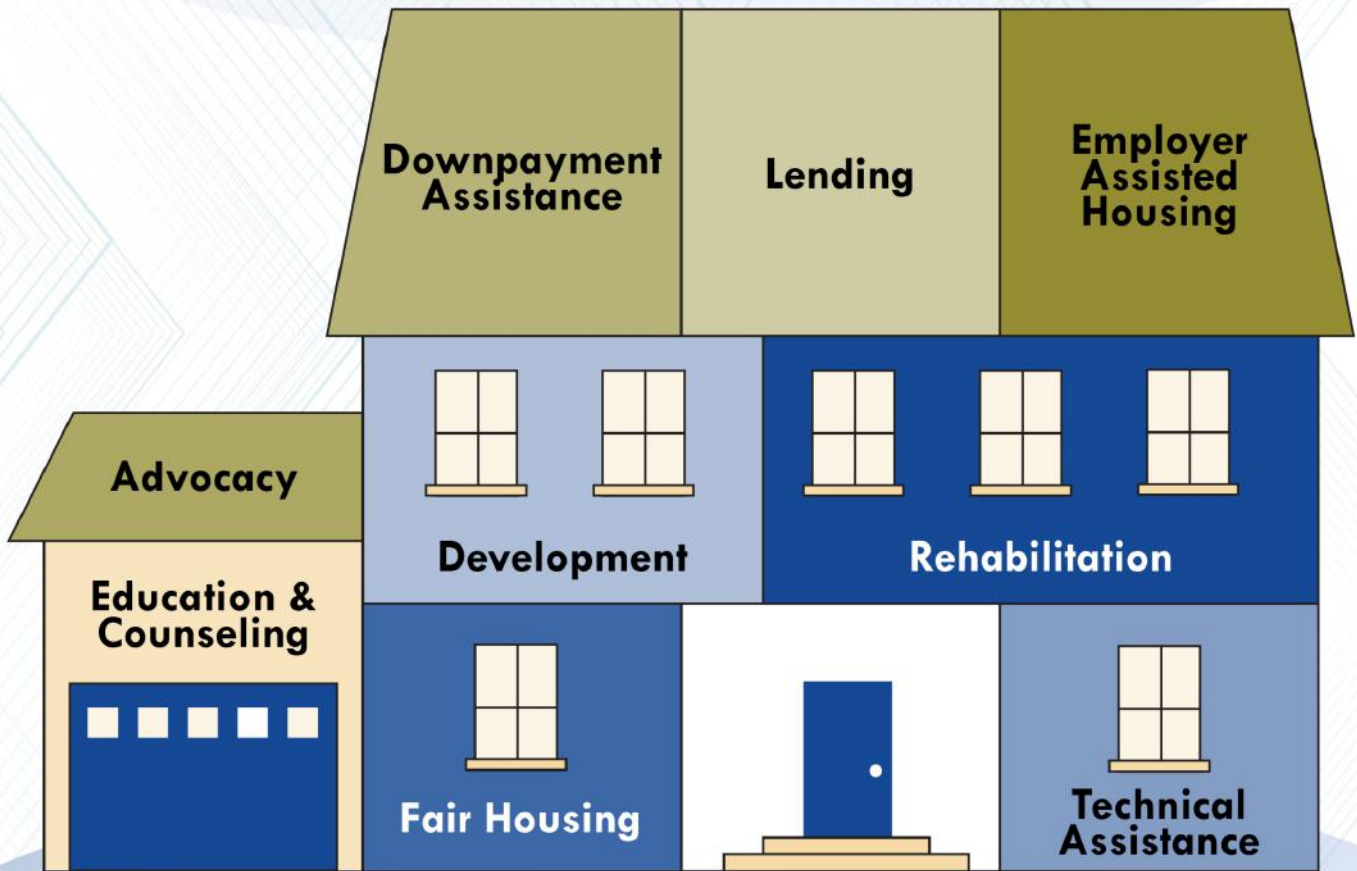


# 2025

## *Annual Report*



**The Long Island Housing Partnership**

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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,

2025 was another highly successful year for the Long Island Housing Partnership (LIHP) with approximately 5,200 clients assisted through various initiatives and programs. In 2025, LIHP continued to grow existing programs as well as secure new programs.

In 2025, LIHP expanded its Community Land Trust program with eleven new first-time homeowners closing on their newly constructed homes. In total, there are 37 homes now in LIHP's Community Land Trust. An additional 7 homes were under construction by the end of 2025 with anticipated closings in 2026.

LIHP made significant progress on its next major development located on Ecke Avenue in Bellport in 2025. This development will consist of 32 single family homes with each home including an accessory dwelling unit. This will allow LIHP to assist 64 low-moderate income households. The Town of Brookhaven adopted and approved an overlay district for the development and LIHP selected The Beechwood Organization as its General Contractor for the development. It is anticipated that LIHP will continue to secure funding and final approvals in 2026 for this development to be ready to start construction in 2027.

In June of 2025, LIHP held its 37th Annual Meeting focusing on "Building Dreams, Home by Home, Community by Community." At the event RuthAnne Visnauskas, Commissioner/CEO of NYS Homes and Community Renewal, delivered the Keynote Address.

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 2025, 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 2025, LIHP assisted over 1,200 households through its Technical Assistance programs.

In 2025, LIHP launched its NY State Plus One Accessory Dwelling Unit Program (ADU) for the Town of Riverhead. This was the fifth Town to participate in the program joining the existing programs in the Towns of Brookhaven, Huntington, Islip and Southold. In total, LIHP has secured \$13 million for the program. As of the end of 2025, 81 applicants have been approved for assistance, and 13 projects have been completed so far.

LIHP continues to administer Crisis Programs to assist both Tenants and homeowners across both Nassau and Suffolk Counties. LIHP continued its work as NY State's Local Program Administrator for the flooding events of August 18th and 19th 2024. LIHP was awarded an initial \$3 million program award that has been increased to \$9.3 million to assist homeowners affected by the flooding. In total, over 600 applicants applied to the program and LIHP will continue to assist eligible homeowners through 2025. By the end of 2025, over 160 homeowners were assisted and approximately \$6.7 million was disbursed.

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 2025 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, funders 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 24, 2025, LIHP held its 37th Annual Meeting at the Crest Hollow Country Club. The meeting announced the new slate of Officers and Board of Directors for the 2025/26 year. The luncheon focused on “Building Dreams, Home by Home, Community by Community” and RuthAnne Visnauskas, Commissioner/CEO of NYS Homes and Community Renewal, delivered the Keynote Address.



