



**LONG ISLAND HOUSING
PARTNERSHIP, INC.**

**2023
ANNUAL REPORT**

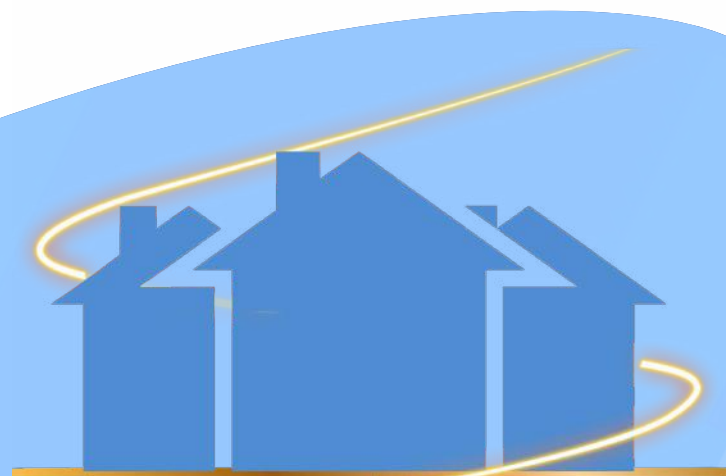
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MISSION STATEMENT

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, or remain in, a decent and safe home.

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LETTER TO OUR MEMBERS

To Our Members,

2023 was another highly successful year for the Long Island Housing Partnership (LIHP) with approximately 3,600 clients assisted through various initiatives and programs. In 2023, LIHP continued to grow existing programs as well as secure new programs.

LIHP assisted over 2,250 clients through its Emergency Rental Assistance Programs (ERAP) in the Towns of Hempstead and Oyster Bay. By the end of the program in 2023, approximately \$50 million dollars was disbursed to help both renters and landlords struggling through the pandemic.

In 2023, LIHP expanded its Community Land Trust program with three new first-time homeowners closing on their newly constructed homes. An additional 13 homes were under construction by the end of 2023 with anticipated closings in 2024.

In June of 2023, LIHP held its 35th Annual Meeting where we had a robust panel discussion covering "How LIHP Programs Support Long Island's Economic Growth and Stability." LIHP also recognized its new Community Land Trust homeowners by preparing a video presentation where the homeowners had a chance to discuss how the program has benefitted them.

LIHP's Education programs, including Pre-Purchase and Foreclosure Prevention counseling assists clients purchase housing and help homeowners stay in their homes across Long Island. In 2023, LIHP served approximately 1,100 clients through these education programs.

LIHP remains focused on building and assisting in the creation of new affordable homeownership and rental housing. LIHP works to assist private developers on many ownership and rental programs across both Nassau and Suffolk Counties, with a focus on downtowns and transit-oriented development. In 2023, LIHP assisted over 1,000 households through its Technical Assistance programs.

The Employer Assisted Housing Program (EAH) continues to be a very successful Economic Development program for Long Island companies and their employees. In 2023, LIHP worked with elected officials and private donor organizations to offer the program to volunteer service organizations. LIHP has now enlisted three volunteer organizations in the program consisting of Fire Departments and Ambulatory Corps.

In 2023, LIHP launched its NY State Plus One Accessory Dwelling Unit Program (ADU) for the Towns of Brookhaven, Huntington and Southold. Each Town's initial award was for \$2 million and LIHP subsequently received an additional \$2 million for the Towns of Brookhaven and Huntington. LIHP also secured its first \$2 million dollar grant award for the Town of Islip. In total, LIHP has secured \$12 million for the program.

In the past year, LIHP completed the work on two farms through the County of Suffolk's Farmworker Safety Housing Grant. The grant assisted these farms by providing financial and technical assistance needed to improve the quality of and facilitate health and safety improvements to farmworker housing.

LIHP has advanced its commitment to offer Fair Housing education, training and resources. Through the use of its website, social media accounts, conferences, workshops and technical assistance, LIHP promoted adherence to fair housing laws and equitable housing choice. Many fair housing trainings were provided in 2023 to local government officials, property owners and rental agents, developers, lenders and 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 continual support and generosity.



Kevin S. Law
Chairman



Peter J. Elkowitz
President/CEO



James Britz
Executive Vice President/COO

ANNUAL MEETING

On June 8, 2023, the Long Island Housing Partnership, Inc. held its 35th Anniversary Annual Meeting at the Crest Hollow Country Club. The meeting announced the new slate of Officers and Board Members for the 2023/2024 year. There was a robust panel discussion covering "How LIHP Programs Support Long Island's Economic Growth and Stability."



James McCaffrey, James Britz,
Town of Oyster Bay
Councilwoman Vicki Walsh,
Peter Elkowitz



Suffolk County Legislator
Steven Flotteron, Mary Reid



Steven Patrick, Angel Cepeda,
Steven Krieger



Kevin Law, Village of Sag Harbor
Mayor Jim Larocca, Village of
Patchogue Mayor Paul Pontieri,
Brian Ferrugiari, Christina
Lazarus, Paul Gibson



Kevin Law, Town of Huntington
Councilwoman Joan Cergol,
Peter Elkowitz, James Britz



Kevin Law, Ed Puerta,
Peter Elkowitz, James Britz



Suffolk County Legislator
Samuel Gonzalez, Suffolk County
Legislator Jason Richberg,
Town of Babylon Councilman
Anthony Manetta



Kevin Law, Tia Johnson,
Peter Elkowitz, James Britz

ANNUAL MEETING



Kevin Law, James Britz,
Peter Elkowitz, Pastor Dixon-
Clark, Town of Islip Supervisor
Angie Carpenter, Mary Reid



Steven Krieger, Jon Weiss,
Theresa Elkowitz, Town of Babylon
Councilman Anthony Manetta,
Peter Elkowitz, Kevin Law



Suffolk County Executive
Ed Romaine, Kevin Law



James Britz, Suffolk County
Executive Ed Romaine,
Peter Elkowitz



Mary Reid, Dr. Aliya Holmes



Charles Mancini, Village of Sag
Harbor Mayor Jim Larocca,
Peter Klein



Peter Florey, Brian Ferruggiari,
Village of Patchogue Mayor
Paul Pontieri



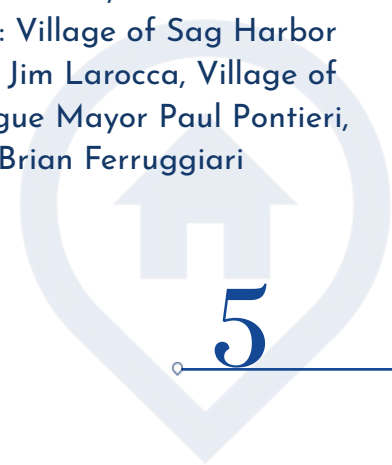
Standing: Lou Germanakos,
Christina Lazerus, Mike Esposito,
James Britz, Michelle Schimel,
Peter Elkowitz, Dominic Martello,
Marie Cammarata
Sitting: Dilia Munoz,
Melina Stratos,
Diane Calimopulo



