



NEWS FROM NYC'S PRIMARY INTERMEDIARY FOR NEW CONSTRUCTION  
AND PRESERVATION OF AFFORDABLE AND WORKFORCE HOUSING

# HOME FRONT

FALL 2018

**NYC HOUSING PARTNERSHIP**

## Anniversary Luncheon

*with*

**Eric Enderlin**

*President of the NYC Housing Development Corporation,  
who will moderate a Q&A discussion with*

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**Preet Bharara**

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*Former U.S. Attorney for the Southern District of New York  
NYU School of Law*

**Thursday, November 8, 2018  
Gotham Hall**

*1356 Broadway (between 36th and 37th Streets)  
New York, NY 10018*

**Registration: 11:30 am - 12 noon  
Lunch and Presentation: 12 noon - 2 pm**

For more information, contact Felicia Mayo at:  
646-322-2446 or [events@housingpartnership.com](mailto:events@housingpartnership.com)

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## PREET BHARARA

### HOUSING PARTNERSHIP GALA KEY NOTE SPEAKER

*Former U.S. Attorney for the Southern District of New York*

*Distinguished Scholar, NYU School of Law*

Preet Bharara is an American lawyer who served as U.S. Attorney for the Southern District of New York from 2009 to 2017, nominated to the position on May 15, 2009 by President Barack Obama. Bharara's nomination was unanimously confirmed by the U.S. Senate, and he was sworn in on August 13. During his tenure, Bharara earned a reputation as one of "the nation's most aggressive and outspoken prosecutors," according to *The New York Times*. As U.S. Attorney, Bharara oversaw the investigation and litigation of all criminal and civil cases brought on behalf of the United States in the Southern District of New York. He supervised an office of more than 200 Assistant U.S. Attorneys, who handled a high volume of cases involving terrorism, narcotics and arms trafficking, financial and healthcare fraud, cybercrime, public corruption, gang violence, organized crime, and civil rights violations. Under Bharara's leadership, the office experienced one of the most productive periods in its history. Early in his tenure, he formed the Terrorism and International Narcotics Unit, which has continued the office's long history of prosecuting leaders and associates of global and domestic terrorists, narco-terrorists, cartels, and money-laundering organizations. During Bharara's tenure, the office continued the tradition of being at the forefront of prosecuting financial misconduct, including securities fraud. The Civil Frauds Unit brought a number of significant civil actions alleging financial and healthcare fraud and collected hundreds of millions of dollars in settlements for fraud relating to faulty lending practices. His office held to account several of the world's largest corporations for their misconduct—defrauding consumers, causing environmental damage, and for violating U.S. sanctions abroad. The Complex Frauds and Cybercrime Unit also prosecuted some of the most



cutting-edge financial fraud cases, in addition to sophisticated tax fraud, bank fraud, and cybercrime cases. Under Bharara's supervision, the office also brought a series of significant and systemically revelatory public corruption cases against members of New York City and State governments: New York State Senators and Assemblymen, New York City Councilmen, the Former Majority Leader of the New York State Senate, and the Former Speaker of the New York State Assembly. On April 1, 2017, Bharara joined the NYU School of Law faculty as a Distinguished Scholar in Residence. In September 2017, Bharara launched *Stay Tuned with Preet*, a podcast about justice and fairness. Prior to becoming the U.S. Attorney, Bharara served as Chief Counsel and Staff Director of the U.S. Senate Judiciary Committee's Subcommittee on Administrative Oversight and the Courts. From 2000 to 2005, Bharara served as an Assistant U.S. Attorney in the Southern District of New York, where he prosecuted a wide range of cases involving organized crime, racketeering, securities fraud, money laundering, narcotics trafficking, and other crimes. Bharara was a litigation associate in New York at Swidler Berlin Shereff Friedman from 1996 to 2000 and at Gibson, Dunn & Crutcher from 1993 to 1996. He graduated magna cum laude from Harvard College with an A.B. in Government in 1990, and from Columbia Law School with a J.D. in 1993, where he was a member of the Columbia Law Review.



## 36-YEAR TRACK RECORD IN AFFORDABLE HOUSING

The Housing Partnership's initial goal was to facilitate the development of affordable home ownership on thousands of City-owned *in rem* parcels. Working with the State's Affordable Housing Corporation, the Housing Partnership obtained over \$500 million in subsidies for more than 21,000 of affordable homeownership units, while experiencing a remarkably low foreclosure rate of less than 0.25%.