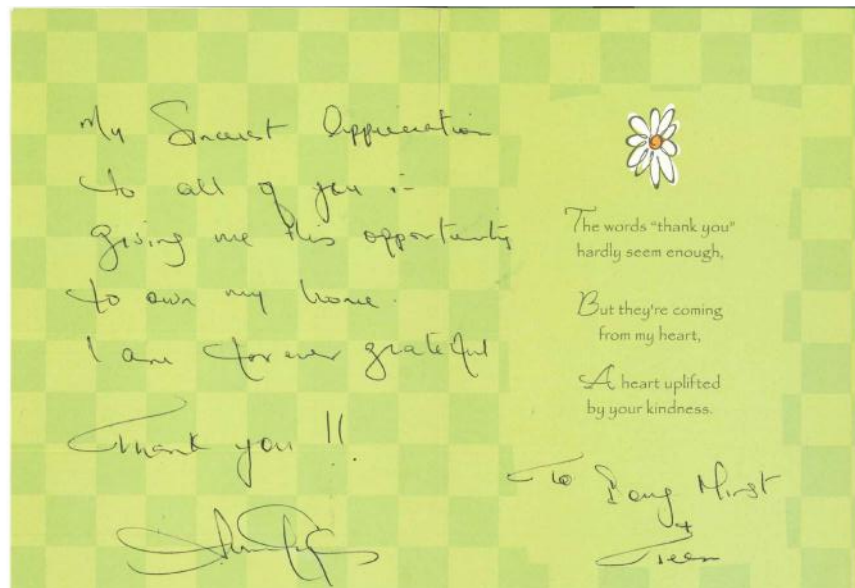
# ANNUAL MEETING



# DEVELOPMENT

## COMMUNITY LAND TRUST

In 2016, the Long Island Housing Partnership (LIHP) launched its Community Land Trust (CLT) to expand affordable homeownership opportunities. Through this initiative, homeowners purchase the home while leasing the land for 99 years, helping preserve affordability for future generations. The model gives homeowners the benefits of ownership while maintaining long-term affordability. Supported by funding from a range of grantors, LIHP's CLT program enables low- to moderate-income families to purchase homes in high-opportunity areas. Since its inception, the program has helped 37 first-time homebuyers achieve affordable homeownership across Nassau and Suffolk Counties.



# DEVELOPMENT

## REBUILD LONG ISLAND

In collaboration with the Governor's Office of Storm Recovery (GOSR), the Long Island Housing Partnership launched the Rebuild Long Island Program in 2018 by acquiring 21 properties for redevelopment. The program focuses on revitalizing homes damaged by Superstorm Sandy, rebuilding them to meet updated standards, and making them available to first-time homebuyers. In 2025, five homes were completed and sold, bringing the total number of homes provided through the program to 12. Currently, six homes are under construction and are projected to be ready for closing by the end of 2026. All homes developed through the program are planned to become part of the Community Land Trust.

## SUFFOLK COUNTY SCATTERED SITES

Through Suffolk County's 72-H property transfer program, the Long Island Housing Partnership (LIHP) has acquired several scattered sites for the construction of new single-family homes for income-eligible, first-time homebuyers. In partnership with Suffolk County and the Towns of Babylon and Brookhaven, LIHP completed and sold six new homes in 2025. Currently, one home is under construction, and six additional homes are in predevelopment, with five expected to be completed and sold by the end of 2026. All homes developed through this program are planned to become part of the Community Land Trust.



# DEVELOPMENT

## FUTURE DEVELOPMENT

### Ecke Avenue

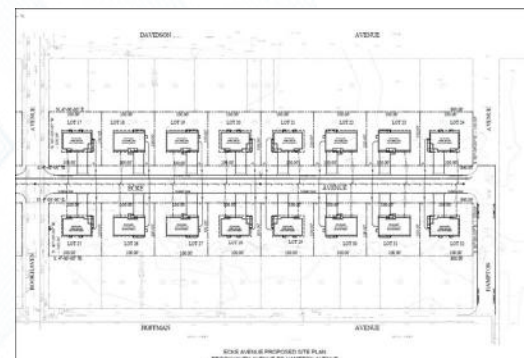
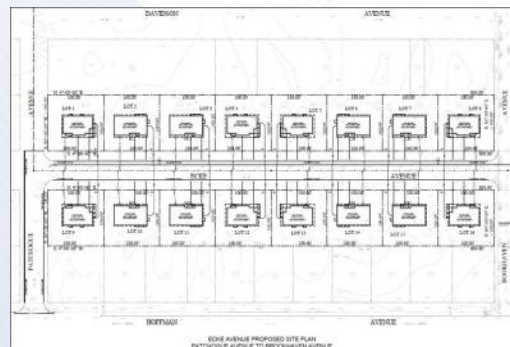
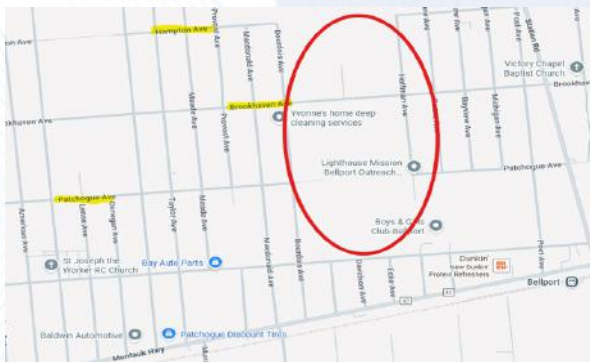
In partnership with the Town of Brookhaven, the Long Island Housing Partnership, Inc. (LIHP) advanced its next major development on Ecke Avenue in Bellport in 2025. The development will include 32 single-family homes, each with an accessory dwelling unit, creating housing opportunities for 64 low- to moderate-income households. Each home will feature a three-bedroom primary residence and an attached accessory apartment of approximately six hundred square feet.

This model allows homeowners to earn rental income while expanding the supply of affordable housing. Intended for families earning at or below 80% of the HUD Area Median Income (AMI), the development is funded through a mix of public and private sources. Placing the homes in LIHP's Community Land Trust will help ensure

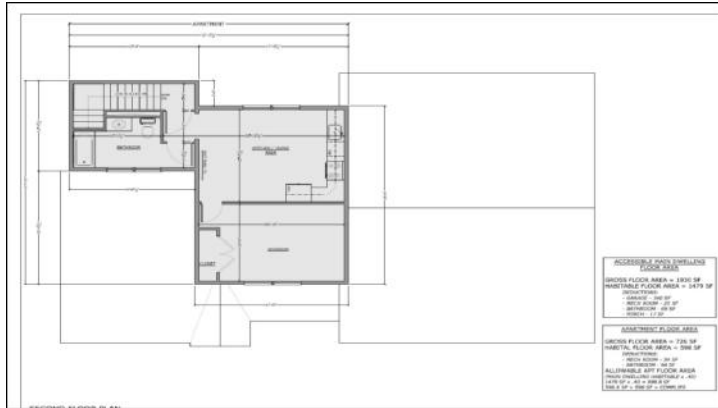
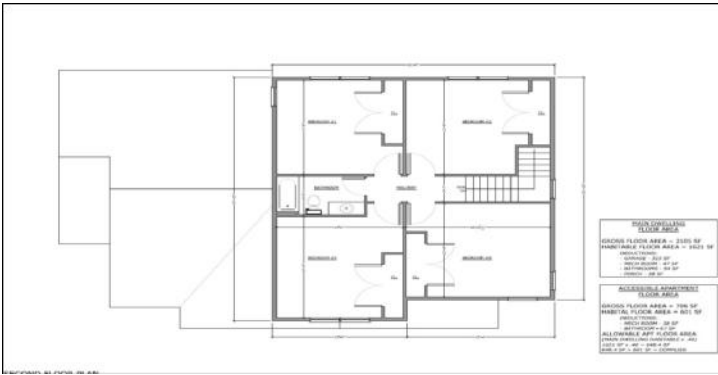
long-term affordability for future generations. Homeowners in the primary units will benefit from additional rental income, creating opportunities to build equity while supporting neighborhood revitalization. ADUs offer flexible housing options for a range of residents, including older adults, individuals with disabilities, caregivers, and young adults. This project is intended to expand the local housing supply, reduce blight, and improve property values, benefiting both homeowners and renters.

