Avenue
Suite 800
Hauppauge, NY 11788

Attend the event to:

- Understand how you can keep your home and avoid foreclosure
 - Find ways to get you back on track with your mortgage payments
- Plus, a Wells Fargo event loan will be available if you have questions for us.



Save the Date

FRIDAY, February 3, 2017 8:30AM – 12:30PM

FAIR HOUSING ISSUES AFFECTING
THE LGBT COMMUNITY

PRESENTED BY TOURO LAW CENTER AND THE LONG ISLAND HOUSING PARTNERSHIP, INC.



Sponsors: Senator John E. Brooks,
Assemblywoman Kimberly Jean-Pierre,
Suffolk County Legislature Presiding
Officer DuWayne Gregory
and the Town of Babylon

Event: Housing Rights
& Advocacy on Long
Island Program

Where:
Wyandanch Senior Nutrition Center
28 Wyandanch, Avenue
Wyandanch, NY 11798

When:
Wednesday, November 15th, 2017

Time:
6:00pm-9:00pm



First Time Home Buyers Program
Peter J. Elkowitz, Jr., Long Island Housing Partnership

Family Service League



Family Service League
and
The Long Island Housing Partnership, Inc.

Invite you to a series of seminars:

Your Budget Your Credit

BUSINESS

Albrecht, Viggiano, Zureck & Co, P.C.
All Suffolk Plumbing Contractors, Inc.
Andrea B. & Peter D. Klein
Avalon Bay Communities, Inc.
Beechwood Organization
Blue Sea Construction Co., LLC
Breslin Realty Development Corp.
Brookhaven Science Associates, BNL
Certilman Balin Adler & Hyman, LLP
Davis & Prager, P.C.
Denise R Langweber, LLP
Direct Energy Business
Donald La Grega, Attorney at Law
Douglaston Development LLC /
J.E. Levine Builder
EMJ Construction Consultants, Inc.
Enviro-Test, Inc.
Farrell Fritz P.C.
G. Zender Construction Co., Inc.
Harbour Club, LLC
HouseMaster Home Inspection
Jobco Incorporated
John A. Testaiuti, Esq.
Knockout Pest Control. Inc.
L'Abbate Balkan Colavita & Contini LLP
LaMonica, Herbst & Maniscalco
Law Offices of Anthony J. Dushaj
Margolin, Winer & Evens LLP
Mercury LLC
Mill-Max Mfg. Corp.
Murtha Construction, Inc.
Nationalgrid
New York Power Authority
Nixon Peabody, LLP
Oil Heat Institute of Long Island
Olympic Siding & Window Co. Inc.
Ornstein Leyton Co.
Paul N. Lovegrove, P.C.
Peconic Community Council, Inc.
Peter J. Zuckerman, Attorney P.C.

PSEG
Riverhead Building Supply Corp.
Safe Harbor Title Agency Ltd.
Sterling Floor Designs, Ltd.
Stewart Title Insurance Company
Structural Design Custom Homes, Inc.
Suffolk Transportation Service, Inc.
The Benjamin Companies
The Engel Burman Group
The Klar Organization
The Park Ridge Organization
Town of Islip Economic Dev./IDA
TRITEC Real Estate Company
VHB Engineering, Surveying & Landscape
Architecture, P.C.

EDUCATION

Molloy College
Stony Brook University
SUNY at Old Westbury Board

FINANCE

Apple Bank for Savings
Bank of America
Bank United
Bethpage Federal Credit Union
BNB Bank
Capital One
Citi
First National Bank of Long Island
HSBC Bank USA
JPMorgan Chase
M&T Bank, Community Development Unit
New York Community Bank
Ridgewood Savings Bank
Sterling National Bank
TD Bank NA
Valley National Bank
Wells Fargo Home Mortgage

FOUNDATIONS

Bank of America Foundation
Capital One Foundation
Citi Foundation
JPMorgan Chase Foundation
Long Island Community Foundation
M&T Charitable Foundation
New York Community Bank Foundation
People's United Community Foundation
PSEG Foundation
TD Charitable Foundation
Wells Fargo Housing Foundation

LABOR

Carpenters Local Union 7
Local 25 IBEW
Local 338 RWDSU/UFCW

MEDIA

Newsday, Inc.

PROFESSIONAL

Hauppauge Industrial Association
Long Island Association
Long Island Board of Realtors
Long Island Builders Institute
Suffolk County Village Official Assoc.

