



# Long Island Housing Services, Inc.

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[www.LIFairHousing.org](http://www.LIFairHousing.org)

Protecting Civil Rights for Long Islanders since 1969



## ANNUAL REPORT

Fiscal Year ended 6/30/18

Long Island Housing Services' Mission Statement:

*Our mission is the elimination of unlawful housing discrimination and promotion of decent and affordable housing through advocacy and education.*

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A 501(c)(3) nonprofit  
Fair Housing agency

Dear Friends of Fair Housing:

Preparing this annual report provided the opportunity to review and be thankful for all that has been accomplished. For Long Island Housing Services (LIHS) FY 2018 was filled with incredible challenges, major growth opportunities and landmark accomplishments. Some of the highlights were:

- Responded to and provided assistance for housing counseling services on issues related to rentals, purchase or mortgage issues (e.g. first time buyer, foreclosure prevention, predatory lending; Fair Housing), including a majority were low and low moderate income;
- Updated Social Media to reach greater numbers through launching Facebook page, Twitter Account and YouTube; enhanced its website: [www.LIFairHousing.org](http://www.LIFairHousing.org); provided direct access to numerous resources; responded to public's inquiries/requests for assistance through the site;
- Served on *Suffolk County Disabilities Advisory Board*; and active Member of the *National Fair Housing Alliance*
- Outreach to and collaboration with HUD-approved Housing Counseling agencies and related associates to prevent foreclosure
- Sponsored, co-sponsored or participated in approximately events, presentation, workshops, and clinics, Promoted Fair Housing and services, increased awareness of available resources, increase compliance, educate public, non-profit and housing related industry providers;
- Accomplished major distribution of LIHS' signature *Get Acquainted ... Fair Housing Rights Guide for Long Island* available in English and Spanish;
- Developed or updated numerous new bi-lingual outreach materials to educate and serve the public about services available and changes in programs for homeowners facing foreclosure and affected tenants;

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- Assisted in federal entitlement agencies' compliance concerning required *Annual Action Plan updates to their consolidated Plans* to Fair Housing and offered training to LI's CDAs and HAs;
- Outreach to public and public-serving government and non-profit institutions to educate on locally available Fair Housing enforcement resources;
- Maintains association and satellite office at the *Public Advocacy Center at Touro Law Center* in Central Islip, NY;
- Supported collaborative measures to advocate for measures to restrict lending abuses, to promote affordable housing, Fair Housing and Consumer Protections;
- Received Excellent Performance Ratings from U.S. Dept. of Housing and Urban Development (HUD) related to competitive grant performance for Fair Housing Enforcement Initiatives and Organization Initiatives, having met or exceeded performance standards subsequent to on-site reviews and detailed required reporting and documentation reviews;
- Maintained Certification as a HUD-approved Local Comprehensive Housing Counseling agency through meeting and exceeding performance standards subsequent to intensive reviews and related, detailed required reporting and documentation submissions;
- Received Guidestar Platinum Seal for Transparency.
- Maintained and provided ongoing training for Housing Counselors, Fair Housing program staff; Foreclosure Prevention Staff Attorneys.
- Provided bilingual and translation services for clients;
- Maintained bilingual, Spanish-fluent Staff members
- Trained Fair Housing/Lending Testers, new law interns and office volunteers;
- Maintained memberships and supported associations locally and nationally with numerous organizations such as: *National Fair Housing Alliance, National Community Reinvestment Coalition, National Low Income Housing Coalition; Health & Welfare Council of LI; Long Island Language Advocates (LILAC), Long Island Coalition for the Homeless; Poverty & Race Research Action Council; Suffolk County Disabilities Advisory Board; Touro Law Center's Public Advocacy Center, Housing HELP; ERASE Racism, New Yorkers for Responsible Lending; National Fair Housing Advocate; Non-Profit Coordinating Committee, HomeSmart NY; Central Islip Civic Council; Housing For All Coalition; NAACP; Huntington Town Housing Coalition; Long Island Coalition for the Homeless, et al.*

Note LIHS' final audit for the most recently ended Fiscal Year: 7/1/2017 to 6/30/18, along with a roster of officers and members of the board, is available at [www.LIFairHousing.org](http://www.LIFairHousing.org)

Note: Program-specific reports below.