In 2025, the Town of Brookhaven adopted and approved an overlay district for the development and LIHP selected The Beechwood Organization as its General Contractor for the development. It is anticipated that LIHP will continue to secure funding and final approvals in 2026 for this development to be ready to start construction in 2027.

### Map of the Area



# DEVELOPMENT



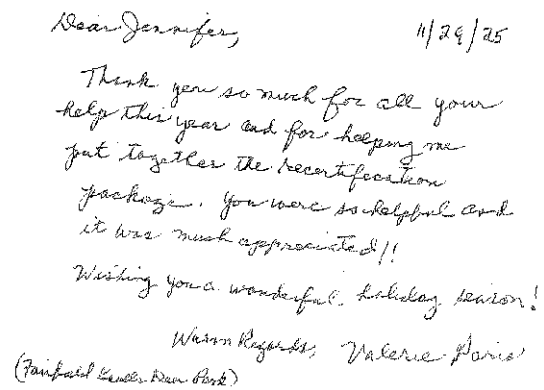
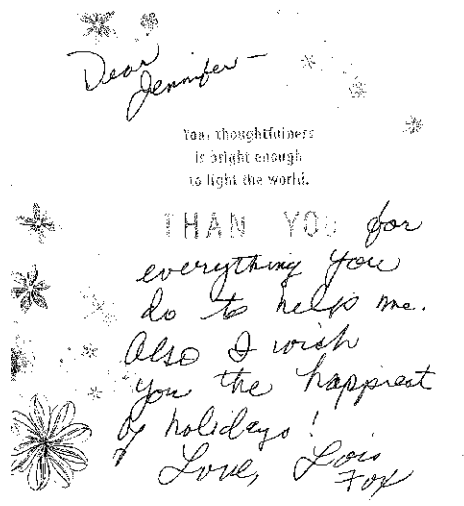
# TECHNICAL ASSISTANCE

LHP'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, local and Industrial Development Agency requirements that impact affordable housing.

Services include development planning, assemblage of public grants and funding, development of program guidelines and application processes consistent with all regulatory requirements, facilitation of lotteries and first-come, first-served programs, waitlist management,

applicant income eligibility review, applicant mortgage and financial counseling and assistance, annual recertification and compliance reports, affirmative fair housing marketing, and community and stakeholder outreach and coordination.

Municipalities, developers, housing organizations, and residents in need have relied upon LHP 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.



Good morning,

Thank you so much. We remain so grateful for this assistance as it enables us to live in a home we couldn't otherwise afford.

Thank you from the bottom of my heart!

Kind regards,  
Elizabeth (and kids!)

I just want to say thank you so much for everything again and making this process so smooth and seamless for a second year in a row.

I really appreciate your attention, guidance and prompt responses as always.

# TECHNICAL ASSISTANCE

**Chelsea Commons Affordable Rental Housing Program**

**5** affordable rental units

**80%** AMI Income Range

**LOCATION:** Bay Shore, Town of Islip

**DEVELOPED BY:** 227 4th Avenue Bay Shore, LLC



**Heatherwood Hillcrest Village Affordable Rental Housing Program**

**6** affordable rental units

**80%** AMI Income Range

**LOCATION:** Holbrook, NY

**DEVELOPED BY:** Heatherwood



**OneFiftyFive Affordable Rental Housing Program**

**3** affordable rental units

**80%** AMI Income Range

**LOCATION:** Village of Mineola

**DEVELOPED BY:** 155 Associates, LLC



**Spruce Pond Affordable Rental Housing Program**

**19** affordable rental units

**80%** AMI Income Range

**LOCATION:** Holbrook, NY

**DEVELOPED BY:** Heatherwood



**The Langdon Affordable Rental Housing Program**

**20** affordable rental units

**80%** AMI Income Range

**LOCATION:** Village of Lynbrook

**DEVELOPED BY:** Breslin Realty Development Corp.



2025 Rentals

# TECHNICAL ASSISTANCE

## 2025 Homeownership

### Bayport Gardens Senior Affordable Homeownership Program

**30**  
condominium units  
LOCATION: Bayport, Town of Islip  
DEVELOPED BY: Bayport Gardens LLC

**100%**  
AMI  
Income Range



### Country Pointe Preserve Affordable Homeownership Program

**16**  
condominium units  
LOCATION: Yaphank, Town of Brookhaven  
DEVELOPED BY: Beechwood Organization

**80% to 120%**  
AMI  
Income Range



### The Gables at Westhampton Affordable Homeownership Program

**7**  
condominium units  
LOCATION: Village of Westhampton Beach  
DEVELOPED BY: The Gables at Westhampton Ltd.

**130%**  
AMI  
Income Range



### Uniondale CLT Affordable Homeownership Program

**1**  
modular home  
LOCATION: Hamlet of Uniondale  
DEVELOPED BY: The Uniondale Community Land Trust, Inc.

**50% to 80%**  
AMI  
Income Range



### Watermill Crossing Affordable Homeownership Program

**4**  
condominium units  
LOCATION: Watermill, Town of Southampton  
DEVELOPED BY: Watermill Crossing LLC

**80% to 130%**  
AMI  
Income Range



# LENDING



The Long Island Housing Partnership proudly operates its own Community Development Financial Institution, a purpose-built lending vehicle designed to deliver affordable, accessible financing solutions that directly advance the creation of affordable housing across Long Island. Through strategic partnerships with regional banking institutions, the LIHP CDFI has successfully secured lines of credit totaling \$2 million.

The CDFI collaborates closely with our network of Builders to structure and deliver critical financing at every stage of development. Most notably, JJR Associates, Inc. has received both pre-development and construction financing in support of the Suffolk County Scattered Site Development, a project that reflects our commitment to offering affordable housing options.

Through the CDFI, a development loan was also successfully extended to the Uniondale Community Land Trust, financing the creation of a second home for first-time homebuyers. That loan has since been fully repaid, a testament to the program's success and the strength of our community lending model.

# HOME IMPROVEMENT PROGRAMS

## Town of Babylon Home Improvement Program

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 additional \$15,000 for lead abatement. LIHP helped two homeowners in 2025 complete necessary repairs to their homes.

