

# COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND



## ANNUAL REPORT



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WE INVEST IN YOUR DREAMS<sup>SM</sup>

# ABOUT US

Community Development Corporation of Long Island (CDCLI), a regional non-profit organization, was founded in 1969 by government, business, and civic leaders on Long Island who came together to address the growing demand for affordable housing. That strong tri-sector support continues today. CDCLI is a regional and national leader in community development, employs more than 85 people, serves both Nassau and Suffolk counties and Brooklyn, and provides a variety of programs and services that address the dynamic challenges faced by those who live and work on Long Island.

CDCLI is committed to making dreams of long-term economic stability come true. As a chartered member of NeighborWorks®, CDCLI is certified to meet a high standard of fiscal integrity and service performance to assist local residents in achieving their dreams, and is recognized by NeighborWorks® as both an “Exemplary Organization” and a certified “Green Organization.”

Our tagline, “We Invest in Your Dreams,” captures the spirit and passion of this remarkable organization of committed employees, board members, and partners.

## PREPARING FOR CEO TRANSITION

In April of 2016, Marianne Garvin, the President and Chief Executive Officer of CDCLI announced that she would be retiring at the end of March 2017. Marianne helped lead and guide CDCLI for the past 25 years, and served as CEO since 2009. She leaves an impressive legacy of growth and accomplishments that will forever shape the organization. Among them are creating one of the original four voucher homeownership demonstration programs in the nation; becoming a member of the NeighborWorks network; greatly expanding weatherization and foreclosure prevention services after the 2008 financial crisis; creating a safety net of services to assist families impacted by superstorm Sandy; and vastly increasing the supply of affordable multifamily rental housing on Long Island through joint venture partnerships with impeccable private development companies.

Marianne has steered CDCLI through many ups and down in the national economy and periodic fluctuations in grant availability, running the corporation like a social enterprise, ensuring the impressive community impact of our mission. Since 2009, net assets have increased by 130% to \$20 million, and revenues have increased by 60% to \$88 million. She is leaving CDCLI on a very firm financial footing to continue doing our important work.

In order to ensure a smooth transition to a new President and CEO, the Board of Directors engaged the services of a national recruitment firm with extensive experience in the non-profit sector. After considering a large national field of potential candidates, the Board announced in January 2017 that they had selected Gwen O’Shea to take the helm in March. Gwen is the longtime President and CEO of the Health and Welfare Council of Long Island (HWCLI), a non-profit umbrella organization that addresses the interests of poor and vulnerable people on Long Island through advocacy, research and policy analysis, organizing community and regional responses, and support to non-profit agencies. Gwen’s long time leadership in the Long Island non-profit community will be a tremendous asset to CDCLI and provides a strong platform for her to embrace the challenges and opportunities that lie ahead.

CDCLI is fortunate that the Executive Management Group, the senior leadership team, and our dedicated board of directors, are truly exemplary and will work closely with the incoming CEO to ensure a smooth transition. Gwen will preside over the development of CDCLI’s next three year strategic plan, and shepherd CDCLI into the future. We warmly welcome Gwen O’Shea to her new role within the CDCLI family.

### OUR MISSION

CDCLI invests in the housing and economic aspirations of individuals and families by providing solutions that foster and maintain vibrant, equitable, and sustainable communities.

### OUR VISION

CDCLI is a significant force for revitalizing and building strong communities, because home matters for all people.

## OUR IMPACT IN THE COMMUNITY

In Fiscal Year **2016**, CDCLI served over **19,000** Long Islanders, and invested more than **\$134** million into our communities. Since our founding, CDCLI has assisted more than **200,000** Long Islanders and invested **\$1.3** billion into our communities.

Rental subsidies were provided for **5,631** households, allowing approximately **13,000** individuals to live in safe and secure housing. We are able to properly shelter children, the elderly, the disabled, and veterans with our rental assistance program.

Homebuyer Education was provided to **278** families, and **45** families successfully purchased their first homes, contributing **\$11.1** million in bank mortgages. **225** Individuals graduated from Financial Fitness, Health, and Wealth, and **169** enrolled in Financial Coaching for long-term guidance. **748** Distressed homeowners received counseling under our Homeowner Preservation Services, with **98** foreclosures prevented. **30** Homeowners learned the basics of home repair and maintenance by completing the Home Maintenance Training Program.