### **Fair Housing**

- Assisted **98** Fair Housing clients. **10** cases settled: 3 disability, 4 Source of Income, 1 race, 1 sex discrimination, and 1 national origin, Title VI and disability. 7 cases filed: 1 race & familial status, 1 familial status, 2 disability, 1 SOI, and 2 race. Maintained a pool of 20 testers.  
Settled 09-046: Sex Clients v. Louis Bosco  
Resolution: \$95,000 plus \$75,000 civil penalty

Settled 12-039: Race  
LIHS v. Village of Mastic Beach:  
\$387,500 total (\$45,000 LIHS \$342,500 victims & Atty fee); Village dissolved.

Settled 15-064A: SOI  
Lenora Long v. Ben-Art Properties  
Resolution: \$1,700

Settled 15-064B: SOI  
Lisa Nixon v. Ben-Art Properties  
Resolution: \$1,700

Settled 15-070: National Origin, Title VI Violation and Disability  
LIHS v. Town of Babylon:  
Resolution: Fair Housing training, including training in LEP requirements, Affirmatively Furthering Fair Housing, Title VI, and Section 504, once within calendar year 2018 and once within calendar year 2020. Large print materials, pertaining to application materials and rental opportunities, will be made available to the public; website available in a larger font size to be accessible for people with vision impairments; modify the phone system to include a Spanish language option. Issue all documents relating to the Section 8 program distributed to the public will be made available in English and Spanish. These documents include, but are not limited to, applications, notices of program requirements, and outreach materials. Public notices issued in the Spanish language will be posted in the local bi-lingual publication. Maintain a Spanish speaking employee who is available to assist Spanish speaking individuals with Limited English Proficiency during normal business hours. In the event Respondent loses its Spanish speaking employee, the use of a translator shall substitute.

Settled 14-038b: Disability  
LIHS v Einsidler Management Inc., Westbury Terrace et al:  
Resolution: Complaint settled on July 19, 2017; \$75,000 (\$34,000 LIHS and \$41,000 Atty fees) plus Affirmative Relief (FH training, non-discriminatory policy, RA/RM policy)

Settled 16-001: SOI  
LIHS v. Wimmer Enterprises  
Resolution: \$8,000 plus Affirmative Relief (FH training, non-discriminatory policy)

Settled 16-021A: Disability  
Seymour Geller; Thelma Geller v. Amagansett Dunes Apartments Corp.  
Resolution: Accommodation granted/made

Settled 16-052: Disability  
Long Island Housing Services, Inc. v. BEA Properties LLC, et al.:  
Resolution: \$19,800 plus Affirmative Relief (FH training, non-discriminatory policy, RA/RM policy, SOI policy)

Settled 16-052: SOI  
LIHS v. BEA Properties LLC, et al.  
Resolution: \$5,000

Filed 16-018: Dorothy Challis v. Artist Lake Homeowners Association, Inc., et al.: This complaint involves discrimination on the basis of Disability discrimination.

Filed 16-019: LIHS v. Northwood Village, Sandra Liu, et al: This complaints involves discrimination basis of Race discrimination.

Filed 16-077: Long Island Housing Services, Inc. v. Lakeside Village, Sandra Liu, NPS Property Corp, et al: This complaint of Race discrimination was filed with HUD (deferred to NYSDHR).

Filed 16-080: Long Island Housing Services, Inc. v. NPS Holiday Square LLC, Sandra Liu, NPS Property Corp, et al: We filed a complaint with Suffolk County Commission of Human Rights on the basis of Source of Income discrimination.

Filed 16-080: Long Island Housing Services, Inc. v. NPS Holiday Square LLC, We also filed a complaint with HUD (deferred to NYSDHR) on the basis of Disability discrimination.

Filed 17-028: Gina Sloof v. TTK Holdings, Richard Kahoud, Lake Breeze Apartments: A complaint was filed with HUD (deferred to NYSDHR) on the basis of Familial Status discrimination. Resolution:

Filed 17-041: Long Island Housing Services v. TTK Holdings, Richard Kahoud, Lake Breeze Apartments & Emilio Martinez: A complaint of Familial Status and Race Discrimination was filed with HUD (deferred to NYSDHR).