**HOME IMPROVEMENT PROGRAM**

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

- Property must be located in Nassau or Suffolk counties
- Property must be owner-occupied

**LEARN MORE**

**TO APPLY:** [www.lihp.org/hip.html](http://www.lihp.org/hip.html)

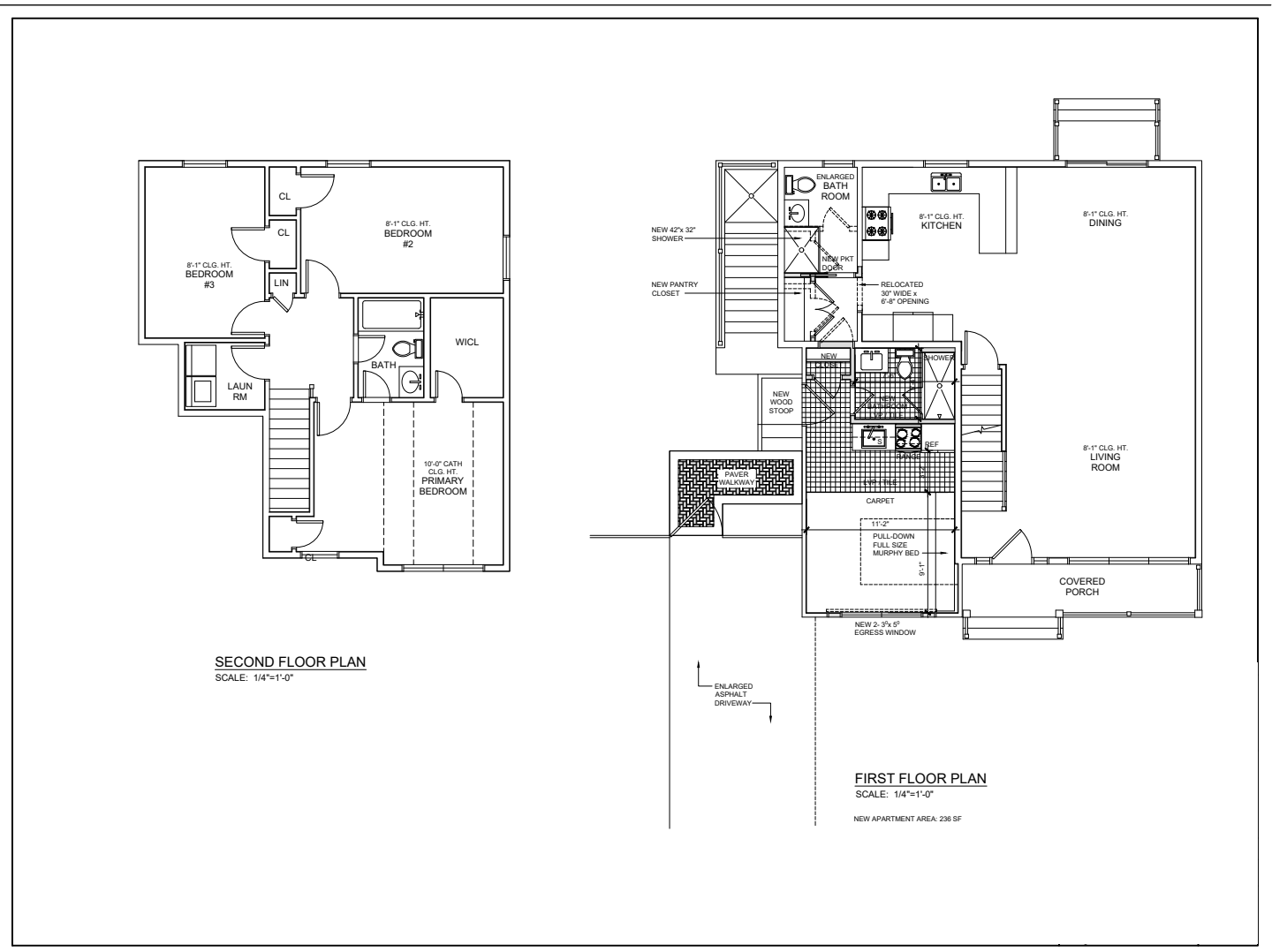
**EMAIL:** [hip@lihp.org](mailto:hip@lihp.org)

# ACCESSORY DWELLING UNIT (ADU) PROGRAMS

## ADU NEW YORK STATE PLUS ONE PROGRAM

Long Island Housing Partnership (LIHP) was awarded \$12 million by the New York State Housing Finance Agency to manage the Plus One ADU program. Partnering with the towns of Brookhaven, Huntington, Islip, Riverhead and Southold, LIHP is offering a comprehensive program to assist low- and middle-income single-family homeowners in creating new accessory dwelling units (ADUs) or upgrading existing ones to meet state and local code requirements. So far, over 450 applications have been submitted across the five townships. Forty nine homeowners have been deemed eligible and twelve projects have been completed, with over 12 more in construction.

### Example Design Plans



# ACCESSORY DWELLING UNIT (ADU) PROGRAMS

## Finished Accessory Dwelling Unit



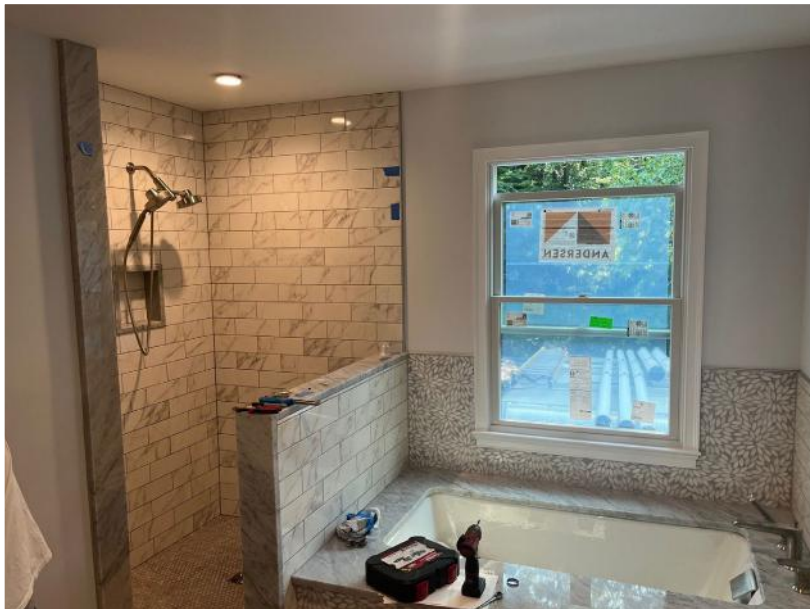
To the Staff  
Long Island Hung  
Partnership

Dec 25, 2018

Wishing you a little wonder  
in each moment  
and a lot of warmth and joy  
all through your holidays.

14  
Cheray Kat  
Estr Johansson

Thank you for all  
you have done for me  
I feel very grateful  
And Blessed  
Christie  
Bowman



# EMPLOYER ASSISTED HOUSING PROGRAM (EAHP)

Employer Assisted Housing Program (EAHP) assists Long Island employers with recruiting and retaining a skilled and qualified workforce by providing services to eligible employees that may otherwise not be able to achieve homeownership in this high-cost market. This program leverages a relatively small investment by an employer to unlock substantial available grant funds between \$25,000 to as much as \$65,000 depending on location and other factors. In 2025, EAHP assisted 4 participating employees with down payment assistance towards the purchase of three homes with a combined value of approximately \$1,040,000.