Standing: Christina Lazarus,
Town of North Hempstead
Supervisor Jennifer De Sena,
Kevin Law, Peter Elkowitz,
James Britz, Paul Gibson
Sitting: Village of Sag Harbor
Mayor Jim Larocca, Village of
Patchogue Mayor Paul Pontieri,
Brian Ferruggiari



Paul Gibson, Brian Ferruggiari,
Village of Sag Harbor Mayor
Jim Larocca, Peter Elkowitz,
James Britz



DEVELOPMENT

COMMUNITY LAND TRUST

In 2016, LIHP established its Community Land Trust entity. Under the Community Land Trust (CLT) Affordable Housing Program, the homeowner has ownership of the structure/home and a 99-year lease on the land, while recognizing the benefits of homeownership. This helps ensure affordability in perpetuity. Through the CLT Program, which was created and developed through generous Citi Foundation funding, LIHP offers affordable homeownership in areas of high opportunity to low-and-moderate income purchasers. Since its inception, 22 homes have been sold to low-moderate income eligible first-time homebuyers and incorporated into LIHP's CLT program.

REBUILD LONG ISLAND

In 2018, working with the Governor's Office of Storm Recovery (GOSR), Long Island Housing Partnership acquired properties for inclusion in the Rebuild Long Island Program. This program secures homes damaged by Super Storm Sandy and rebuilds them with the new standard which provides homeownership for first-time homeowners. Between 2019 and 2023, through this program, seven first-time homebuyers secured homes. Currently, 14 homes are in development, with eleven in active construction and eight expected to close by the end of 2024. All of the homes will be included in the Community Land Trust.



SUFFOLK COUNTY SCATTERED SITES

LIHP has received numerous scattered sites from Suffolk County through the 72-h property transfer program and is constructing new single-family homes on these sites. The homes are available to income eligible, first-time home buyers. In cooperation with Suffolk County and the Towns of Babylon and Brookhaven, 3 new homes were built and closed in 2023 with LIHP placing these first-time home buyers in homes that are in the CLT program. Currently, there are nine additional homes under development, of which 5 will be completed and closed by the end of 2024. Planning is underway for development of the remaining sites.

Donegan Avenue

Donegan Avenue, located in East Patchogue, is a true example of what the Community Land Trust Model can do for a Community. LIHP has built and sold two homes and is in the process of building two more homes on the block. This will total four new homes that have helped transform the area and give families the dream of home ownership.



DEVELOPMENT

FUTURE DEVELOPMENT



Bellport - Ecke Avenue

The Long Island Housing Partnership, Inc., in cooperation with the Town of Brookhaven, will be developing Bellport-Ecke Avenue in the hamlet of Bellport, NY. This development will consist of the construction of affordable ownership homes with attached rental accessory dwelling units (ADUs). This unique home style design will consist of 64 affordable housing units — 32 ownership and 32 attached rental units. Each home will have a three-bedroom primary unit with an attached approximately 600 square foot ADU. This two-family model provides families with the advantage of being a homeowner while receiving rental income, and provides affordable rentals as well.

Using multiple public and private funding sources, Bellport-Ecke Avenue will offer an affordable option for families at or below 80 percent of the HUD Area Median Income (AMI). Moreover, since the properties will be incorporated into the LIHP's Community Land Trust (CLT), all of the units will remain affordable in perpetuity.

Homeowners, who will reside in the primary unit, will benefit from additional ADU rental income and have an opportunity to build equity. The ADUs offer a way for the Town of Brookhaven to increase its rental housing supply while reducing blight and improving the broader community's home values. ADUs are attractive options for older adults, people with disabilities, caregivers, and young adults.



TECHNICAL ASSISTANCE


LIHP's Technical Assistance Programs provide expert planning and technical assistance to municipalities, not-for-profit housing organizations and for-profit developers to facilitate the creation of affordable homes and ensure compliance with federal, state and local laws impacting affordable housing, from pre-development to occupancy.

Services for the affordable units include developing program guidelines and application processes, facilitating lotteries and first-come, first-served programs, maintaining waitlists, assessing applicant income eligibility, providing financial counseling and assistance,

providing annual recertification and compliance reports, assisting with affirmative fair housing marketing and outreach as well as serving as acting as an intermediary between developers and the communities.

Municipalities, developers, housing organizations and residents in need have relied upon LIHP to facilitate and administer the affordable housing component of both rental and home ownership developments resulting in the creation of thousands of safe and affordable housing units across Long Island.

2023 Rentals

Shoregate Affordable Rental Housing Program	84 affordable rental units	80% AMI Income Range
	LOCATION:	Bay Shore, Town of Islip
	DEVELOPED BY:	Bay Shore Propco LLC (Tritec Organization)
		

The Breeze at Long Beach Affordable Rental Housing Program	30 affordable rental units	80/100/120% AMI Income Range
	LOCATION:	City of Long Beach
	DEVELOPED BY:	The Breeze at Long Beach LLC (B2K Development)
		



TECHNICAL ASSISTANCE

Heritage Pine Hills Country Club Affordable Rental Housing Program

26
affordable rental units

80/120%
AMI
Income Range

LOCATION: Manorville, Town of Brookhaven

DEVELOPED BY: Sun River Town Homes LLC (Heatherwood Organization)



The Cornerstone Westbury Affordable Rental Housing Program

18
affordable rental units

80%
AMI
Income Range

LOCATION: Village of Westbury

DEVELOPED BY: Cornerstone Westbury LLC (Terwilliger and Bartone Properties)

VETERAN PRIORITY



Gail Grace Manor North Affordable Rental Housing Program

2
affordable rental units

80%
AMI
Income Range

LOCATION: Copiague, Town of Babylon

DEVELOPED BY: 515 Jackson Avenue LLC (Giannini organization)



The Arboretum at Farmingville Affordable Rental Housing Program

30
affordable rental units

80%
AMI
Income Range

LOCATION: Farmingville, Town of Brookhaven

DEVELOPED BY: Brookhaven Venture LLC



Belmont at Eastview Affordable Rental Housing Program

37
affordable rental units

80%
AMI
Income Range

LOCATION: Central Islip, Town of Islip

DEVELOPED BY: Steel Equities, LLC



18-20 Luxury Lofts Affordable Rental Housing Program

2
affordable rental units

80%
AMI
Income Range

LOCATION: Bay Shore, Town of Islip

DEVELOPED BY: Branchinelli Development Inc.