With the national economic turndown in the mid-2000s, the Housing Partnership applied its knowledge and experience to the development of affordable rental housing, which created significant additional opportunities for New Yorkers seeking decent affordable rental homes. This focus resulted in the development of an additional 49,000 affordable units with Housing Partnership involvement. In each of the past two years the Housing Partnership has achieved double digit percentage growth in the affordable units developed through its initiatives. By the end of 2017, the NYC Housing Partnership played a role in the creation and preservation of over 5,000 affordable units in the five boroughs in line with Mayor Bill de Blasio's ten-year goal of 200,000 preserved or newly constructed affordable units.

## HOUSING PARTNERSHIP DEVELOPMENT CORPORATION

### OUR MISSION

- **Fostering Productive Public-Private Partnerships**

The Housing Partnership's productive relationships include New York City's Department of Housing Preservation & Development, the Housing Development Corporation, New York State's Homes and Community Renewal, and the Affordable Housing Corporation, as well as community-based organizations and affordable housing developers including Artimus, Blue Sea Development, Bluestone Organization, Briarwood Organization, Brisa Construction, D&F Development Group, Dunn Development, Duvernay+Brooks, Exact Capital, Galaxy Construction, Genesis Companies, Joy Construction, Lettice Construction and L&M, Procida, Radson Companies, and the Starrett Corporation among many, many others.

- **Assisting other not-for-profits in achieving their mission**

Two examples of our work with other nonprofits are New Destiny's acquisition of a Bronx property to house victims of domestic violence, and assisting Brooklyn's Fifth Avenue Committee in securing Affordable Housing Corporation (AHC) subsidies.

#### **Stabilizing financially-stressed limited equity HDFC co-ops**

Working closely with the NYS AHC, the Housing Partnership developed a program to assist limited equity HDFC co-ops

through the Urban Homestead Assistance Board (UHAB). Together we were able to secure over \$16 million in subsidies to help preserve almost 500 units of affordable homes.

- **Preserving Affordability**

In the past few years, the Housing Partnership played a role in the preservation of affordability for several very large residential complexes, including the Riverton and the Savoy in Harlem, Atlantic Towers in Brooklyn and Ocean Village in Queens. Cumulatively, this resulted in the preservation of almost 5,000 affordable units. The production of new and preserved affordable units under the leadership of the Housing Partnership continues to track the ratio sought by the De Blasio administration's Housing New York Plan in 2014, which called for the construction of 80,000 and the preservation of 120,000 apartments over 10 years.

- **Affordable Housing Stimulates Economic Growth and Revitalizes Communities**

The work of the Housing Partnership over more than three decades has provided thousands of families with the opportunity to rent or own homes in safe communities, and to raise their children in secure environments. These efforts have stimulated economic growth and revitalized neighborhoods throughout New York City.

*continued on page 4...*

## NEW PROGRAMS

To meet the changing environment for the development and preservation of affordable housing in New York, the Housing Partnership has been imaginative and versatile in introducing a range of innovative programs. These include:

- **Administering Agent**

The Housing Partnership has taken on the additional role of Administering Agent (AA) serving developers participating in New York City's Inclusionary Housing Program. As AA we ensure that developers and projects comply with the provisions of the Inclusionary Housing Program, thereby enhancing its success. The company's affordable housing expertise, skilled and experienced staff, and long-term relationship with HPD, helps developers market and lease-up or sell IH units to qualified apartment seekers who meet the income requirements and other eligibility factors. The scale of demand for inclusionary housing is underscored by the tens of thousands of applications that HPD receives for each available affordable unit offered through the City's "lottery." In its role as AA, the Housing Partnership also streamlines and standardizes the required annual reporting, lessening the compliance burden borne by developers.

- **Homeownership Counseling**

The Housing Partnership provides first-time homebuyers with counseling and educational programs, offering information, knowledge and tools to make smart, informed home buying and financing decisions. As a complement to the Homebuyer Counseling and Education courses, the Housing Partnership offers a Landlord/Tenant Training program for buyers of 2-4 family homes that provides an understanding of the rights and responsibilities of being a good landlord. As of June 30, 2018, in the past twelve months 648 prospective homebuyers received homebuyer education and pre-purchase counseling through the Housing Partnership's First Time Homebuyer Education & Counseling program. In addition, the Partnership was able to leverage almost \$350,000 in down payment assistance grants to first time homebuyers.