## Why have employer assisted housing?

When it comes to the cost of living on Long Island you might wonder if things could get any higher. More and more employers are realizing that escalating housing costs, long commutes to and from work, and heavier workloads can negatively impact employee productivity and morale. No longer reserved for executive staff, more employers are realizing the benefit of providing housing cost assistance to all levels of their workforce.

A housing assistance program could help your business by:

- Improving employee retention
- Adding stability to the workforce
- Serving as a cost-effective recruitment tool
- Reducing training costs
- Increasing your company’s competitive edge

## EAHP CRITERIA CHART

EFFECTIVE JANUARY 1, 2026

Guidelines*	Category 1 (80%)		Category 2 (120%)
	Nassau/Suffolk HOME Funds	NYS AHC Funds	NYS AHC Funds
Employee Income for Eligibility	Up to 80% AMI	Up to 80% AMI	80% to 120% AMI
Employer "NET" Contribution	Minimum - \$3,000 Maximum - \$10,000	Minimum - \$3,000 Maximum - \$10,000	Minimum - \$3,000 Maximum - \$10,000
Maximum Home Prices (varies by jurisdiction)	Nassau - \$646,000 Suffolk - \$599,000	Nassau - \$646,000 Suffolk - \$599,000	Nassau - \$840,000 Suffolk - \$725,000
Type of Home (must be primary residence)	New and pre-existing Single family, condos, co-ops and manufactured	Only pre-existing Single family, condos, co-ops and manufactured	Only pre-existing Single family, condos, co-ops and manufactured
First Time Homebuyer Limit	No	No	No
Housing Counseling	Yes	Yes	Yes
DPA Grant Assistance	Nassau - \$25,000 Suffolk - \$12,000	\$14,000	\$9,000
Rehabilitation Grant	\$0	\$24,000	\$14,000
Net Grant Assistance for Down Payment & Rehab	Nassau - \$25,000 Suffolk - \$12,000	\$38,000	\$23,000
Terms of Grant Forgiveness	Nassau - 10 years Suffolk - 5 years	10 years	10 years

\*when combining programs, most restrictive criteria applies

INTERESTED IN OFFERING EAHP AT YOUR ORGANIZATION?

Use the QR code below to get in touch with our caseworker regarding next steps:



# EMPLOYER ASSISTED HOUSING PROGRAM (EAHP)

Before



After



After



Dear Melissa ☺ LIHP,

I just wanted to thank you for assisting me obtain this grant! I am so thankful this exists! Thank you for always answering my questions via phone ☺ email. I appreciate your dedication, knowledge ☺ kindness. Thanks again for everything!

Kindly,

April Kinney

# DOWN PAYMENT ASSISTANCE PROGRAMS (DPAP)

## Nassau County DPAP

Nassau County provides eligible first-time homebuyers up to \$50,000 towards down payment on a single-family home. In 2025, the program was opened, but subsequently LIHP assisted two homeowners with their purchase of a home in Nassau County in early 2026.



**Before**



**After**

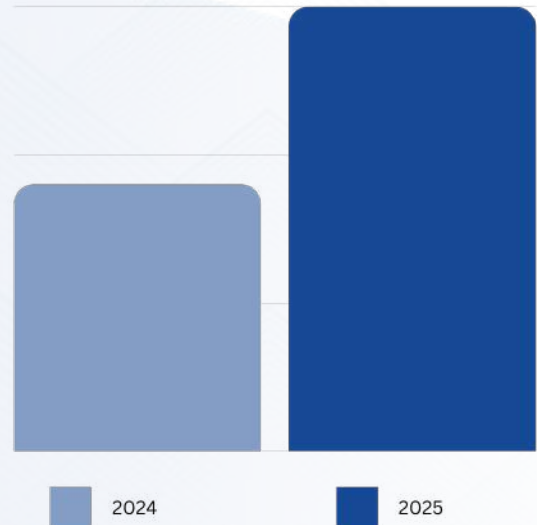


## Town of Brookhaven DPAP

The Town of Brookhaven provides eligible first-time homebuyers up to \$50,000 towards down payment and closing costs of a single family home. In 2025, a total of 14 new homeowners took advantage of this program with LIHP assistance. The program is currently open with no end date indicated.

## Town of Brookhaven Down Payment Assistance 2024 vs 2025 closings

In 2024 we had 9 closings and in 2025 we had 15 closing for Brookhaven DPAP.



# DOWN PAYMENT ASSISTANCE PROGRAMS (DPAP)

## Town of Babylon DPAP

The Town of Babylon provides eligible first-time homebuyers up to \$50,000 towards down payment and closing costs of a single-family home. In 2025, the program was opened, but subsequently LIHP assisted one homeowner with their purchase of a home in the Town of Babylon in early 2026. The program is currently open for application intake until May 26, 2026.



**Before**



## Long Island Down Payment Assistance Rehabilitation Program (LIDARP)

NYS Affordable Housing Corporation (AHC) provides up to \$40,000 assistance to eligible first-time homebuyers in down payment assistance and eligible rehabilitation on single family homes on Long Island. These funds are in addition to other available down payment assistance programs and provide meaningful opportunities where homes require substantial rehabilitation to address health and safety related conditions. LIDARP is currently open to all applicants that are eligible in Town of Babylon, Brookhaven and Nassau County. In 2025, we assisted 5 homeowners in Town of Brookhaven and Nassau County.

**After**



# CRISIS PROGRAMS/EMERGENCY ASSISTANCE

This year, the Long Island Housing Partnership strengthened its role as a lifeline for residents facing sudden financial hardship. Through our Crisis Programs, we delivered rapid, stabilizing support to households at risk of eviction or foreclosure, ensuring families could remain safely housed during moments of uncertainty.

**The Town of Brookhaven HOME American Rescue Plan (ARP) Program** provided critical rental assistance to households facing sudden financial hardship. LIHP served as the central eligibility and verification hub—reviewing applications, confirming income and residency requirements, assessing crisis related need, and coordinating directly with landlords to validate arrears.

Through this program, LIHP helped stabilize renter households at immediate risk of eviction, ensuring families could remain safely housed during periods of uncertainty.



## **Town of Babylon HOME ARP Program – Rental Arrears**

Under the Town of Babylon HOME ARP Program, LIHP administered rental assistance for tenants experiencing crisis related income loss. Our team conducted detailed eligibility reviews, verified arrears with landlords, and ensured that assistance was deployed quickly and responsibly. This program played a vital role in preventing displacement for Babylon renters who were facing imminent eviction.

## **Town of Babylon Mortgage Arrears Program**

In addition to rental assistance, LIHP administered the Town of Babylon's Mortgage Arrears Program, which provided direct support to homeowners at risk of foreclosure. This program offered a lifeline to owner occupied households experiencing acute financial distress due to the pandemic, helping families remain in their homes and preserving long term housing stability.