2023 Rentals (Continued)

TECHNICAL ASSISTANCE

2023 Rentals (continued)

The Preserve at
Smithtown
Senior
Affordable
Rental Housing
Program

27

affordable
rental units

LOCATION:

DEVELOPED
BY:

80%

AMI
Income Range

Nesconset, Town of
Smithtown

Northwind Group (Tsunis
Organization)



Fairfield Town
Homes at Islip
Affordable
Rental Housing
Program

27

affordable
rental units

LOCATION:

DEVELOPED
BY:

Central Islip, Town of Islip

Fairfield Gull Haven LLC
(Fairfield Organization)



2023 Home Ownership

Country Pointe
Meadows Phase
III Affordable
Home Ownership
Program

8

condominium
units

LOCATION:

DEVELOPED
BY:

80%

AMI
Income Range

Yaphank, Town of
Brookhaven

Beechwood Organization



Nassau County
Land Bank
Affordable Home
Ownership
Program

2

single family
detached homes

LOCATION:

DEVELOPED
BY:

80%

AMI
Income Range

Village of Hempstead

Nassau County Land
Bank Corporation



Village of
Hempstead CDA
Affordable Home
Ownership
Program

1

single family
detached home

LOCATION:

DEVELOPED
BY:

80%

AMI
Income Range

Village of Hempstead

Village of Hempstead
Community Development
Agency



NEW PROGRAMS

SUFFOLK COUNTY FARMWORKERS HOUSING PROGRAM

LIHP was awarded a \$867,877 program from the County of Suffolk's Community Development Block Grant (CDBG) CARES allocation from New York State to administer the Farmers Safety Housing Grant. This program provides financial and technical assistance to help improve the quality of and facilitate health and safety improvements to farmworker housing. In March of 2024, major renovations were completed on the two participating farms on the East End of Suffolk totaling over \$700,000.



IDA HOUSING RECOVERY AND REIMBURSEMENT PROGRAM

LIHP, in January of 2024, was awarded a \$2.1 million grant by the New York State Office of Resilient Homes and Communities (RHC) of the Housing Trust Fund Corporation to administer the IDA Housing Recovery and Reimbursement Program. The program was established to assist residents for rehabilitation or reimbursement, based on evidence of costs incurred or to rehabilitate homes damaged by Hurricane Ida.

ADU NEW YORK STATE PLUS ONE PROGRAM

In 2023, LIHP was awarded \$6,000,000 by the New York State Housing Finance Agency to administer the Plus One ADU program. In conjunction with the Towns of Brookhaven, Huntington and Southold, LIHP is providing a full-service program to support low- and middle-income single-family homeowners who wish to build a new accessory dwelling unit on their property or improve an existing one that needs to be brought into compliance with local and state code requirements. To date over 200 applications have been received. In 2024, LHP received an additional \$2 million for each of the Towns of Brookhaven and Huntington and received a new \$2 million award to initiate the program in the Town of Islip. LIHP has now received a total of \$12 million in funding for the program.

The Suffolk Times.
CLICK TO VIEW AN ARTICLE
FEATURING THE SOUTHOLD
ADU PROGRAM:
<https://rb.gy/wdq5z1>
INTERACTIVE:
When you see these graphics,
give them a click!

LIHP
**Town of Huntington
Plus One ADU Program**

The Long Island Housing Partnership, as administrator on behalf of the Town of Huntington (the "Town") invites eligible applicants to apply to the Plus One ADU Program (the "Program"), an initiative to create and improve Accessory Dwelling Units (ADUs). By working with local governments, the Program will provide grant funds and support low- and middle-income single-family homeowner occupants who wish to build a new ADU on their property or improve an existing ADU that needs to be brought into compliance with local and state code requirements. Depending on the property and what the locality permits, ADUs may be small, basement apartments, garage conversions, or other permitted units. Funds are provided through the New York State Housing Trust Fund Corporation ("NYSHTFC").

Grant Assistance:
Eligible households may receive up to \$125,000 in grant funds.

For all details & to apply:
<https://www.lihp.org/adu.html>

LIHP
**Town of Brookhaven
Plus One ADU Program**

The Long Island Housing Partnership, as administrator on behalf of the Town of Brookhaven (the "Town") invites eligible applicants to apply to the Plus One ADU Program (the "Program"), an initiative to create and improve Accessory Dwelling Units (ADUs). By working with local governments, the Program will provide grant funds and support low- and middle-income single-family homeowner occupants who wish to build a new ADU on their property or improve an existing ADU that needs to be brought into compliance with local and state code requirements. Depending on the property and what the locality permits, ADUs may be small, basement apartments, garage conversions, or other permitted units. Funds are provided through the New York State Housing Trust Fund Corporation ("NYSHTFC").

Grant Assistance:
Eligible households may receive up to \$125,000 in grant funds.

For all details & to apply:
<https://www.lihp.org/adu.html>

LIHP
**Town of Southold
Plus One ADU Program**

The Long Island Housing Partnership, as administrator on behalf of the Town of Southold (the "Town") invites eligible applicants to apply to the Plus One ADU Program (the "Program"), an initiative to create and improve Accessory Dwelling Units (ADUs). By working with local governments, the Program will provide grant funds and support low- and middle-income single-family homeowner occupants who wish to build a new ADU on their property or improve an existing ADU that needs to be brought into compliance with local and state code requirements. Depending on the property and what the locality permits, ADUs may be small, basement apartments, garage conversions, or other permitted units. Funds are provided through the New York State Housing Trust Fund Corporation ("NYSHTFC").

Grant Assistance:
Eligible households may receive up to \$125,000 in grant funds.

For all details & to apply:
<https://www.lihp.org/adu.html>

EMPLOYER ASSISTED HOUSING PROGRAM

Employer Assisted Housing Program (EAHP) assists Long Island employers with recruiting and retaining a skilled and qualified workforce by providing services to eligible employees. LIHP provides housing counseling, financial aid and rehabilitation towards the purchase of a home. In 2023, EAHP assisted 3 employees with down payment and closing costs. The value of these homes was approximately \$883,000. High home prices and interest rates as well as a shortage in housing inventory has resulted in less home closings in 2023. We expect this trend to continue in 2024.