In 2016 the Housing Partnership successfully expanded its Homeownership Education & Counseling programs to Jersey City, N.J., making it the leading provider of First Time Homebuyer Education programs for low-to-moderate income individuals in the area. The Housing Partnership was awarded a Community Development Block Grant to provide First Time Homebuyer & Counseling on behalf of the New Jersey County of Essex Homebuyer Assistance

Program, which provides qualified homebuyers in the Essex County Consortium with down payment and closing cost grants up to \$50,000.

- **Home Maintenance Workshops**

The Housing Partnership's Home Maintenance Workshops give hundreds of low- and middle-income renters and homeowners the skills to do a range of home maintenance and repair tasks by themselves, and the ability to deal knowledgeably with contractors and repairmen. Walter Mullins, a consultant for the Housing Partnership, and our President and CEO, Daniel Martin, were instrumental in designing and implementing the program, modeled on a similar successful program that Mr. Mullins conducted at a bank where he and Mr. Martin were both senior executives in the early 1990's.

The Home Maintenance and Repair program is a hands-on experience designed to teach low- and moderate-income individuals residing in the five boroughs of New York City how to maintain and repair their homes. The program was launched in the summer of 2006 and over 100 men and women have completed the program to date.

### COMMUNITY PARTNERSHIP DEVELOPMENT CORPORATION

The Community Partnership Development Corp. (CPDC), a nonprofit affiliate of the Housing Partnership Development Corporation, was formed in 1989 to support the financing needs of developers of affordable home ownership housing, with special emphasis on addressing the capital requirements of small business, minority-owned and women-owned builders. CPDC is a U.S. Treasury Community Development Financial Institution (CDFI) serving New York City's low-income communities by providing economic development opportunities for the creation and preservation of affordable housing. In that capacity, CPDC makes predevelopment loans to both not-for-profit and for-profit developers for construction-related expenses in their affordable housing projects. Additionally, CPDC provides financial assistance to acquire, rehabilitate and sell foreclosed, abandoned properties to stimulate community re-stabilization and revitalization in neighborhoods distressed by high rates of foreclosure. CPDC also supports its home ownership development mission through a Down Payment/Closing Cost Assistance Program which provides below market interest rate loans to first-time home buyers.



## Thank You Cathay Bank

The Housing Partnership received a generous \$30,000 grant from Cathay Bank in support of its work in affordable housing

(from L-R: Jenny Long, Controller, HPDC; Elizabeth Lee, Senior Vice President, Cathay Bank; Dan Martin, CEO, HPDC, and Shelia Martin, COO, HPDC).

## BRONX

**STAGG BUILDS WITH THE BEST IN GRAND PROJECT ON VAN CORTLANDT**

Mosholu Grand is a residential development located at 150 Van Cortlandt Avenue East, in the Bedford Park section of The Bronx. The project will be developed and constructed by Stagg Group, a builder/developer who has developed over 2,500 units of housing in the Bronx and Lower Westchester, and by Best Consulting. Together they closed on construction financing for the project in June 2018 with the Housing Partnership as the nonprofit sponsor.

Mosholu Grand is designed by Marin Architects. When completed, Mosholu Grand will consist of 152 residential units, in a 149,580 sf, 13-story building. Fifty percent of the units will be targeted to families earning up to 60% of Area Median Income (AMI). The other fifty percent of the units will be targeted to families earning between 80%-90% AMI. The project will also include 4,500 sf of community facility space, 25 parking spaces, a laundry room, bicycle parking spaces, and 6,000 sf of indoor and outdoor recreation areas. The proposed development is on a residential street that sits between the Grand Concourse Boulevard and Mosholu Parkway, with Mosholu Grand's units served by bus and subway service along the Grand Concourse, along Jerome Avenue, and near all the major highways and parkways connecting to the region. The site is also conveniently located near neighborhood shopping areas, Montefiore Medical Center, and within minutes from regional shopping and cultural locations. Stagg Group proposes to develop this site using the HPD Mix and Match Program, which funds the new construction of mixed income multi-family rental projects affordable to households earning up to 165% of AMI.