As part of our Weatherization and Green Initiatives, **528** homes and apartments received energy conservation and other improvements, reducing annual energy use by **\$211,200**. **38** Additional homes were weatherized under the EmPower program. In addition, **45** public presentations were made to educate businesses and the public on energy efficiency initiatives.

The second and final phase of Wincoram Commons was completed, adding **78** multifamily affordable rental units to our portfolio. **60** Single low- and moderate-income family homeowners had critical repairs made to their homes under our home improvement programs using over **\$1** million in New York State grants.

Finally, as part of the Healthy Homes pilot program in Hempstead, **105** surveys were completed to assess the health needs of Hempstead Housing Authority residents, and **10** single family units were rehabilitated to improve health and safety conditions, including barriers to accessibility.

Dear Friends,

2016 was a very impactful year at CDCLI, with 176 affordable rental homes at Wincoram Commons completed and fully occupied. Construction on Copiague Common is progressing rapidly and when completed in 2017, will provide 90 new energy efficient affordable apartments in the downtown hub, just a stone's throw from the train station. Coming next are 45 multifamily rental homes in downtown Riverhead with our partner Conifer Realty, which are expected to be completed in 2018.

Other rental developments throughout Nassau and Suffolk are in the pipeline. Finding suitable building sites and collaborating with high quality development partners is critical to meeting our mission to increase the supply of rental housing on Long Island. All of these developments incorporate smart growth and green building principles.

On the homebuyer front, we have completed our first two Rent-to-Own houses, and have assisted the Suffolk County Landbank Corporation in renovating and selling the first two houses under their program to acquire and re-occupy foreclosed homes. We have built and sold two new homes on property donated to CDCLI from Suffolk County. We have also made energy efficiency improvements or substantially renovated over 600 homes using state and federal funding.

At a time when many people think the economy has fully recovered and foreclosures are no longer an issue, we served 748 foreclosure prevention clients, 98 of whom were able to successfully retain homeownership. The need for continuation of homeownership preservation programs is evident.

CDCLI was honored by the New York Housing Conference with its "Nonprofit of the Year Award." We are so proud to have been recognized by over 1,200 leaders in the housing and community development industry. A video was shown highlighting our accomplishments and included interviews with key partners (see the newsroom section on our website for the link).

As CDCLI begins its 48th year of service, we are in the process of transitioning to new leadership. We are very confident that Gwen O'Shea will lead this great organization into a bright future. We know our many civic, nonprofit, governmental, corporate, and foundation partners will welcome Gwen and continue their steadfast support of our programs. Together we are making our communities stronger, we are building and preserving affordable housing, and making the lives of our fellow Long Islanders more secure.



Marianne Garvin  
President & CEO

A handwritten signature in black ink that reads "Marianne Garvin".



Jim Coughlan  
Board Chair

A handwritten signature in black ink that reads "Jim Coughlan".

# AWARDS & RECOGNITION

## NEW YORK HOUSING CONFERENCE NONPROFIT OF THE YEAR AWARD



In 2016, the New York Housing Conference selected CDCLI for its “Nonprofit of the Year Award.” Their 43rd annual event was held at the Sheraton in Times Square in December. The program theme was “Keys to Opportunity,” demonstrating the transformative impact affordable housing can have in combating poverty and the offer of hope for a better life for residents with manageable housing costs. Affordable housing provides the foundation from which communities can grow stronger, and CDCLI was honored to receive this important recognition.

## NEIGHBORWORKS BOOK

A CDCLI case study was featured in the first ever NeighborWorks book, *NeighborWorks Works: Practical Solutions from America's Community Development Network*. The book is a collaboration that showcases the NeighborWorks America network’s innovative solutions in affordable housing and community development. The network organizations are doing work that not only gets results but can serve as a model for other organizations facing similar issues across the country. This book will help policymakers, funders, media, potential partners, and industry professionals examine trends, challenges, and potential solutions in creating economic opportunity in all American communities. The book launched on December 12, 2016, and CDCLI's chapter details the development of Wincoram Commons in Coram. We are proud to be included in the book and to be a chartered member of the NeighborWorks America network. Explore the book at [www.neighborworks.org/book](http://www.neighborworks.org/book).



# YEAR OF FIRSTS

## RENT-TO-OWN



CDCLI's Rent-to-Own program was launched in 2015 to provide another avenue for Long Island families to accomplish homeownership. Under this program, CDCLI purchases homes and rehabilitates them to a high quality standard, including energy efficiency and green measures. The homes are then offered for rental to families who commit to purchasing the home from CDCLI within three years. The first home under this program, located in Lake Grove, was leased up in 2016, and rehabilitation of a second home was completed.