- Investigated allegations of unlawful housing discrimination in rentals, sales, lending and advertising cases resulting in formal enforcement actions;
- Facilitated enforcement services for prima facie complaints with *U.S. Dept. of HUD* and/or the *NYS Division of Human Rights and local Human Rights Commission* after investigations revealed evidence to pursue enforcement,
- Dramatically increased number of housing units accessible to people with disabilities through advocacy services and enforcement efforts to include affirmative relief provisions in the public interest;
- Provided Fair Housing and Fair Lending training for staff, government, housing industry, private and non-profit agencies;
- Maintained senior Fair Housing Enforcement and Fair Lending program manager, investigators, part-time outreach coordinator and Resource specialist providing counseling services on rental topics and program support;
- Continue to support 1 Full time Fair Housing Staff Attorney, admitted to practice in Federal and NYS Courts;
- Trained prospective testers. Attendance of refresher course by Per Diem Testers on fair lending testing. Access to active pool of Per Diem Testers trained to conduct fair housing testing.

### **Foreclosure Prevention**

- Provided housing counseling assistance to 562 homeowners facing foreclosure and prevented 126 foreclosures. Distributed flyers in English and Spanish offering housing counseling services. Continued to screen mortgage/foreclosure prevention clients for predatory lending abuses;

- Provided legal assistance to 393 homeowners facing foreclosure and prevented 206 foreclosures. Distributed flyers in English and Spanish offering legal services. Distributed flyers in English and Spanish offering Pro Se Answer services.
- Active Member/Staff Participants of the *HomeSmartNY LI Chapter, formerly NYS Coalition for Excellence in Homeownership Education; HOPP Legal Services Network;*

### Success story 1

In October 2016, our housing counselor met homeowner Ms. F at Mandatory Settlement Conference in Suffolk. Ms. F had been in the hospital for 3 months and fell behind on her mortgage. She was now 6 months behind, but was determined not to lose her home. She already had \$9000 saved.

Ms. F had an FHA loan with Citibank. Citibank was being difficult and requesting updated documents over and over again for a year. Through Mandatory Settlement Conferences, our staff attorney was able to address the problems with Citibank's delay in reviewing the application.

Ms. F finally received a trial payment plan in October 2017 and a permanent loan modification in March 2018. Her interest rate went down from 4.875% to 4.125%, and with the use of a partial claim her payment went down by \$379 a month. She is so grateful for the assistance she received that she said she wants to be a housing counselor when she retires.

### Success story 2

One of our staff attorneys met Mr. E in the courthouse after his first Mandatory Settlement Conference (MSC). We assisted with preparation of his Pro Se Answer, and referred him to our housing counselor to assist with preparation of his application. The bank sent many Missing Document Letters for clarification of earnings, profit and loss statements and itemization of his budget expenses relative to his bank statements. Extensive contact by this department and the bank attorney was necessary to comply with the bank's requests. Eventually, this case became a two volume file of documents submitted. Documents "went stale" and we submitted again.

When we finally received a decision, it was a denial for insufficient income as Mr. Cooper acknowledged only a third of his actual income for the calculations. An appeal was filed to determine how Mr. Cooper arrived at the low monthly income figure but the response was insufficient to explain the discrepancy. At MSC, our staff attorney, our housing counselor, the bank attorney, the bank representative and were able to determine that Mr. Cooper was not using all of Mr. E's monthly income as it had deemed the employer's paystubs non-conforming (handwritten and not inclusive of all customary information), and therefore utilized only the 1099 earnings. We obtained the bank's agreement to accept the paystub information on the employer's letterhead.

Mr. E had been a most cooperative and hopeful client until the denial, at which point he became very discouraged as to his prospects of saving his home and very frustrated with the bank's denial. He was reluctant to "pester" his employer for the proper documentation as he described them as a "mom & pop" business unable to comply with the bank's requirements. We were able to provide specific instructions as to what information has to be provided for each pay period listed on the employer's letterhead. With our encouragement, Mr. E obtained the necessary documentation from his employer and our housing counselor was able to complete a new application. Within a few weeks, the application was in underwriting and Mr. E received his trial modification. The bank's documentary

requirements throughout the process were challenging and not conveyed clearly, but we were able to work with the bank as to their requirements and translate this to Mr. E so that he had a successful application. Mr. E is now in his trial payment plan.