RELIGION

Catholic Charities –
Diocese of Rockville Centre
First Baptist Church of Bay Shore

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statement of Financial Position

As of December 31,	2017	2016
ASSETS		
Cash and cash equivalents	\$ 7,310,451	\$ 7,245,484
Investments	4,538,018	4,170,442
Accounts receivable, net of allowance	680,034	1,054,172
Due from escrow agent	19,353	5,183
Prepaid expenses and other	40,720	35,272
Notes receivable	508,983	547,483
Capitalized project costs	2,736,418	2,797,440
Fixed assets, net	134,801	186,744
TOTAL ASSETS	\$ 15,968,778	\$ 16,042,220
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$ 509,510	\$ 474,150
Loan payable	840,000	840,000
Project grant advances - governmental	1,232,679	1,449,806
Project grant advances - private	882,109	--
Lines of credit	205,500	244,000
Home buyers' deposits held in escrow	--	5,183
Deferred revenue	27,000	27,000
Construction reserve	20,375	20,375
Funds held as program agent	2,125,583	2,862,971
TOTAL LIABILITIES	5,842,756	5,923,485
COMMITMENTS AND CONTINGENCIES		
NET ASSETS		
Unrestricted	9,252,228	9,002,251
Temporarily restricted	858,294	1,100,984
Permanently restricted	15,500	15,500
TOTAL NET ASSETS	10,126,022	10,118,735
TOTAL LIABILITIES AND NET ASSETS	\$ 15,968,778	\$ 16,042,220

The above data has been condensed from the combined financial statements audited by Baker Tilly Virchow Krause, LLP, Certified Public Accountants of Melville, New York. Copies of the audited statements, including the auditors' unqualified opinion dated April 26, 2017, are available from the Long Island Housing Partnership, Inc. office upon request.

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statement of Activities and Changes in Net Assets

As of December 31,	2017	2016
CHANGES IN UNRESTRICTED NET ASSETS		
Support and Revenue		
Contributions	\$ 117,282	\$ 127,707
Receipts and government grants on transfer of homes	1,860,312	1,385,422
Government grants	419,933	194,528
Private grants	370,968	--
Special events	103,050	93,650
Direct expenses of special events	(33,724)	(31,934)
Mortgage counseling	190,890	157,900
Technical assistance program	630,290	613,635
Interest	14,817	15,379
Investment interest and dividends	103,610	117,614
Realized and unrealized gains	279,975	90,831
Other income	460,245	349,358
Net assets released from restrictions, Satisfaction of program restrictions	242,690	682,071
TOTAL SUPPORT AND REVENUE	4,760,338	3,796,161
EXPENSES		
Program services:		
Project costs	1,744,569	1,177,738
Program support services	1,675,726	1,805,411
Supporting services:		
Management and general	1,059,082	997,752
Fundraising	30,984	30,890
TOTAL EXPENSES	4,510,361	4,011,791
Increase (decrease) in unrestricted net assets	249,977	(215,630)
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS		
Grants	--	744,330
Net assets released from restrictions	(242,690)	(682,071)
(Decrease) increase in temporarily restricted net assets	(242,690)	62,259
Increase (decrease) in net assets	7,287	(153,371)
Net Assets, Beginning of Year	10,118,735	10,272,106
NET ASSETS, END OF YEAR	\$ 10,126,022	\$ 10,118,735

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LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

Combined Statement of Functional Expenses

For the Year Ended December 31, 2017	Program Services		Supporting Services		TOTAL
	PROJECT COSTS	PROGRAM SUPPORT SERVICES	MANAGEMENT AND GENERAL	FUNDRAISING	
Project costs	\$ 1,744,569	\$ -	\$ -	\$ -	\$ 1,744,569
Salaries, payroll taxes and benefits	-	1,221,070	678,792	23,083	1,922,945
Professional services	-	83,327	161,407	2,300	247,034
Rents and utilities	-	76,987	42,828	1,456	121,271
Insurance	-	22,294	39,824	-	62,118
Travel and auto	-	12,854	7,389	-	20,243
Conference and meetings	-	24,346	17,144	-	41,490
Hurricane Sandy distributions	-	50	-	-	50
Postage	-	28,339	16,290	-	44,629
Printing	-	10,843	6,233	1,990	19,066
Office supplies and equipment	-	53,918	31,100	-	85,018
Repairs and maintenance	-	10,018	5,569	189	15,776
Depreciations and amortization	-	32,984	18,959	-	51,943
Telephone	-	8,563	4,781	141	13,485
Outreach	-	25,140	15,021	1,825	41,986
Subscriptions and publications	-	10,445	6,654	-	17,099
Other	-	54,548	7,091	-	61,639
TOTAL EXPENSES	\$ 1,744,569	\$ 1,675,726	\$ 1,059,082	\$ 30,984	\$ 4,510,361