## SUFFOLK COUNTY LANDBANK CORPORATION

CDCLI is partnering with the Suffolk County Landbank Corporation to revitalize neighborhoods in Babylon, Brookhaven, and Islip that were heavily impacted by the residential foreclosure crisis. The program utilizes funding from the New York State Attorney General's Office and permits CDCLI to partner with the Landbank in the acquisition of abandoned and foreclosed properties, rehabilitate them to a high quality standard, and make them available for sale to eligible Long Island families. The first home under this program, located in Ronkonkoma, was sold to a first time homebuyer in 2016, and a second home in Copiague is under contract.



## SOLAR PANELS



CDCLI received grants from NeighborWorks America and Bridgehampton National Bank to install solar photovoltaic panels on five rental properties in Suffolk County owned by CDCLI Housing Development Fund Corporation. GRID Alternatives, a national non-profit specializing in renewable energy, evaluated each prospective home for suitability, completed the installation, and coordinated with CDCLI to conduct post-installation training with our tenants. In August 2016, members of United Way of Long Island's YouthBuild team helped GRID Alternatives install the panels on a home located in Riverhead, and Bridgehampton National Bank Volunteers helped on a Bellport installation. All utility savings go directly to the tenants.

# Testimonials

## NYS WEATHERIZATION ASSISTANCE PROGRAM



CDCLI administers the Weatherization Assistance Program on behalf of NYS Homes and Community Renewal, which is a free program provided to low-income Long Islanders to make homes more energy efficient and healthier. Under this program, Ms. Sammartino received eight new vinyl thermopane windows, weather-stripping around her front door, two carbon monoxide detectors, and attic insulation with new pull-down attic stairs. Antoinette has no more drafts coming through her windows and front door; she can sit comfortably on her couch without a blanket, and is now able to access her attic without a fear of falling thanks to CDCLI's Weatherization Assistance Program.

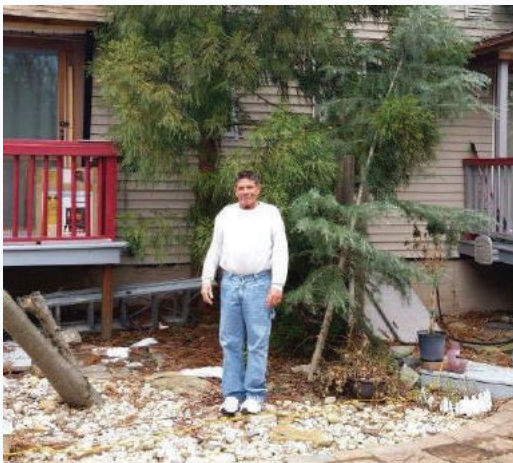
## FAMILY SELF-SUFFICIENCY

“The Family Self-Sufficiency Program was an amazing experience for me. Although I had many set backs I still managed to succeed along with the help I received from my FSS Case Manager. The first half of my journey with this program, during hurricane Sandy, I lost everything. The FSS Program helped me to stay focused. This allowed me to complete all of my goals and most important I was able to build a stronger foundation for myself and my family. I would like to thank my FSS Case Manager for her outstanding work, encouragement and guidance.”

Tomika Mays, *FSS Graduate*



## FORECLOSURE PREVENTION



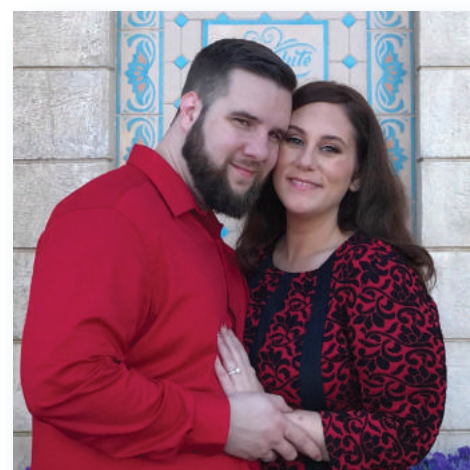
Mr. Bushelon came to CDCLI in 2015 for assistance with property tax arrears. He had a reverse mortgage, was living on a fixed income, and was struggling to return to part time work due to some health challenges. He had lost income from a tenant who stopped paying rent and was ultimately evicted. That year, he was unable to pay his taxes. His reverse mortgage loan servicer advanced the payment, but he was not able to pay the full advance back. His loan servicer informed him they would not advance any further taxes and both the advance and new tax bill must be paid right away.