### **Tenant's Rights**

➤ Provided assistance to **292** clients seeking Tenant's Rights counseling and provided screening for Fair Housing violations and First Time Homebuyer services.

#### Success story 1

(17-09-013-SI): KG

Married woman with 6 kids. Husband works seasonal, she is a stay at home mom. Gave referrals for Boutique for clothing/household goods. Secured backpacks for all school age children with school supplies. Secured a frozen turkey dinner for Thanksgiving. Secured a \$100 shop-rite gift card around holiday season.

#### Success story 2

(18-06-005-SB): MF

Lived in a condo with her bf and child. Complex was going to charge \$8700 to repair the wood floors which had damages from their dogs. The lease was not going to be renewed. I was able to speak to the attorney for the condo complex, and when she went to court they offered her a deal if she moved out within the 30 days they gave her, she did not have to pay the floor fee.

#### Services Provided:

- 50 clients were given information on eviction, before the court process took place.
- 25 clients were given non-legal information on lease questions
- 3 clients were screened for housing discrimination, and forwarded to the Fair Housing Dept. at LIHS
- 4 clients were given information about how to solve not having hot water in their apt
- 2 clients living in a shelter were given resources to secure housing, and other needed help
- 95 clients were looking for housing resources, and help with a security dep. or first month's rent
- 6 clients needed info on emergency housing
- 2 clients needed help after receiving a 72 hour notice to vacate

Long Island Housing Services, Inc. has filed or signed on to the following documents demanding action to further fair housing:

[Comments re CFPB RFI Inherited Regs - Reg B and Disparate Impact June 25, 2018 \(pdf\)](#)

[National Fair Housing Alliance et al v. Carson \(AFFH\) Amicus Brief 6-6-18 \(pdf\) Appendix A to National Fair Housing Alliance et al v. Carson \(AFFH\) Amicus Brief \(Statements of Interest Corporate Disclosure Statements\) 6-6-18 \(pdf\) More information about the litigation.](#)

[Citibank CRA Exam Comment Ltr 05-29-18 \(pdf\)](#)

[Bank of America-Long Island Community Reinvestment Act Exam Comment Letter 3-30-18 \(pdf\)](#)

[Letter to HUD re Changes to Mission Statement 3-8-18 \(pdf\)](#)

[NYS A.9592. S.1992. Reverse Mortgage Fix Memo Support 3-7-18 \(pdf\)](#)

[Organizational Letter to Support the Section 4 Program 3-5-18 \(link\)](#)

[Home Stability Support NYS Senator Flanagan 3-5-18 \(pdf\)](#)

[LIHS HUD AFH AFFH Comment 3-5-18 \(pdf\)](#)

[NHRC Housing Counseling Assistance Letter 3-2-18 \(pdf\)](#)

[New York State Senator Flanagan GENDA 3-1-18 \(pdf\)](#)

[LIHS Comment -Islip FY 2018 Annual Action Plan 2-22-18 \(pdf\)](#)

[LIHS' Comments Babylon 2018 Annual Action Plan 2-2-118 \(pdf\)](#)

[National comment letter on Texas proposed action plan 2-21-18 \(pdf\)](#)

[LIHS Comments Nassau County FY2018 Annual Action Plan 2-15-18 \(pdf\)](#)

[Letter to Speaker Carl E. Heastie, Re: Request to Include \\$25 Million for the NYS CDFI Fund in the Final Budget 2-9-18 \(link\)](#)

[No change in CFPB funding mechanism 2-7-18 \(pdf\)](#)

[LIHS Comments Brookhaven 2018 5 Year Consolidated Strategy and Plan 2-1-18\( pdf\)](#)

[NCRC recommendations regarding Treasury Department review of CRA 1-11-18 \(webpage\) \(Summary webpage\)](#)

[Source of Income Letter to Governor Cuomo 1-5-18 \(pdf\)](#)

[Consumer Financial Protection Board \(CFPB\) Complaint process comments 12-28-17 \(pdf\)](#)

[New York State Gender Expression Non-Discrimination Act \(GENDA\) support letter 12-20-17 \(pdf\)](#)

[Anti Displacement comment letter to FHFA October 30, 2017 \(pdf\)](#)

[Letter to Comptroller DiNapoli re payday lending investments October 20, 2017 \(pdf\)](#)