In 2023, LIHP worked with Emergency Services such as Ambulatory Corps and Fire Departments to include them in the program. To date 3 organizations have signed up for the program.



Mariann Rusinak closed on a property in May of 2023 in the Town of Amityville.



Dana and Brian Hanley closed on a property in June of 2023 in the Town of Islip.

DOWN PAYMENT ASSISTANCE PROGRAMS

Nassau County DPAP

Nassau County provides eligible first-time homebuyers up to \$50,000 towards down payment and closing costs for the purchase of a single-family home in Nassau County. In late 2023, LIHP launched the new program with an increase from \$25,000 to \$50,000 in funding.

Town of Brookhaven DPAP

The Town of Brookhaven provides eligible first-time homebuyers up to \$39,000 towards down payment and closing costs for the purchase of a single-family home in the Town of Brookhaven. In 2023, LIHP closed with 6 homebuyers. The Town of Brookhaven will reopen in June 2024 with an increased down payment and closing cost from \$39,000 up to \$50,000 for the purchase of a single-family home in the Town of Brookhaven

Town of Babylon DPAP

The Town of Babylon provides eligible first-time homebuyers up to \$39,000 towards down payment and closing costs for the purchase of a single-family home in the Town of Babylon. In 2023, LIHP closed with 2 homebuyers

Long Island Down Payment Assistance Rehabilitation Program (LIDARP)

The NYS Affordable Housing Corporation (AHC) provides up to \$40,000 of assistance to eligible first-time homebuyers to cover down payment and eligible repairs for the purchase of a single-family home on Long Island. LIDARP is currently open for all applicants who are eligible for the Towns of Babylon and Brookhaven and Nassau County. In 2023, we assisted 6 homebuyers and in 2024 we anticipate assisting 22 homebuyers.



LIHP

Need Down Payment Help?

DOWN PAYMENT ASSISTANCE PROGRAM

Now open and accepting applications

For all details and to apply online:
www.lihp.org/downpayment.html



LENDING



Long Island Housing Partnership Community Development Financial Institution (LIHPCDFI)

The Long Island Housing Partnership established the Community Development Financial Institution (CDFI) to provide low-cost financing options to further the development of affordable housing on Long Island. LIHPCDFI has secured lines of credit from various banks totaling \$2 million.

CDFI works with our Builders to provide financing. JJR Associates, Inc. has been provided with pre-development and construction financing in the Suffolk County Scattered Site Development.

LIHP provided a development loan to the Uniondale Community Land Trust to develop their second home for first time homebuyers.

HOME IMPROVEMENT PROGRAMS

AHC Home Improvement Program (HIP)

HIP benefits the community by eliminating and preventing blight, and by correcting basic housing deficiencies such as building code violations or structural defects, for families and senior citizens with low to moderate incomes. In addition, the program can eliminate architectural barriers for eligible handicapped homeowners. The NYS Affordable Housing Corporation (AHC) granted each homeowner a maximum of \$40,000, of which 10% was used to underwrite project delivery costs. In 2023, eleven rehabs were completed.

Town of Babylon Home Improvement Program

In late 2023, LIHP was awarded Town of Babylon Community Development Home Improvement Program. It provides no-interest deferred payment loans to qualified low to moderate-income to three homeowners. The maximum loan is up to \$50,000 to correct substandard housing code violations and an additional \$15,000 for Lead Abatement.

TOWN OF BABYLON

**HOME
IMPROVEMENT
PROGRAM**

Now open for Intake through
5 pm on March 11, 2024

This program is available on a first-come, first-served basis

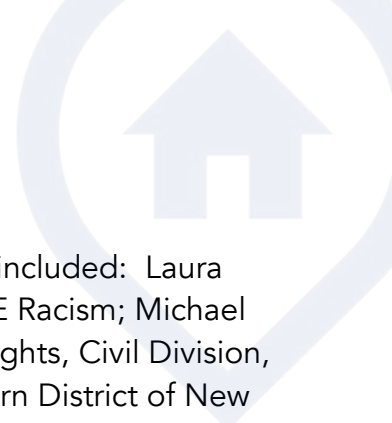
- Town of Babylon Home Improvement program provides no-interest, deferred payment loans to qualified low and moderate-income homeowners in the Town of Babylon.
- The purpose of the loan is to improve housing conditions and correct housing code violations by repairing and rehabilitating health and safety hazards.

LEARN MORE

TO APPLY: www.lihp.org/babylonhip.html

EMAIL: babylonhip@lihp.org

FAIR HOUSING



During the past year, Long Island Housing Partnership, Inc. (LIHP) has continued to provide up-to-date fair housing training and materials for housing professionals and consumers. Since fair housing laws frequently change (either amended or newly passed), it is vitally important for the housing industry to remain current and provide equal, non-discriminatory service.

LIHP has developed numerous customized trainings for technical assistance clients, Realtors®, housing industry professionals, and consumers. These trainings were comprehensive and emphasized best practices to prevent discriminatory actions and promote equal opportunity and choice.

This past March, LIHP, with the sponsorship of Flagstar Bank, hosted a Fair Housing Conference on March 21, 2024. The more than three-hour conference was attended by professionals working in the housing industry as well as some consumers. The topics covered included federal and state human rights laws with special emphasis on the recent changes to the New York State Human Rights Law.

The Conference presenters included: Laura Harding, President of ERASE Racism; Michael Goldberger, Chief of Civil Rights, Civil Division, U.S. Attorney's Office, Eastern District of New York; Jo-Ann Frey, Director of Regional II Enforcement Division, Office of Fair Housing and Equal Opportunity of the U.S. Department of Housing and Urban Development; Caroline Downey, General Counsel, NYS Division of Human Rights; and, John Herrion, Director of Disability Rights, NYS Division of Human Rights. LIHP has added the presentations in PDF format on its webpage for reference. During the conference, similarities and differences between federal and state human rights laws were highlighted as were reasonable accommodations and modifications, design and construction, criminal background checks, service and support animals, lawful Source of Income, and, the newly passed, NYS Clean Slate Act that is effective in November of 2024. LIHP has continued to maintain and offer a library of important federal and state fair housing guidance documents to professionals and consumers.