**These efforts were made possible through strong, collaborative partnerships with our municipal partners. LIHP worked closely with both towns to align program goals, streamline processes, and ensure that resources were deployed efficiently and equitably. This shared commitment to housing stability allowed us to respond quickly to community needs and maximize the impact of available funding.**



# CRISIS PROGRAMS/EMERGENCY ASSISTANCE

## **New York Resilient and Ready Home Repair Program:**

Following the significant damage caused by heavy rainfall and flooding that took place on Long Island on August 18-19, 2024, the New York State Housing Trust Fund Corporation (HTFC) made funding available to assist eligible homeowners that were impacted by the storm. Funds that have been allocated under this program are available for emergency housing repairs necessary to make the home safe, sanitary and habitable. Up to \$50,000 can be provided to each homeowner through this program. LIHP was awarded an initial \$9.3 million grant to administer the program. LIHP received a total of 638 applications. To date 207 homeowners have received reimbursement, and 23 additional homeowners are awaiting funding or completion of rehabilitation. In addition, LIHP was qualified as a Local Program Administrator (LPA) for the Rapid Response Home Repair (RRHR) program in Nassau and Suffolk Counties, when a storm triggers the availability of RRHR funds to Long Island counties.

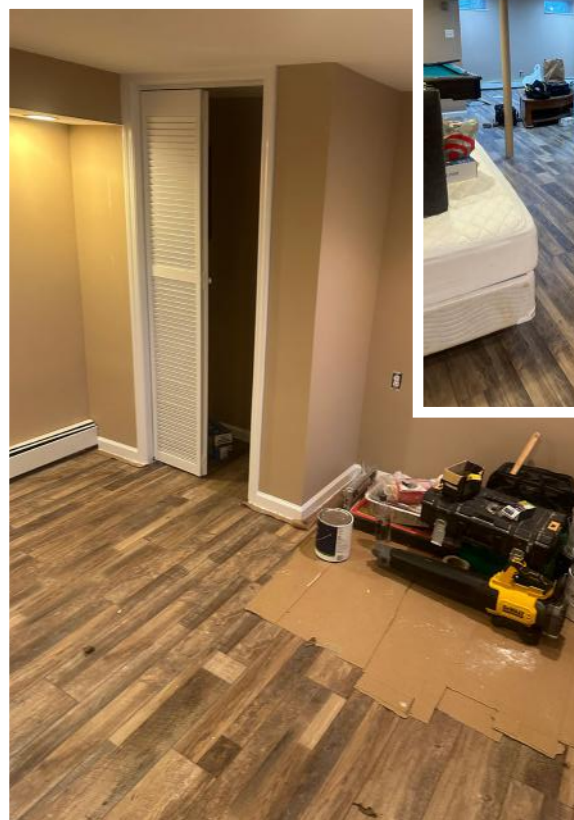
## **Storm IDA Recovery Program:**

LIHP was selected by NYS-HCR to administer the Storm Recovery Program in 2024/25. LIHP has 8 homeowners deemed eligible for the program.

**Before**



**After**



# 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 746 households in 2025. Using interactive polls and Q&A via the chat box, 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.

## 2025 NUMBERS

1,042

PRE-PURCHASE AND  
GROUP COUNSELING

296

ONE-ON-ONE

746

GROUP EDUCATION

28

COMMITMENTS

69

DEFAULT &  
FORECLOSURE  
COUNSELING

\$307K

AVERAGE LOAN  
AMOUNT

\$8,598,429

TOTAL LOAN  
AMOUNT FOR  
2025



# COUNSELING & EDUCATION



**Pre Purchase Counseling**

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

For assistance:  
[www.lihp.org/firsttime.html](http://www.lihp.org/firsttime.html)  
Email: [prepurchase@lihp.org](mailto:prepurchase@lihp.org)  
Call: 631-435-4710

The flyer features a background image of a calculator, a key with a house-shaped keychain, and a document with the word "APPROVED" and "Mortgage" visible.



**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](http://www.lihp.org/firsttime-sp.html)  
Correo electrónico: [precompra@lihp.org](mailto:precompra@lihp.org)  
llame al: 631-435-4710

The flyer features a background image of a calculator, a key with a house-shaped keychain, and a document with the word "APPROVED" and "Mortgage" visible.

## 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'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 296 clients in 2025. Throughout the year, we continued to see volatility with regards to mortgage rates, affecting affordability and limiting the purchasing power of our clients. LIHP was able to assist in securing 28 mortgage commitments, allowing these homeowners to obtain decent safe and affordable housing. Most first-time homebuyers continue to face affordability due to the high interest rates, low inventory and cost of houses 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.

LIHP has recently added a new HUD certified counselor to our team. LIHP has also expanded its outreach and education services by partnering with the Long Island Board of Realtors (LIBOR) to raise awareness on LIHP's programs and the benefits of working with our HUD certified counselors.

# COUNSELING & EDUCATION



**Prevent Mortgage Delinquency**

For assistance:  
[www.lihp.org/prevention.html](http://www.lihp.org/prevention.html)  
Email: [default@lihp.org](mailto:default@lihp.org)  
Call: 631-435-4710



**Prevenir la Delinuencia Hipotecaria**

Para asistencia:  
[www.lihp.org/prevention.html](http://www.lihp.org/prevention.html)  
Correo electrónico: [default@lihp.org](mailto: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 General's 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 2025 LIHP counseled and provided services to 69 households experiencing housing instability.

# FAIR HOUSING

This past year, the Long Island Housing Partnership, Inc. (LIHP) continued its efforts to eliminate discrimination and to promote equal opportunity in housing. By providing seminars, educational programs, and community events, LIHP strives to reach housing professionals and consumers.

LIHP, along with LIBOR, co-sponsored a well-attended fair housing conference on April 1, 2025. Speakers included the New York State Division of Human Rights Commissioner, other federal and state officials, and nonprofit experts in fair housing. While many of the attendees were Realtors®, the conference also was open to consumers and other housing professionals.

During the fall of 2025 and winter of 2026, LIHP provided fair housing seminars for developers and their staff. The smaller, in-person training courses were two hours long and provided general fair housing information and in-depth information on lawful Source of Income, the Clean Slate Act, and procedures relating to the application and screening process. The seminars were well attended and the small group dynamic led to very interactive discussions. The New York Community Trust-Long Island supported these trainings with a grant.

LIHP also continued to participate in community events throughout Long Island including one in Elmont with ERASE Racism and Assemblymember M. Solages that focused on fair and affordable housing. Frequently, LIHP responds to requests from local government agencies and provides fair housing information and guidance documents. LIHP's Fair Housing Education Coordinator continues to serve on the NYS Division of Human Rights Long Island Hate & Bias Prevention Council, the Enterprise/FHJC Fair and Affordable Housing Coalition, and the Vision LI Board.

On April 14, 2026, LIHP co-sponsored another fair housing conference with LIBOR. The speakers included key government officials as well as other experts from Zillow and the National Association of Realtors. Realtors who attended were eligible to receive three CLE credits.