Mr. Bushelon met with a Housing Counselor and the Financial Coach at CDCLI to review his budget and determine eligibility for the NYS Mortgage Assistance Program (MAP), which makes loans of up to \$40,000 to eligible New Yorkers at risk of foreclosure. If Mr. Bushelon increased his income, he would be eligible for the program, so he found a new tenant and immediately worked to document the additional income. Over the next ten months, he worked with CDCLI to apply for a MAP loan, and closed in February 2016. He received nearly \$11,000, which brought him current with his property taxes.

“[CDCLI] enabled me to get a fresh start with my mortgage, including financial aid and assistance with budgeting my money for the future so this doesn’t happen again.” Mr. Bushelon is grateful for CDCLI staff advocating on his behalf and enabling him to save his home.

## RENT-TO-OWN

“My fiancé and I attended the open house for Shade Tree Lane, and by the time we got there, the sign in sheet was about 40 people long. We signed in anyway, took a look around, and absolutely fell in love with the house. CDCLI staff were so helpful in answering questions about the house and the Rent-to-Own Program. We left hopeful, but thought that the chances we would be chosen were pretty slim. About a month later, when we found out that we were chosen and eligible, we couldn’t believe it. It was like winning the lottery, except instead of having to renovate a house with our money, we got a brand new one with everything we could have imagined and all the work already done. We are on cloud nine!”



Chris Rouppoli & Amanda Bottone

“Working with everyone at CDCLI throughout the process has been wonderful. Our Financial Coach sat with us to create a budget and really helped us take a look at our financial situation to make us more efficient and we’re so grateful for his time and patience. We were kept informed every step of the way, and all of our questions were answered before we signed for the house. The entire process was a breeze and the outcome is a dream come true. We finally have a forever home to call our own where we can raise our future children, and it’s all thanks to CDCLI.”

# DOWNTOWN REVITALIZATION

Efforts are being made across Long Island to revitalize vulnerable downtown cores that have long been recognized as challenged, underserved, and economically distressed. Concerned community leaders, residents, non-profit organizations, and government agencies have collaborated and developed visions to turn these areas into walkable, safe, and vibrant communities where Long Islanders want to live, work, and raise families. Three such areas in which CDCLI is playing a significant role in these efforts include Coram, Copiague, and Riverhead.

## COMPLETE – WINCORAM COMMONS



The Wincoram Commons site in Coram was first developed as a drive-in movie theater in 1954, and converted to a multiplex theater in 1984. When the theater closed in 2003, the site became blighted, litter strewn, and unsafe. The Town of Brookhaven and local community members conducted a visioning process that resulted in a land use plan for the site, recommending a mixed-used redevelopment project that would create a hamlet center for Coram.

To that end, CDCLI entered into a joint venture with Conifer Realty, LLC to develop Wincoram Commons, a \$56 million project consisting of 3-story apartment buildings including 176 mixed-income multifamily rental apartments, 9,000 square feet of office/retail space, a community center, and a connector road between Route 112 and Route 25, which serves as the main street for the development. Construction began in the spring of 2014 and the final phase of the project was completed in December 2015.

A lottery was conducted to select tenants and establish a waiting list for the units. Over a three week period, more than 1,000 applications were received, demonstrating the need for non-age restricted affordable rental housing in the area. The one, two, and three bedroom apartments serve families earning up to 60% of Area Median Income. Coram residents waited a decade for this blighted property to be redeveloped into a thriving community. The addition of Wincoram Commons has greatly improved the area, created jobs, stimulated the local economy, and provided a new Main Street destination for shopping and dining.

## UNDERWAY-COPIAGUE COMMONS



The hamlet of Copiague is an up-and-coming diverse community on Long Island that continues to grow and change. A Visioning Weekend held in 2008 connected Town of Babylon officials, Sustainable Long Island, architects, engineers, residents, and local business owners to discuss the potential for Copiague's downtown, centering around the train station, and to express shared goals and desires for the community. The visioning process included revitalization of the downtown area as a mixed-use, walkable, transit-oriented development that builds upon its history and existing assets.