COUNSELING & EDUCATION

Virtual First Time Home Buyer Group Orientation:

When potential homeowners first think about purchasing their first home, LIHP believes education is the first step. Having a clear and concise understanding of the homebuying process gives potential homeowners an advantage of knowing what they can expect as they move through the homebuying process. Prospective homeowners utilizing LIHP's Monthly Virtual First Time Home Buyer Orientation is a critical first step in this process. This monthly workshop covers an introductory session on homeownership where the goal is to ensure prospective homebuyers gain general knowledge and an understanding of the homebuying process. Prospective homeowners are prepared for the responsibilities of homeownership and are empowered to make informed decisions throughout the process. As

a certified HUD Counseling agency, LIHP has HUD certified housing counselors available to educate on income, credit, debt, the mortgage loan process, LIHP grants & down payment assistance, the roles of real estate lenders and attorneys, home inspections, Fair Housing and many other aspects of homeownership. Through its virtual format, LIHP was able to reach 879 households in 2023. Using interactive polls and Q&A via the chatbox, we are able to connect with our participants and ensure that the information being provided is relevant and easily captured. LIHP has expanded its Orientation language services to include Spanish as well as, other requested languages.

2023 NUMBERS

1,220

PRE-PURCHASE AND
GROUP COUNSELING

341

ONE-ON-ONE

879

GROUP EDUCATION

18

COMMITMENTS

24

DEFAULT &
FORECLOSURE
COUNSELING

\$325K

AVERAGE LOAN
AMOUNT

\$4,837,150

TOTAL LOAN
AMOUNT FOR
2023



COUNSELING & EDUCATION

A graphic for 'Pre Purchase Counseling' featuring a calculator, a key with a house-shaped tag, and a document with 'APPROVED' and 'Mortgage' text. The background is blue with white text.

Pre Purchase Counseling

- First time Homebuyers
- Homebuyer Education Courses
- Certified HUD Counseling Agency

For assistance:
www.lihp.org/firsttime.html
Email: prepurchase@lihp.org
Call: 631-435-4710

A graphic for 'Asesoramiento Previo a la Compra' featuring a calculator, a key with a house-shaped tag, and a document with 'APPROVED' and 'Mortgage' text. The background is blue with white text.

Asesoramiento Previo a la Compra

- Compradores de vivienda por primera vez
- Cursos de educación para compradores de vivienda
- Agencia de Consejería Certificada por HUD

Para asistencia:
www.lihp.org/firsttime-sp.html
Correo electrónico: precompra@lihp.org
llame al: 631-435-4710

One-on-One Pre-Purchase Mortgage Counseling:

Buying a home and becoming a homeowner is one of the most important decisions a household can make. It has serious financial and emotional implications and is a major part of the American Dream. LIHP acknowledges that most homebuyers may be unaware of where to begin. LIHP's goal is to ensure our clients are well-prepared to make the biggest financial decision of their life. After attending the Virtual First Time Home Buyer Orientation, clients are recommended to continue with the one-on-one PrePurchase Mortgage counseling. Clients will gain access to HUD Certified Housing Counselors that are trained to guide clients through the homeownership process, determine if they are ready for homeownership, review the client's affordability, and educate on what loan products may be available.

LIHP has been certified in and will begin offering post purchase counseling. This is a service to new homeowners that is imperative to help them manage their responsibilities and maintain their financial stability after buying a home.

These responsibilities can be maintenance, repairs, and assistance on home improvement and energy efficiency programs that will help homeowners improve their homes and save money.

LIHP continues to offer virtual and in person one on one counseling sessions, seeing a total of 341 clients in 2023. Throughout the year, we saw mortgage interest rates double, affecting affordability and limiting the purchasing power of our clients. LIHP was able to assist in securing 18 mortgage commitments, allowing these homeowners to obtain decent safe and affordable housing. Most first-time homebuyers did take a pause in buying not only due to the high interest rates, but also do to the low inventory on Long Island. As a HUD Certified Housing Counseling agency, it is LIHP's mission to provide guidance and help clients understand and build confidence on their journey to homeownership.

COUNSELING & EDUCATION

Prevent Mortgage Delinquency

For assistance:
www.lihp.org/prevention.html
 Email: default@lihp.org
 Call: 631-435-4710

Prevenir la Delinuencia Hipotecaria

Para asistencia:
www.lihp.org/prevention.html
 Correo electrónico: default@lihp.org
 Teléfono: 631-435-4710

Mortgage Delinquency and Default Resolution Counseling:

Facing foreclosure can be an extremely intimidating experience. The majority of homeowners that go through Homebuyer Education, typically have a greater chance of avoiding foreclosure. However, sometimes unexpected events may affect a household's ability to keep up with the financial burden that may arise. With an assessment of the client's financial situation, HUD certified Counselors can assist homeowners in discussing loss mitigation options that may be available. Understanding that reaching out for help can be hard to do, LIHP has partnered with other not-for-profit organizations and local municipalities

to reach households to educate on Mortgage Delinquency and Default Resolution and the importance of early intervention and loss mitigation. LIHP is part of the Homeowner Protection Program (HOPP) Network, funded by the New York State Attorney Generals office. The HOPP network consists of non-profit organizations that collaborate to assist homeowners with applying for loss mitigation, representation in court proceedings and foreclosure prevention counseling. In 2023, LIHP counseled and provided services to 24 households experiencing housing instability.

LIHP

Facing Eviction?

RENTAL COUNSELING
STABILITY

Eviction Notice

Month

Totals
Income
Expenses
Income less Ex
Income
Income Source
Income less e
Stocks
Other
Total income
Expenses

LIHP

¿Se enfrenta al desalojo?

ESTABILIDAD DE LA VIVIENDA DE ALQUILER

Notificación de desalojo

Month

Totals
Income
Expenses
Income less Ex
Income
Income Source
Income less e
Stocks
Other
Total income
Expenses

EMERGENCY ASSISTANCE

The COVID-19 pandemic thrust many Long Island residents into financial crisis. In response, LIHP partnered with several municipalities to bring rental and mortgage assistance relief to residents in need. These programs were designed to provide critical emergency assistance to renters and homeowners who suffered economic distress. Through these critical collaborations with our local municipal governments, LIHP was able to provide continued assistance to struggling renters, landlords and homeowners still in need throughout 2023.