*Rendering of Mosholu Grand*

## BROOKLYN

**GREENPOINT'S BLUE SLIP BY L+M CLOSE TO COMPLETION**

*Rendering of The Blue Slip Building*

In March of 2018, L+M Development Partners converted to permanent financing of their F2 project in Greenpoint, otherwise known as 5 Blue Slip. The Housing Partnership is the nonprofit sponsor for the project. The Blue Slip building was funded by 4% Low Income Housing Tax Credits (LIHTC), tax-exempt bonds and subsidies through the NYC Housing Development Corporation (HDC) and private sponsor funding. The project obtained a 420c tax abatement. The building consists of 103 residential units affordable to families earning 30% to 60% of AMI. The building continues the development of Greenpoint Landing, a transformational project that has created new residential opportunities in the Greenpoint waterfront area. Combined with two other sites, the project provides 294 units of permanently affordable and mixed-income

housing in the Greenpoint community. All located within a one-block radius of a new pre-K through 8th grade 640 seat District 14 public school the Blue Slip site is the third building in the 22-acre, 10-building complex, joining 21 Commercial Street and 33 Eagle Street for a combined 1,400 affordable units. Located near the intersection of Commercial Street and Franklin Street, the Blue Slip site was identified as a potential development site in the City's Greenpoint-Williamsburg Rezoning. In addition to the waterfront, it is near numerous parks, including Manhattan Avenue Street End Park, Box Street Park, Newton Barge Terminal Playground, Greenpoint Playground, WNYC Transmitter Park, and American Playground. The existing and new City parks provide residents with open space and access to outdoor activities. The site is also a short distance from several public transportation options, including the India Street stop on the East River Ferry, the Greenpoint Avenue subway stop, and public bus routes.

### BROOKLYN

#### B & B BUILDS BROOKLYN'S LINWOOD PARK

Located at 3002 Atlantic Avenue in the East New York section of Brooklyn, the Linwood Park building will be a 10-story structure with 100 apartments for low-income families, including 30 apartments allocated for homeless families in need of services to maintain a stable family life, and approximately 3,500 square feet of street level retail. With the Housing Partnership as the nonprofit sponsor, the project by B&B Urban seeks to address an urgent affordable housing need: to integrate a significant but not overwhelming number of formerly homeless families into the building and neighborhood. The Linwood Park project will consist of 25 studio units, 25 one-bedroom units, 34 two-bedroom units and 16 three-bedroom units. Approximately 47 units will be allocated for Inclusionary Housing. In addition, six units will be allocated for disabled tenants.

The project will be a mixed-use building incorporating retail space at the base of a residential building. Thirty percent of the apartments will be reserved for formerly homeless families in need of services to maintain a stable family life. These will be families where the head of household will benefit from on-site case management services. Ten of the remaining 69 units will be available for individuals and families earning under 50% of AMI and the other 59 apartments will be rented to families earning under 60% of AMI. The proposed tenant population reflects B&B Urban's formula for addressing the city's most critical affordable housing needs with buildings that enhance the overall community. The building will incorporate signature features of B&B buildings including a youth library, a computer room, and a fitness room. Apartment features will include solid hardwood floors, individual unit air conditioning, solid surface kitchen counters with tile backsplash, and solid core interior doors. Social services will be provided under a grant from New York State. Linwood Park will comply with the sustainability goals of NYC Enterprise Green Communities and NYSERDA Multi-Performance Program, and will utilize a roof-top solar installation to further enhance the building's energy conservation by off-setting most of the electricity charges for the common areas.



*Rendering of Linwood Park*

The property is located one block from the J & Z elevated subway station and within a couple of blocks of the C train on Pitkin Avenue. This area of East New York offers a mix of retail uses. Linwood Park is convenient to local public schools with a school and a park directly across the street. The site falls within NYC's recent East New York re-zoning to encourage the building of more affordable housing and is subject to Mandatory Inclusionary Housing. In conjunction with the management company, the sponsor will hire social service staff to provide a full range of supportive services to all of the tenants, with the goal of securing employment and achieving family and housing stability. Services will include case management, individual and group counseling, employment and educational assistance, family reunification, and social activities.

B&B Urban is a partnership between Alan Bell and Elisa Barnes, formed in 2012 to address the residential needs of low-income and homeless New Yorkers who are most in need of permanent housing and social services.