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Andrew Koldin
Program Manager &
Legal Advisor



Larry Koroluck
Bookkeeper



Dan Segal
Financial Advisor



Kathleen Caldarola
IT Consultant



Joseph Sanseverino
Assistant Vice President



Sharon Mullen
Fair Housing Education
Coordinator



Michelle DiBenedetto
Director of Special
Programs



Joseph Gallo
Director of Lending &
Technical Assistance



Carmen Echeverria
Project Manager



Jessica Russo
Program Manager



Jennifer Chan
Program Manager



Doris Meyer
Program Assistant

Education and Counseling



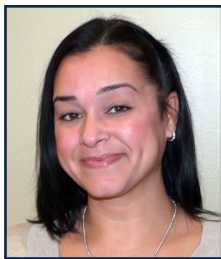
Carol Yopp
Director of Counseling



Maria Sanz
Housing Counselor



Carrie Roman
Housing Counselor



Michelle Abreu
Program Manager



Kristen Bonilla
Housing Counselor



Marie Povinelli
Housing Counselor

Office Administration



Susan Sassone
P/T Program
Assistant



Linda Mathews
Executive Assistant



Delia Johnson
Receptionist



Lisette Quinonez
Program Assistant



**Claudette
Chin-Plaschka**
Program Assistant

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Officers



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Chairman
Long Island Association



Steven F. Philbin
Vice Chairman
M&T Bank



Lutricia (Pat) Edwards
Treasurer
Citi



Randy L. Kaplan
Secretary
Long Island Board of Realtors



Peter J. Elkowitz, Jr.
President &
Chief Executive Officer



James Britz
Executive Vice President



Valerie Canny
Chief Financial &
Compliance Officer

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Bank of America



Lawrence S. Jones
Bethpage Federal
Credit Union



Martin Fallier
Brookhaven National
Laboratory



Capital One Bank



Laura A. Cassell
Catholic Charities
Diocese of Rockville Centre



Mary Reid
Community
Advocate



Peter Klein
Developer



Richard J. Locke
Direct Energy
Business



Shirley E. Coverdale
Family Community Life
Center

Board Members



Robert C. Creighton
Farrell Fritz, P.C.



Rev. Dr. Daris Dixon-Clark
First Baptist Church



Thomas B. Haggerty
HSBC Bank USA



Kevin M. Harvey
IBEW, Local 25



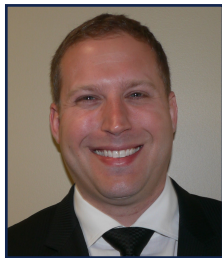
Richard D. DeVerna
JPMorgan Chase



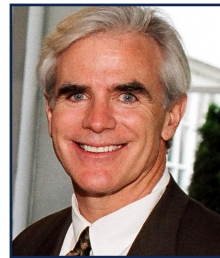
Elena A. Dundon
Local 338 RWDSU/UFCW



Charles Mancini
Long Island Builders
Institute



Grant Havasy
Long Island Builders
Institute



Patrick G. Halpin
Mercury LLC



Belinda Pagdanganan
National Grid



Andrea Rothchild
Newsday



Vincent E. Giovino
New York Community
Bank



Thomas P. DeJesu
New York Power Authority



Christopher M. Hahn
PSEG



Vincent E. Maine
Sterling National Bank



Christopher McKeever
Stewart Title Insurance
Company



Anthony Esernio
TD Bank NA

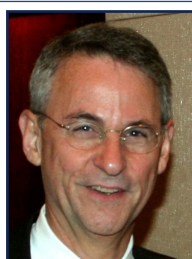


Steven Krieger
The Engel Burman
Group



Robert J. Coughlan
TRITEC Real Estate
Company

Board Counsel



Howard Gross
Weinberg, Gross & Pergament LLP



Edward Puerta
Nixon Peabody LLP



LONG ISLAND HOUSING PARTNERSHIP | LIHP.ORG

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PROGRAMS

Development

Technical
Assistance

Lending

Down
Payment
Assistance

Employer
Assisted
Housing

Homebuyer
Assistance

Education and
Counseling

Fair Housing

Disaster Relief

Advocacy and
Outreach

New Housing
Initiatives

Home
Improvement