The Town of Hempstead and the Town of Oyster Bay U.S. Treasury Emergency Rental Assistance Programs (ERAP)

brought crucial economic relief to households who faced financial hardships due to the COVID-19 pandemic. This program was designed to alleviate the burden of rent, utilities, and other housing expenses for those affected. LIHP collaborated with the **Towns of Hempstead and Oyster Bay** and through those programs LIHP received over 8,000 intakes and has disbursed over \$60 million in funding to assist residents of the Town of Hempstead and the Town of Oyster Bay. Both programs were closed-out in 2023.



The Town of Babylon HOME American Rescue Plan (ARP) Tenant Based Rental Assistance Program

is intended to aid extremely-low income households who are in rental arrears regain housing stability and prevent homelessness. LIHP was retained in 2023 by the **Town of Babylon** to administer the Program which is on-going.



The Town of Babylon CDBG-CV COVID 19 Mortgage Arrears Program is making CDBG-CV funds available for low to moderate income **Town of Babylon** residents with mortgage arrears incurred due to a COVID-19 related loss of income. The provision of funds to cover up to 6 consecutive months of mortgage arrears, with a cap of \$50,000, directly to the lender, will provide much-needed relief to homeowners facing continued financial challenges due to the pandemic.

The Town of Brookhaven CDBG-CV COVID-19 Rental Arrears Program

provided rental arrears assistance to 182 **Town of Brookhaven** households totaling \$2,132,537 in funding assistance since the program inception. The program continued through 2023 and was closed-out in early 2024.



MEMBER LISTING

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Breslin Realty Development Corp.
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Citi
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Ridgewood Savings Bank
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Professional

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

Religion

First Baptist Church of Bay Shore

Membership

Join with Long Island's leading private companies, community organizations and major institutions. Add your name to the distinguished list of over 100 members helping to secure Long Island's continued growth and prosperity.

Since 1988 we have been forging successful alliances among public and private sector organizations to create affordable housing, spur economic development and revitalize neighborhoods.

The Long Island Housing Partnership has helped thousands of clients purchase and rent affordable homes on Long Island. These new homeowners have in turn helped to supply Long Island businesses with the skilled and stable personnel necessary for their continued growth.

20

But now we need your help to build upon this success. Be a part of it! Become a member of The Premier Public/Private Partnership on Long Island.....The Long Island Housing Partnership.

**BECOME A
MEMBER TODAY!**

<https://www.lihp.org/membership.html>



OUTREACH

Long Island Regional Economic Development Council (LIREDC): LIHP's President and CEO, Peter Elkowitz, was appointed by the Governor as a council member of the LIREDC.

The opportunity to identify and address the region's biggest challenge was welcome. It will not be surprising that the Council unanimously selected housing as the biggest challenge and impediment to economic prosperity for Long Island. The region faces a shortage of housing that is making much of the region's housing stock unaffordable. Without sufficient housing the region cannot attract talent and without sufficient talent we cannot attract or grow industry in the region. In every one of our stakeholder meetings this issue was raised. Through a newly formed housing workgroup we identified the impediments to the creation of more housing and developed an implementable strategy to overcome those hurdles. We believe our plan will be successful and can be replicated throughout the region.

[Excerpt from the LIREDC 2023 Strategic Plan: Message from the Co-Chairs; John S. Nader & Linda Armyn](#)



TO VIEW THE FULL
LIREDC 2023
STRATEGIC PLAN, VISIT:

<https://rb.gy/wc37m5>



...the biggest challenge in the region is the housing crisis that is driving a talent shortage and threatens to thwart Long Island's economic future. A fundamental driver of quality of life is access to quality housing affordable to an array of income levels. On Long Island, a shortage of housing and high housing costs mean that young and working families struggle to make ends meet, and they deter people - particularly young people - from staying on or moving to Long Island. The resulting labor shortage has everyday impacts on Long Islanders. Beloved small businesses - ranging from local restaurants to salons to grocery stores - are under-staffed and forced to shutter. Businesses across sectors are unable to hire. And Long Island's leading educational and research institutions struggle to recruit talent.

[Excerpt from the LIREDC 2023 Strategic Plan](#)

OUTREACH

New York State's Downtown Revitalization Initiative (DRI). LIHP's President and CEO, Peter Elkowitz, was appointed as Co-Chair of the Kings Park DRI Initiative. The DRI is a cornerstone of the State's economic development program and will have a vital impact on affordable housing. The DRI transforms downtown neighborhoods into vibrant centers that offer a high quality of life and are magnets for redevelopment, business, job creation, and economic and housing diversity. The DRI is led by the Department of State, in partnership with Empire State Development, NYS Homes and Community Renewal and New York State Energy Research and Development Authority.

Kings Park
Downtown Revitalization Initiative

NEW YORK
STATE OF OPPORTUNITY
Downtown Revitalization Initiative

**KINGS PARK
DOWNTOWN
REVITALIZATION
INITIATIVE
COMMUNITY
MEETING #1**

**Please join us as we envision
the future of Kings Park together!**

Thursday, June 6, 2024

6:00pm - 8:00pm

R.I.O. Intermediate School, Cafeteria Room

99 Old Dock Rd, Kings Park, NY 11754



What is the Downtown Revitalization Initiative (DRI)?

Led by the **New York Department of State**, Kings Park and the Town of Smithtown have been awarded \$10 million through the **Downtown Revitalization Initiative** to develop a Strategic Investment Plan and implement key catalytic projects that advance the community's vision for revitalization.

Meeting Agenda Highlights:

- **Welcome Remarks** from DRI Local Planning Committee Co-Chairs
- **Presentation:** Introduction to the NYS Downtown Revitalization Initiative and Call for Projects
- **Workshop and Discussion:** Share your ideas about the Town's priorities and future vision

Questions? Visit www.kingsparkdri.com or email KingsParkDRI@gmail.com for more information



OUTREACH

Suffolk County Executive's Downtown Revitalization Committee: LIHP's President and CEO, Peter Elkowitz, was appointed by newly elected County Executive, Edward Romaine, as a member to provide technical assistance and input on issues impacting Suffolk County downtowns including infrastructure and affordable housing.



Suffolk County Executive's Affordable Housing Roundtable: LIHP's President and CEO, Peter Elkowitz, was asked by newly elected County Executive, Edward Romaine, to join with other experts in the field of affordable housing to discuss ways to expand the supply of affordable housing in Suffolk County. The recommendations are anticipated to result in legislative and funding initiatives to foster affordable housing development.



OUTREACH

At LIHP, connecting with the community, its residents and our government officials on issues impacting affordable housing is key. As a leader in affordable housing in Nassau and Suffolk Counties, LIHP plays a critical role in bringing information and resources to people and in raising awareness of the issues that impact affordable housing.