Additionally, LIHP is planning to add more small group trainings for developers to cover both general fair housing issues, recent policy changes/legal updates, and more in-depth information on design and construction information to meet the federal Fair Housing Act and NYS guidelines.



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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.

**26**

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.

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[lih.org/membership/](http://lih.org/membership/)



# OUTREACH

## First Time Homebuyer Seminars

The Long Island Housing Partnership (LIHP) Continues its mission to promote sustainable homeownership by providing education, resources, and support to prospective buyers across Long Island. In collaboration with Suffolk County community partners, LIHP successfully hosted two impactful First Time Homebuyers Seminars in October and November 2025. These events equipped attendees with the knowledge and tools needed to navigate the homebuying process with confidence.

In partnership with the Suffolk County Legislature and the Town of Brookhaven, LIHP held a First Time Homebuyers Seminar on October 1st, 2025, at the Longwood Library in Middle Island.

The Event brought together future homeowners, housing professionals, and community leaders for an informative evening focused on the key steps of purchasing a home.

Topics covered included: Understanding the homebuying process from start to finish, financing options and credit readiness, available down payment and closing cost assistance programs, local county and state incentives for first time buyers and the role of the housing counselors and how they can provide ongoing support.

Attendees left with a clearer understanding of the resources available to help them achieve homeownership success.

Building on the success of the October event, LIHP hosted a second First Time Homebuyers Seminar on November 13th, 2025, at the Brentwood Library.

This session focused on deepening participants' understanding of the financial aspects of buying a home and the strategies available to make homeownership more attainable.

Key topics included: Identifying down payment assistance and grant programs, understanding interest rates, budgeting for homeownership, including closing costs and ongoing expenses, identifying and avoiding common homebuying pitfalls and Q&A panel with experienced housing experts.

Participants appreciated the opportunity to connect directly with professionals and receive personalized guidance.

We appreciate the Brentwood Public Library board president, Mary Reid for her collaboration and strong partnership with LIHP.



Together, these seminars reached dozens of prospective homebuyers from across Suffolk County, reinforcing LIHP's commitment to expanding access to homeownership and strengthening communities across Long Island.

# OUTREACH

**FIRST-TIME HOMEBUYERS SEMINAR**  
Thursday, November 13, 2025 6:00 to 8:00 pm  
Brentwood Public Library  
34 Second Avenue, Brentwood NY 11717

Please join the LONG ISLAND HOUSING PARTNERSHIP to learn about the home buying process as well as various programs & grants available to first-time homebuyers.

REGISTRATION REQUIRED!  
Click this link: <https://lihp.tfaforms.net/5103635>  
or use the QR code to [register for this event](#)



**LEARN ABOUT THE HOMEBUYING PROCESS FROM START TO FINISH:**

- First steps - how to get started
- How to access programs & grants available to first-time homebuyers
- Importance of mortgage counseling
- How to obtain a pre-approved mortgage
- Navigation the closing process once you've found your home



For more information contact:  
Long Island Housing Partnership, Inc.  
631-435-4710 Ext. 327  
Outreach@lihp.org



# OUTREACH

## Suffolk County Alliance Chambers Quarterly Meeting



## Housing in Your Hometown Summit



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# FINANCIALS

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES  
COMBINED STATEMENTS OF FINANCIAL POSITION  
AS OF DECEMBER 31, 2025 AND 2024

	<u>2025</u>	<u>2024</u>
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and cash equivalents (Notes 2E and 14)	\$ 2,557,240	\$ 163,556
Restricted cash (Notes 2E, 3, and 14)	2,664,763	3,573,402
Current portion of funds held as program agent (Note 7)	137,808	918,043
Accounts receivable, net (Notes 2F and 2L)	852,496	951,765
Prepaid expenses and other	140,683	77,343
Current portion of notes receivable (Note 2F)	-	450,000
Investments (Notes 2G and 4)	4,806,736	4,542,687
Total current assets	<u>11,159,726</u>	<u>10,676,796</u>
Funds held as program agent (Note 7)	1,851,590	798,072
Notes receivable (Note 2F)	503,483	3,483
Finance lease right of use asset (Note 10)	32,779	24,862
Operating lease right of use asset (Note 10)	283,629	398,134
Capitalized project costs (Notes 2H and 5)	3,215,149	5,619,888
Property and equipment, net (Notes 2I and 6)	28,194	71,435
Donated land (Notes 2M and 12)	1,706,802	1,430,750
<b>TOTAL ASSETS</b>	<u>\$ 18,781,352</u>	<u>\$ 19,023,420</u>
<b>LIABILITIES</b>		
<b>Current Liabilities</b>		
Accounts payable and accrued expenses	\$ 737,843	\$ 1,323,461
Current portion of deferred revenue (Notes 2J and 2L)	36,844	17,361
Current portion of project grant advances - governmental (Note 8)	26,581	75,017
Current portion of project grant advances - private (Note 8)	953,224	1,568,790
Lines of credit (Note 9)	300,000	250,000
Current portion of funds held as program agent (Note 7)	137,808	918,043
Current portion of finance lease liability (Note 10)	14,662	13,005
Current portion of operating lease liability (Note 10)	121,004	118,606
Total current liabilities	<u>2,327,966</u>	<u>4,284,283</u>
Deferred revenue (Notes 2J and 2L)	39,028	74,247
Project grant advances - governmental (Note 8)	5,034	5,034
Project grant advances - private (Note 8)	326,727	773,638
Construction and land trust reserve	236,849	173,950
Funds held as program agent (Note 7)	1,851,590	798,072
Finance lease liability (Note 10)	12,112	9,212
Operating lease liability (Note 10)	176,330	292,526
<b>TOTAL LIABILITIES</b>	<u>4,975,636</u>	<u>6,410,962</u>
<b>COMMITMENTS AND CONTINGENCIES (Note 11)</b>		
<b>NET ASSETS (Notes 2D and 12)</b>		
Without donor restrictions:		
Undesignated	6,176,301	5,662,518
Board-designated for operating and capital reserves	4,791,236	4,527,187
	<u>10,967,537</u>	<u>10,189,705</u>
With donor restrictions:		
Purpose-restricted	1,115,877	976,503
Restricted in perpetuity	1,722,302	1,446,250
	<u>2,838,179</u>	<u>2,422,753</u>
<b>TOTAL NET ASSETS</b>	<u>13,805,716</u>	<u>12,612,458</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 18,781,352</u>	<u>\$ 19,023,420</u>

# FINANCIALS

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES  
COMBINED STATEMENTS OF ACTIVITIES  
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