[Americans for Financial Reform letter on Congress Financial Services Markup](#) October 11, 2017 (pdf)

[Oppose the Substitute Amendment to H.R. 2954 - "The Home Mortgage Disclosure Adjustment Act"](#) October 10, 2017 (pdf)

[National Community Reinvestment Coalition Comment on Square industrial bank charter](#) October 10, 2017 (pdf)

[The Census Project letter](#) September 5, 2017 (Word doc)

[New York State Division of Human Rights Complaint Form letter 072817](#) (pdf)

[LIHS Comment letter on Draft Nassau County FY2017 Annual Action Plan](#) July 11, 2017 (pdf)

[LIHS 2016 Annual Report LIHS DFS Rules re Car Insurance Discrimination 070317](#), July 3, 2017 (pdf)

#### LIHS in the News

- [Brooks To Hold Latino Town Hall Meeting This Week, January 10, 2018](#)
- [Town holds foreclosure prevention workshop for local realtors, December 22, 2017](#)
- [Through Fannie Mae, US taxpayers provide backing for some rental home giants, November 16, 2017](#)
- [Senator Brooks Sponsors Housing Rights & Advocacy Forum for Long Islander, September 26, 2017](#)

#### FY 18 Final Budget vs. Actual Narrative

Overall income was received as expected. Notable variance from the FY18 adopted budget was an increase in donations due to increased focus year-end giving campaign. Despite uncertainty in funding, notably with HOPP, we maintained our full staff and suite of services. Expenses were expended as expected, with the notable exception of our Events/Outreach, mainly due to an increase in Fair Housing Trainings, as well as initial expenses for our Annual Gala which were not included in the budget.



Budget vs. Actuals: FY 2018 - FY18 P&L  
July 2017 - June 2018

	Total			
	Actual	Budget	over/(under) Budget	% of Budget
<b>Revenue</b>				
4000-02 CONTRACTS	1,309,974	1,333,610	(23,636)	98%
4000-43 CONTRIBUTIONS INCOME	69,677		69,677	
4000-50 SETTLEMENTS	111,200	39,000	72,200	285%
4000-51 DONATIONS	6,676	4,000	2,676	167%
4000-56 INTEREST	2,941	1,850	1,091	159%
4000-59 MISCELLANEOUS INCOME	22,056		22,056	
4000-77 TRAINING INCOME	875		875	
<b>Total Revenue</b>	<b>1,523,398</b>	<b>1,378,460</b>	<b>144,938</b>	<b>111%</b>
<b>Expenditures</b>				
5000-01 SALARIES AND WAGES	918,091	911,755	6,336	101%
5000-02 EMPLOYEE BENEFITS	187,167	184,789	2,378	101%
5000-03 DEPRECIATION EXPENSE	1,968		1,968	
5000-04 BANK SERVICE CHARGES	30		30	
5000-05 EQUIPMENT	3,692	7,100	(3,408)	52%
5000-14 EVENTS/OUTREACH	9,836	2,500	7,336	393%
5000-15 INSURANCE	9,442	9,700	(258)	97%
5000-19 INTEREST EXPENSE		50	(50)	0%
5000-26 MISCELLANEOUS	3,495	2,300	1,195	152%
5000-81 UTILITIES	11,041	11,150	(109)	99%
5000-85 POSTAGE	3,228	5,400	(2,172)	60%
5000-87 PRINTING	3,220	8,400	(5,180)	38%
5000-88 PROFESSIONAL FEES	175,211	130,195	45,016	135%
5000-99 PUBLICATIONS, SUBSCRIPTIONS, DUES	13,428	14,600	(1,172)	92%
5100-08 RENT	115,652	115,196	456	100%
5100-34 SUPPLIES	15,688	14,800	888	106%
5100-37 TRAVEL	37,307	30,300	7,007	123%
<b>Total Expenditures</b>	<b>1,508,497</b>	<b>1,448,235</b>	<b>60,262</b>	<b>104%</b>
5200-1 CHANGE CAPITAL	\$0			
5200-2 RESERVES	\$0			
5200-3 FIXED ASSET ADDITIONS	\$0			
SETTLEMENT FUND	\$80,329			
<b>Net Revenue</b>	<b>-65,428</b>	<b>-69,775</b>	<b>4,347</b>	