The Housing Partnership is proud to have another candidate accepted into a Coro Learning Center civic engagement program. Keri Springett, Marketing and Compliance Manager, has been accepted into Coro Leadership New York, the City's premier civic leadership training organization. Participants are dedicated to improving the place in which we live and work. Congratulations!

## BRISA AND PROCIDA PROCEED WITH EBENEZER



*Rendering of Ebenezer Plaza*

In June 2018, Brisa Builders, Procida Companies and Evergreen City closed on the construction loan for the new Ebenezer Plaza. The Housing Partnership served as the nonprofit sponsor for the project. Proposed in conjunction with the Church of God of East Flatbush, Ebenezer Plaza is a 481-unit affordable new construction multifamily rental housing development on privately owned vacant land in the Brownsville area of Brooklyn. The two vacant parcels, owned by the Church of God of East Flatbush, are situated on Hegeman Avenue and New Lots Avenue. The two sites are across from the Brownsville Recreational Center located on Linden Boulevard, which is the major transportation corridor in the area. The design includes 481 units of affordable housing (100% rental and under 60% AMI), 30,000 sf of commercial retail space, and a 40,000 sf condominium unit that will be used by the Church of God of East Flatbush as their new sanctuary. The housing is divided into two structures that rise ten stories on Hegeman and seven stories on New Lots, each wrapping around a rear, landscaped yard. Unit distribution will be based on the Extremely Low/Low-Income Affordability program (ELLA), with a mix of studio, one-, two- and three-bedrooms.

The development is located in a moderate density urban environment with an existing public transportation network and a wide range of established community and retail services on Linden Boulevard. The green design is based on

the Enterprise Green Communities Guidelines, and features enhancements to the neighborhood fabric as well as site environmental improvements. Water efficiency is achieved using low-flow fixtures, resulting in a 35% reduction of water use. Optimization of the building's energy performance will be accomplished through an integrated process using measures to tighten the building envelope that will control fresh air and increase efficiency of heating and cooling loads. Solar glazing is being considered on south-facing facades for on-site renewable energy. Materials and finishes will integrate re-usable and recyclable content, and incorporate local and regional sources within 500 miles of the site. Enhancing indoor environmental quality – one of the top priorities of this project – will be accomplished by using low emitting materials and improving indoor ventilation.

Procida Companies has had a long-standing involvement in the tri-state real estate market. Brisa Builders is a woman-, minority-owned, second generation Brooklyn-based development and construction firm founded by the late Thomas and Lilly Keller and now operated by their daughter, Ericka Keller, Chairperson/CEO. Evergreen City, LLC is a NY/NJ based real estate development firm founded in 2006 by Principal Summer Alhamash. The firm offers sustainable solutions for affordable, mixed income, market rate and commercial developments.

## HOUSING PARTNERSHIP MAKING MOVES FOR MARKETING

Recent growth in the Housing Partnership's successful expansion of its marketing division is driving a move of the company to larger space – around the corner to 253 West 35th Street – by the end of 2018. “We started with 57 units and a few staff four years ago,” said Shelia Martin, Chief Operating Officer and head of marketing, “and we just added our seventh staff member and have a pipeline of over 1,000 units to lease in the months ahead.” Please join us in welcoming the new faces and names at the Partnership:

### **Ebony Mosuro** **Director of Rental Marketing & Compliance**



Ebony Mosuro joined the Housing Partnership in August of 2018 where she is responsible for working with Partnership project managers, private developers, and community groups to develop an effective marketing strategy for individual projects. Prior to joining the Partnership, Ebony was a Leasing Manager at Breaking Ground, where she was responsible for the day-to-day leasing operations for the permanently affordable

housing properties owned by Breaking Ground and third party projects. She received her B.A. in Psychology from Hunter College at the City University of New York. She is bilingual with fluency in Yoruba, a language primarily spoken in Southwest Nigeria.

### **Phillissia Amat** **Appeal Consultant**

Phillissia Amat joined The Housing Partnership in 2017. She previously collaborated with M.C Cassino Construction, creating and implementing a training program for homeowners. Ms. Amat has also worked for a number of New York-based developers of market rate and affordable housing. Her career in housing began in 1994 with MBD Community Housing in the Bronx, as the Marketing Director of New Homes. Her outstanding work at MBD with first-time homeowners led Ms. Amat to be awarded the Citation of Merit from the President of the Borough of the Bronx.