LIHP partnered with elected officials in Nassau and Suffolk Counties, the Long Island Board of Realtors, the State of New York Mortgage Agency (SONYMA), as well as other community groups and leaders to connect residents with important information on affordable housing.

LIHP conducted over 17 outreach seminars throughout Long Island, reaching over 450 individuals focusing on First Time Homeownership, Foreclosure Counseling, Fair Housing, Employer Assisted Housing and the Community Land Trust Program.

LIHP held a first-time homebuyer seminar in conjunction with Nassau County Office of Hispanic Affairs with over 60+ attendees. The Long Island Board of Realtors, SONYMA and LIHP conducted a first-time homebuyer seminar with Nassau County Legislator Debra Mule at the Baldwin Library with over 65+ attendees.

The Cradle of Aviation Museum hosted a first-time homebuyer event for LIHP where over 95 attendees from across Nassau and Suffolk Counties came to a First Time Home Buyers Seminar with Legislator Bynoe.



Nassau County Office of Hispanic Affairs
First Time Homebuyer Seminar



Long Island Board of Realtors, Inc. -
Becoming A First Time
Homebuyer Event

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Technical Assistance
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Nicole McCarthy,
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Doris Meyer,
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Governmental Programs



Janina Watt,
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Melissa Wortman,
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Kathy Caldarola
Information Technology
Consultant

FINANCIALS

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES
COMBINED STATEMENTS OF FINANCIAL POSITION
AS OF DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Current Assets		
Cash and cash equivalents (Notes 2E and 14)	\$ 4,903,485	\$ 6,499,460
Current portion of funds held as program agent (Note 7)	522,343	424,687
Accounts receivable, net (Note 2F)	701,716	1,702,647
Prepaid expenses and other	61,479	87,225
Current portion of notes receivable (Note 2F)	450,000	250,000
Investments (Notes 2G and 4)	<u>5,337,025</u>	<u>4,852,111</u>
Total current assets	11,976,048	13,816,130
Funds held as program agent (Note 7)	1,101,093	1,112,629
Notes receivable (Note 2F)	3,483	3,483
Finance lease right-of-use asset (Note 10)	41,320	22,637
Operating lease right-of-use asset (Note 10)	516,357	630,432
Capitalized project costs (Notes 2H and 5)	4,302,492	2,869,878
Property and equipment, net (Notes 2I, 2M and 6)	140,721	170,893
Donated land (Notes 2M and 12)	<u>1,265,695</u>	<u>1,083,907</u>
TOTAL ASSETS	\$ 19,347,209	\$ 19,709,989
LIABILITIES		
Current Liabilities		
Accounts payable and accrued expenses	\$ 1,054,278	\$ 1,237,207
Current portion of deferred revenue (Notes 2J and 2L)	53,707	41,959
Current portion of project grant advances - governmental (Note 8)	120,928	310,680
Current portion of project grant advances - private (Note 8)	1,427,975	1,181,476
Current portion of construction and land trust reserves	33,000	-
Lines of credit (Note 9)	250,000	250,000
Current portion of funds held as program agent (Note 7)	522,343	424,687
Current portion finance lease liability (Note 10)	15,572	10,800
Current portion operating lease liability (Note 10)	<u>132,682</u>	<u>105,176</u>
Total current liabilities	3,610,485	3,561,985
Deferred revenue (Notes 2J and 2L)	58,417	69,833
Project grant advances - governmental (Note 8)	5,034	-
Project grant advances - private (Note 8)	1,116,461	1,642,469
Construction and land trust reserve	242,799	203,999
Funds held as program agent (Note 7)	1,101,093	1,112,629
Finance lease liability (Note 10)	20,934	8,792
Operating lease liability (Note 10)	<u>392,712</u>	<u>525,256</u>
TOTAL LIABILITIES	6,547,935	7,124,963
COMMITMENTS AND CONTINGENCIES (Note 11)		
NET ASSETS (Notes 2D and 12)		
Without donor restrictions:		
Undesignated	5,150,050	5,565,610
Board-designated for operating and capital reserves	<u>5,321,525</u>	<u>4,836,611</u>
	10,471,575	10,402,221
With donor restrictions:		
Purpose-restricted	1,046,503	1,083,398
Restricted in perpetuity	<u>1,281,196</u>	<u>1,099,407</u>
	2,327,699	2,182,805
TOTAL NET ASSETS	12,799,274	12,585,026
TOTAL LIABILITIES AND NET ASSETS	\$ 19,347,209	\$ 19,709,989

FINANCIALS

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES
 COMBINED STATEMENTS OF ACTIVITIES
 FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS		
SUPPORT AND REVENUE		
Receipts and government grants		
from transfer of homes (Note 2L)	\$ 1,260,087	\$ 3,144,679
Government grants (Note 2L)	1,928,358	3,254,200
Private grants (Note 2L)	358,697	349,042
Contributions of cash and other financial assets	50,539	49,737
Contributions of nonfinancial assets (Note 2M)	22,230	160,569
Special events (net of direct expenses of \$35,860 and \$26,030, respectively)	50,890	72,920
Mortgage counseling (Note 2L)	100,543	150,746
Technical assistance (Note 2L)	708,979	627,143
Interest	43,117	30,438
Other income (Note 11C)	325,452	364,567
Loss on disposal of property and equipment	-	(9,768)
Net assets released from donor restrictions (Note 12)	<u>251,600</u>	<u>39,598</u>
TOTAL SUPPORT AND REVENUE	<u>5,100,492</u>	<u>8,233,871</u>
EXPENSES (Note 2N)		
Program services:		
Development	1,344,459	3,023,681
Counseling and education	471,337	435,413
Technical assistance	332,098	293,283
COVID-related programs	1,147,664	2,130,481
Other	<u>603,880</u>	<u>432,703</u>
Total program services	3,899,438	6,315,561
Supporting services:		
Management and general	1,508,133	1,418,944
Fundraising	<u>108,480</u>	<u>142,847</u>
TOTAL EXPENSES	<u>5,516,051</u>	<u>7,877,352</u>
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS BEFORE INVESTMENT ACTIVITIES	<u>(415,559)</u>	<u>356,519</u>
Investment interest and dividends, net of expenses (Note 4)	116,653	194,939
Realized and unrealized gains (losses) (Note 4)	<u>368,261</u>	<u>(1,012,963)</u>
Net investment return (loss) (Note 2K)	<u>484,914</u>	<u>(818,024)</u>
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS	<u>69,355</u>	<u>(461,505)</u>
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS		
Contributions of nonfinancial assets (Note 2M)	181,788	450,604
Government grants	200,000	-
Private grants	14,705	70,000
Net assets released from donor restrictions (Note 12)	<u>(251,600)</u>	<u>(39,598)</u>
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS	<u>144,893</u>	<u>481,006</u>
CHANGES IN NET ASSETS	<u>214,248</u>	<u>19,501</u>
Net Assets, Beginning of Year	<u>12,585,026</u>	<u>12,565,525</u>
NET ASSETS - END OF YEAR	<u>\$ 12,799,274</u>	<u>\$ 12,585,026</u>

The accompanying notes are an integral part of these combined financial statements.