# DOWNTOWN REVITALIZATION

As part of this effort, CDCLI is in a joint venture with Conifer Realty, LLC to build 90 apartments across from the LIRR to increase the much-needed supply of affordable rental housing in the hamlet. An unsightly warehouse building was demolished, and in its place, Copiague Commons is under construction and will feature 90 energy efficient apartments serving families earning up to 100% of the Area Median Income (\$85,000 for a family of two). The two four-story apartment buildings will have an attractive courtyard, and include streetscape improvements and on-site parking. A lottery will select applicants for the one- and two-bedroom apartments, which are expected to be fully occupied by the summer of 2017.

The addition of Copiague Commons to the area is possible because of the groundwork laid by the local community and Town of Babylon through the visioning process. Ultimately, a new zoning code was created to allow for mixed-use redevelopment of the hamlet's core, setting the stage for a comprehensive revitalization of Copiague, and making it possible for residents to live in new affordable, energy efficient apartments that are close to everything.

## COMING SOON – PECONIC CROSSING



The Town of Riverhead's long-neglected downtown area was once a thriving community center, and served as a gateway to Long Island's North and South Forks. It was a popular entertainment and shopping destination. Over the last couple of decades, big box stores and strip malls replaced Main Street Mom and Pop shops. At the same time, absentee landlords drove residential home values down, further contributing to its decline.

The Town of Riverhead is now in the midst of a physical and economic revitalization effort to create walkable neighborhoods connected to the Peconic River and return the downtown area to its former glory. A 2003 Comprehensive Plan created new zoning codes that allow for mixed-use developments. Goals of the Plan include the development of workforce housing for low- and moderate-income households, as well as the desire to grow downtown Riverhead as the arts center of Long Island's East End.

To that end, CDCLI and Conifer Realty, LLC are in a joint venture to build 45 affordable apartments with a preference for artists and residents still displaced by superstorm Sandy. Located in the center of downtown Riverhead, the West Main Street site formerly occupied by the Long Island Science Center will be redeveloped into a beautifully designed green building with an art gallery on the ground floor available for residents to display their work. The one- and two-bedroom units will serve families earning up to 90% of the Area Median Income (\$76,160 for a family of two). Construction is expected to be complete with all units fully occupied by the spring of 2018.

These revitalization efforts are years in the making and take years to complete. CDCLI's contribution to these projects helps to provide affordable rental housing where it's needed most. Ultimately, these initiatives result in renewed downtown areas that are restored to their former prominence as a center of community activity and a place residents are proud to call their own.

# Community Development Corporation of Long Island, Inc. and Affiliates

## Consolidated Statement of Financial Position (with comparative totals for 2015)

| <i>Year ended October 31,</i>                      | 2016                | 2015                |
|--|---------------------|---------------------|
| <b>Assets</b>                                      |                     |                     |
| <b>Current:</b>                                    |                     |                     |
| Cash and cash equivalents                          | \$5,030,453         | \$3,543,839         |
| Restricted cash                                    | 5,987,719           | 8,342,575           |
| Investments, at fair value                         | 1,999,511           | 2,249,628           |
| Accounts receivable                                | 773,494             | 801,174             |
| Loans receivable, current portion                  | 669,252             | 796,412             |
| Prepaid expenses and other current assets          | 125,873             | 136,552             |
| <b>Total Current Assets</b>                        | <b>\$14,586,302</b> | <b>\$15,870,180</b> |
| <b>Loans Receivable, Net, Long-Term</b>            | <b>4,265,546</b>    | <b>3,767,174</b>    |
| <b>Interest Rate Swap</b>                          | <b>8,949</b>        | <b>-</b>            |
| <b>Property, Plant and Equipment, Net</b>          | <b>9,533,616</b>    | <b>9,567,791</b>    |
| <b>Property Held for Redevelopment</b>             | <b>886,253</b>      | <b>-</b>            |
| <b>Other Investments – Senior Housing Projects</b> | <b>1,529,367</b>    | <b>1,547,053</b>    |
|  | <b>\$30,810,033</b> | <b>\$30,752,198</b> |
| <b>Liabilities and Net Assets</b>                  |                     |                     |
| <b>Current Liabilities:</b>                        |                     |                     |
| Accounts payable and accrued expenses              | \$1,090,502         | \$1,169,124         |
| Accrued salaries and related benefits              | 769,805             | 376,696             |
| Deferred income                                    | 36,679              | 122,739             |
| Loans payable, current portion                     | 326,048             | 321,350             |
| Deferred rent, current portion                     | 38,691              | 6,865               |
| <b>Total Current Liabilities</b>                   | <b>\$2,261,725</b>  | <b>\$1,996,774</b>  |
| <b>Loans Payable, Less Current Portion</b>         | <b>3,427,886</b>    | <b>4,756,318</b>    |
| <b>Deferred Rent, Less Current Portion</b>         | <b>286,292</b>      | <b>324,983</b>      |
| <b>Other Liabilities</b>                           | <b>3,352,378</b>    | <b>3,353,117</b>    |
| <b>Deferred Income - Senior Housing Projects</b>   | <b>1,529,367</b>    | <b>1,547,053</b>    |
| <b>Total Liabilities</b>                           | <b>\$10,857,648</b> | <b>\$11,978,245</b> |
| <b>Commitments and Contingencies</b>               |                     |                     |
| <b>Net Assets:</b>                                 |                     |                     |
| Unrestricted                                       | 16,840,748          | 14,155,693          |
| Temporarily restricted                             | 717,395             | 1,964,018           |
| Permanently restricted                             | 2,394,242           | 2,654,242           |
| <b>Total Net Assets</b>                            | <b>19,952,385</b>   | <b>18,773,953</b>   |
|  | <b>\$30,810,033</b> | <b>\$30,752,198</b> |