### **Cassandra Cuascut** **Assistant Marketing and Compliance Manager**

Cassandra Cuascut joined the Housing Partnership family in August of 2018. Prior to the Housing Partnership, Cassandra was the Customer Experience Leader at a food and beverage company. She worked to provide a personalized and professional support, while engaging customers on various platforms. Cassandra is a recent graduate from

Borough of Manhattan Community College with a BA in Communication.

### **Maria Ramos Currah** **Assistant Marketing and Compliance Manager**

Maria Ramos Currah joined the Housing Partnership in May 2018. Previously, she was a NYC Civic Corps member at a non-profit organization. Maria became interested in affordable housing while interning at the NYC Department of City Planning. Maria graduated from the University of Toronto in 2016 with a major in Diaspora and Transnational Studies.

### **Dawood Din** **Program Assistant in Homeownership Education**

Dawood Din joined the Housing Partnership in September of 2018. He assists the First Homebuyer Education and Counseling, Financial Education & Capacity Building, Post-Purchase Education and Down Payment Assistance programs for New York City and Northern New Jersey. Before joining the Partnership, Mr. Din worked in retail banking. He graduated City College of New York with a Bachelor of Arts in Economics.

### **Sophie Dizengoff** **Assistant Marketing and Compliance Manager,**

Sophie Dizengoff joined the Housing Partnership in July 2018. Prior to joining the Partnership, Sophie worked at a number of nonprofits including interning at Outward Bound USA in the summer of 2017. She graduated from Hamilton College in 2018 with a major in Women's and Gender Studies.

### **Carol N. Griffin** **Marketing Consultant**

Carol N. Griffin joined the Housing Partnership in June of 2017. She is a real estate veteran with over 25 years' experience. Carol brings a depth of knowledge to the Affordable Housing Group on both the Rental and Homeownership sides. Before joining the Partnership, Ms. Griffin worked for the Harlem Urban Development Corporation (HUDC) as Marketing Director. Upon leaving HUDC, Ms. Griffin opened one of the first Development Marketing and Sales firms based in Harlem.

### **Alecia Malloy** **Assistant Marketing and Compliance Manager**

Alecia Malloy joined the Housing Partnership staff in May 2018. Ms. Malloy is currently attending SUNY Stony Brook and expects to receive her Master's Degree in Human Resource Management and Social Welfare in May 2019. Ms. Malloy received her B.A. in Psychology from SUNY Buffalo State College in May 2017.

**Felicia Mayo**  
**Assistant Marketing and Compliance Manager**

Felicia Mayo joined the Housing Partnership in July of 2018. Prior to joining the Partnership she worked as an event planner and fundraiser for A Better Chance, Ballet Hispanico, Worldwide Orphans, Integrity House and Link Community Charter School, where she was charged with generating revenue to support programs and general operations for those organizations. In addition to working in the Partnership's rental marketing department, Felicia is coordinating our 36th anniversary luncheon. Felicia graduated from Seton Hall University with a Bachelor of Arts in Political Science.

**Marlon Seymour**  
**Marketing and Compliance Manager**

Marlon Seymour joined the Housing Partnership in July 2018. Prior to joining the Partnership, Marlon worked as a Housing Specialist for Acacia Network Housing helping temporarily displaced families find permanent housing. Marlon has also spent many years working as both an

Advanced Service and Customer Service Representative in the information technology and cable industries. He graduated from C.U.N.Y Lehman College with a Business Bachelor of Arts in Economics.

**Keri Springett**  
**Marketing and Compliance Manager**

Keri Springett joined the Housing Partnership in October of 2017 working in the homeownership group before subsequently becoming a Team Leader in the rental marketing department in January 2018. Keri received her B.S. in Marketing and is currently a graduate student at The New School, studying Urban Policy Analysis and Management with a concentration in Housing and Community Development. Keri is also an active member of Coro's Leadership New York Program.

## *Welcome To The Team!*



**THE NYC HOUSING PARTNERSHIP TEAM – SUMMER 2018**

*36 Years and Continuing to Grow*

# WE ARE MOVING!



**253 West 35th Street, 3rd Floor  
New York, NY 10018**

*As of January 1st, 2019, our staff is expanding and moving into a new space to offer the highest quality service and expertise in real estate, finance, home ownership counseling and education as well as a broader range of services to the Tri-State affordable housing community. (Our phone and email remain the same)*