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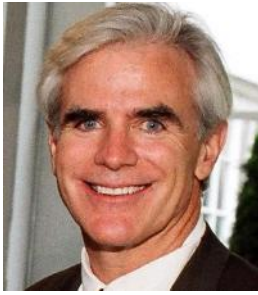


Rei Perez
Flagstar Bank

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Matt Cohen
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Long Island Board
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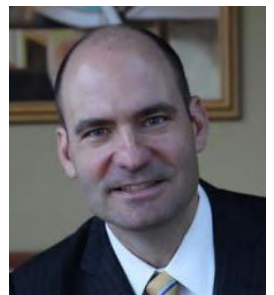
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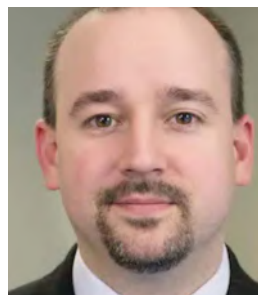
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Valley Bank



Melissa Santos
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BankUnited congratulates the Long Island Housing Partnership on your 36th Anniversary for your unwavering commitment to provide decent, safe and affordable housing opportunities for those most in need.





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Making an impact

Nixon Peabody supports the **Long Island Housing Partnership** in its mission to provide **affordable housing opportunities** to those who would be unable to secure, or remain in, a decent and safe home through the ordinary, unaided operation of the marketplace.



Nixon Peabody LLP
275 Broadhollow Road, Melville, NY 11747
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Rose-Breslin Associates
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*in their efforts to promote affordable
housing on Long Island*



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Others raise it.



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**Congratulations to the
Long Island Housing Partnership
on 36 Years!**

Wishing you all continued success

Peter Florey and Leonard D'Amico



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From community banking to community building

At JPMorganChase, we are committed to our communities and work with a diverse group of partners to provide innovative solutions that foster community development, address affordable housing needs and drive inclusive economic growth.

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The complete terms are in offering plans available from the Sponsor. Country Pointe Meadows Yaphank: File No. CD16-0339, CD18-0348 and CD20-0307. Meadowbrook Pointe East Meadow File No. CD19-0071. Marina Pointe East Rockaway File No. CD15-0387 and CD16-0196. The Residences at the Adelphi Hotel: File No. CD23-0091. Oak Ridge: terms for the association are in CPS-7 documents available from Sponsor. HO-04-0060. Equal Housing Opportunity.

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HELPING LONG ISLANDERS ACHIEVE THE DREAM OF HOMEOWNERSHIP

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Long Island Builders Institute, formed in 1941, is an association of building industry professionals dedicated to making Long Island a better place to live and work by creating a balance between the economy, the environment, and the achievement of the American Dream of ownership in our communities.

Our organization represents commercial and residential builders, remodelers, multi-family developers, rental buildings, general contractors and professionals serving Long Island.

General Membership Dinner Meeting



82nd Annual Dinner Dance



2024 Home, Trade and Remodeling Expo



Annual Golf Outing



Become a LIBI Member

LIBI Membership Benefits:

- Expand your network of business partners.
- Increase opportunities for qualified referrals
- Stay current on Industrial Laws & Regulations
- Lobby Governmental Agencies with LIBI Leadership
- Membership Includes State (NYSBA) and National (NAHB) Membership and Benefits



Long Island Home Builders Care Inc. 501c3

LIBI's Charitable Partner Long Island Home Builders Care Inc. is a 501c3 dedicated to giving back to our community. We strive to continue our mission through various food, clothing, holiday toy drives and we are always willing to help the community when needed.




Proud to support Long Island Housing Partnership

Valley is proud to support Long Island Housing Partnership in their mission to provide affordable housing opportunities to those who would be otherwise would be unable to secure, or remain in, a decent and safe home.



CONGRATULATIONS



TO THE LONG ISLAND HOUSING
PARTNERSHIP ON 36 YEARS OF
IMPORTANT AND SIGNIFICANT
WORK IN FACILITATING
AFFORDABLE HOUSING ON LONG
ISLAND.

Andrea B. & Peter D. Klein



LONG ISLAND HOUSING PARTNERSHIP
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Thank you for
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to applaud.

Citi is proud to support Long Island
Housing Partnership and their
commitment to bringing affordable
housing to the community.

LONG ISLAND HOUSING PARTNERSHIP

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ANNUAL MEETING**

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TO OUR FOUNDATION MEMBERS

LONG ISLAND HOUSING PARTNERSHIP WISHES TO THANK
ALL OUR FOUNDATION MEMBERS FOR YOUR CONTINUED
SUPPORT OF OUR MISSION.

- Bank of America Foundation
- Capital One Foundation
- Citi Foundation
- JPMorgan Chase Foundation
- M&T Charitable Foundation
- New York Community Bank Foundation
- PSEG Foundation
- TD Charitable Foundation
- Wells Fargo Housing Foundation

TO OUR MEMBERS AND SPONSORS

LONG ISLAND HOUSING PARTNERSHIP
WISHES TO THANK ALL OUR MEMBERS AND
SPONSORS FOR YOUR CONTINUED SUPPORT
OF OUR MISSION.

TO OUR BOARD OF DIRECTORS

THANK YOU TO KEVIN LAW, LIHP'S
CHAIRMAN, OUR EXECUTIVE OFFICERS,
AND THE BOARD OF DIRECTORS.
THEIR UNENDING SUPPORT ALLOWS LIHP TO
SERVE LONG ISLANDERS IN NEED.

TO OUR LIHP STAFF

THANK YOU TO LIHP'S STAFF FOR THEIR
DEDICATION, HARD-WORK AND
COMMITMENT TO OUR MISSION.