The information shown herein has been summarized by Community Development Corporation of Long Island from its 2016 audited financial statements. A copy of the complete Financial Statements and the auditor's report is available for inspection at the Community Development Corporation of Long Island offices.

# Community Development Corporation of Long Island, Inc. and Affiliates

## Consolidated Statement of Activities (with comparative totals for 2015)

| <i>Year ended October 31,</i>   | <b>2016</b>         | <b>2015</b>         |
|---|---------------------|---------------------|
| <b>Changes in Unrestricted Net Assets:</b>  |                     |                     |
| Support and revenue:  |                     |                     |
| Rental assistance subsidies   | \$72,826,160        | \$59,189,319        |
| Administrative fee income:  |                     |                     |
| Housing choice voucher  | 4,503,731           | 3,816,487           |
| Weatherization  | 3,141,206           | 2,467,245           |
| Other administrative income   | 146,911             | 124,588             |
| <b>Total Administrative Fee Income</b>  | <b>\$7,791,848</b>  | <b>\$6,408,320</b>  |
| Grant income:   |                     |                     |
| NWA expendable grants   | 370,188             | 358,014             |
| Contractor grants   | 1,224,665           | 1,095,589           |
| Other grant income  | 1,879,551           | 1,876,109           |
| <b>Total Grant Income</b>   | <b>\$3,474,404</b>  | <b>\$3,329,712</b>  |
| Rental revenue  | 1,093,639           | 1,061,764           |
| Interest income   | 141,024             | 134,953             |
| Special events, net of direct expenses of \$26,911 and \$27,058 for 2016 and 2015, respectively | 188,539             | 189,042             |
| Owner construction matching   | 59,997              | 25,261              |
| Developer fee   | 158,244             | 52,983              |
| Other income  | 124,904             | 235,693             |
| Bad debt reserve adjustment   | 44,679              | 53,419              |
| Net assets released from restrictions   | 2,303,123           | 1,396,365           |
| <b>Total Support and Revenue</b>  | <b>\$88,206,561</b> | <b>\$72,076,831</b> |
| Expenses:   |                     |                     |
| Program services:   |                     |                     |
| Housing choice voucher – subsidies  | 72,823,800          | 59,186,103          |
| Housing choice voucher  | 2,889,781           | 2,841,667           |
| Weatherization  | 3,150,673           | 2,473,466           |
| Contractor (from grants)  | 1,353,981           | 1,202,522           |
| Other   | 3,003,277           | 3,137,838           |
| <b>Total Program Services</b>   | <b>\$83,221,512</b> | <b>\$68,841,596</b> |
| Management and general expenses   | 2,308,943           | 2,364,508           |
| <b>Total Expenses</b>   | <b>\$85,530,455</b> | <b>\$71,206,104</b> |
| <b>Increase in Unrestricted Net Assets</b>  | <b>\$2,676,106</b>  | <b>\$870,727</b>    |

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**CDCLI is a chartered member of NeighborWorks® America, a nationwide network of more than 240 community-based organizations in 50 states creating healthy communities across America. As a NeighborWorks® organization, CDCLI is dedicated to building partnerships with individual families, neighborhood leaders and others who care about, and invest in our communities.**

To learn more about CDCLI and how we invest in the dreams of Long Islanders visit us at [www.cdcli.org](http://www.cdcli.org)



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