	<u>2025</u>	<u>2024</u>
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS</b>		
<b>SUPPORT AND REVENUE</b>		
Receipts and government grants		
from transfer of homes (Note 2L)	\$ 5,236,111	\$ 2,379,082
Government grants (Note 2L)	1,194,005	749,136
Private grants (Note 2L)	468,005	298,910
Contributions of cash and other financial assets	69,663	39,450
Contributions of nonfinancial assets (Note 2M)	28,412	15,840
Special events (net of direct expenses of \$34,541 and \$31,627, respectively)	59,394	54,673
Mortgage counseling (Note 2L)	87,795	105,270
Technical assistance (Note 2L)	1,028,597	928,514
Interest	44,546	31,797
Other income		
Ground lease fees	45,721	34,464
Other program-related income (Note 11C)	539,560	533,499
Net assets released from donor restrictions (Note 12)	117,126	70,000
	<u>8,918,935</u>	<u>5,240,635</u>
<b>TOTAL SUPPORT AND REVENUE</b>		
<b>EXPENSES (Note 2N)</b>		
Program services:		
Development	4,737,734	2,082,809
Counseling and education	302,151	365,049
Technical assistance	574,478	531,249
COVID-related programs	15,285	89,202
Other	1,130,648	1,116,713
Total program services	<u>6,760,296</u>	<u>4,185,022</u>
Supporting services:		
Management and general	1,795,392	1,718,579
Fundraising	99,465	74,566
	<u>8,655,153</u>	<u>5,978,167</u>
<b>TOTAL EXPENSES</b>		
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS BEFORE INVESTMENT ACTIVITIES</b>		
	<u>263,782</u>	<u>(737,532)</u>
Investment interest and dividends, net of expenses (Note 4)	141,407	172,237
Realized and unrealized gains (Note 4)	372,643	283,425
Net investment return (Note 2K)	514,050	455,662
	<u>777,832</u>	<u>(281,870)</u>
<b>CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS</b>		
<b>CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS</b>		
Contribution of nonfinancial assets - land (Note 2M)	276,052	165,054
Private grants	256,500	-
Net assets released from donor restrictions (Note 12)	(117,126)	(70,000)
	<u>415,426</u>	<u>95,054</u>
<b>CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS</b>		
<b>CHANGES IN NET ASSETS</b>		
	1,193,258	(186,816)
Net Assets, Beginning of Year	12,612,458	12,799,274
<b>NET ASSETS - END OF YEAR</b>	<u>\$ 13,805,716</u>	<u>\$ 12,612,458</u>

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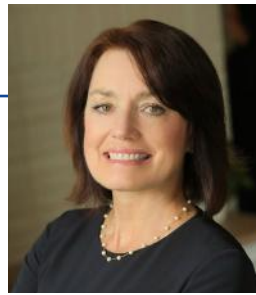
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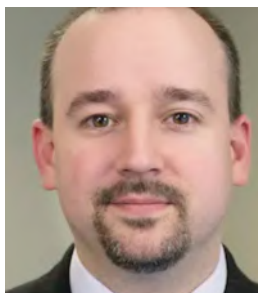


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**Congratulations to the  
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**Wishing you all continued success**

**Peter Florey and Leonardo D'Amico**



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Thank you for all  
you continue to do



*Charlie and Barbara  
Mancini*

*Andrea B and  
Peter D Klein*

—♦♦♦—  
*congratulate the*

—♦♦♦—  
**Long Island**

**Housing Partnership**

*on* **38 years of excellence**

*in helping to*

**facilitate, preserve, *and* protect**

**affordable housing**

*on* **Long Island**

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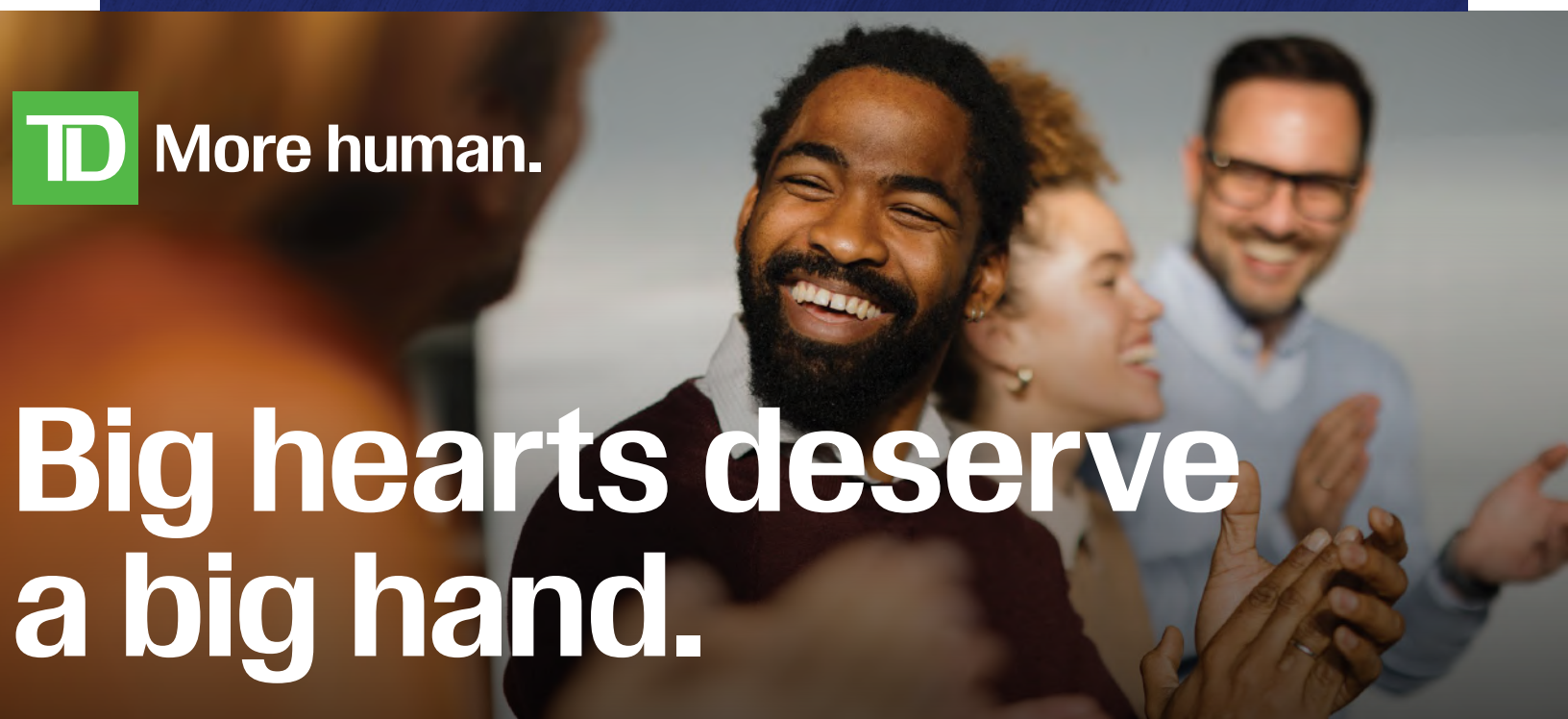
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The complete terms are in offering plans available from the Sponsor. Country Pointe Preserve: File No. CD24-0210 and CD25-0243. Country Pointe Meadows: File No. CD16-0399, CD18-0348 and CD20-0307. Beechwood at the Waterways File No. CD25-0257. Lighthouse: File No. CD25-0021. 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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