



Long Island Housing Services, Inc.

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www.LIFairHousing.org

Protecting Civil Rights for Long Islanders since 1969



ANNUAL REPORT

Fiscal Year ended 6/30/19

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.

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. foreclosure prevention, Fair Housing), including a majority were low and low moderate income;
- Updated Social Media to reach greater numbers through Facebook page, Twitter Account and YouTube; enhanced its website: 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 events, presentation, workshops, and clinics, which 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 bilingual 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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Executive Director Emeritus

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

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

- Assisted in federal entitlement agencies' compliance concerning required *Annual Action Plan updates to their Consolidated Plans* to Fair Housing;
 - Outreach to public and public-serving government and non-profit institutions to educate on locally available Fair Housing enforcement resources;
 - Maintains association with 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 Private Enforcement 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 member
 - Trained Fair Housing 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: 7/1/2018 to 6/30/19, along with a roster of officers and members of the board, is available at www.LIFairHousing.org

Note: Program-specific reports below.

Fair Housing

- Assisted **93** Fair Housing clients.
- **Cases settled:** Eleven (**11**) Cases settled: 4 disability, 3 familial status, 2 Source of Income (SOI), 1 Race & National Origin, and 1 race & familial status
 - Settled 15-008: Disability. Eugenia Giokas v. Village in the Woods Owners Corp., Board of Directors of Village in the Woods Owners Corp., Richard Albertson, ABM Management Corp., and Regina Roberts. Resolution: Accommodation Made

- Settled 16-018: Disability. Dorothy Challis v. Artist Lake Homeowners Association, Inc., et al. Resolution: \$6,000; Modifications Made
 - Settled 16-083: Familial Status. Devona Street v. Halstead Properties. Resolution: \$3,500
 - Settled 17-007 Race & National Origin. LIHS v. Suffolk Federal Credit Union: Resolution: \$40,000 LIHS, \$80,000 Atty Fees, \$30,000 Subsidy down payment Fund, \$54,000 Affirmative Marketing; Self Testing, Training, Financial Education and Affirmative Relief (Fair Housing Training, non-discriminatory policy etc) Press release: <https://www.lifairhousing.org/suffolk-federal-credit-union-long-island-housing-services/>
 - Settled 17-028: Familial Status. Gina Sloof v. TTK Holdings, Richard Kahoud, Lake Breeze Apartments: Resolution: \$5,000
 - Settled 17-041: Race & Familial Status. Long Island Housing Services v. TTK Holdings, Richard Kahoud, Lake Breeze Apartments & Emilio Martinez. Resolution: \$5,000 and Affirmative Relief (Fair Housing Training and non-discriminatory policies)
 - Settled 17-043: Familial Status. Christopher Nickles v. Halstead Properties. Resolution: \$3,500
 - Settled 17-074: SOI. LIHS v. Eagle Rock et al . Resolution: \$4,500 and Affirmative Relief (Fair Housing Training and non-discriminatory policies). Press release: <https://www.lifairhousing.org/lihs-resolves-another-source-of-income-complaint>
 - Settled 17-075: SOI. Theresa Bennett v. Eagle Rock et al. Resolution: \$1,800
 - Settled 17-104: Disability. Debra Chen v. Sterling Arms. Resolution: Accommodation Made
- **Cases filed:** Nine (9) cases filed: 5 disability; 2 Source of Income; 1 familial status; and 1 marital status.
- Filed 16-039 LIHS v. Southwood Company LLC, et al.: This is filed in federal court on the basis of **disability discrimination**.
 - Filed 17-104 Debra Chen v. Sterling: This complaint was filed with HUD on the basis of **disability discrimination**.
 - Filed 17-074 LIHS v. Eagle Rock et al: This complaint of **SOI** was filed with Nassau County Human Rights Commission *quickly settled without the assistance of Nassau County Human Rights*.
 - Filed 17-075 Theresa Bennet v. Eagle Rock et al: This complaint of **SOI** was filed with Nassau County Human Rights Commission *quickly settled without the assistance of Nassau County Human Rights*.
 - Filed 18-009 Richard Donovan v. Debbie Menna: This complaint of **Disability discrimination** is filed with HUD.
 - Filed 18-025 LIHS v. Sterling Arms: This complaint of **disability discrimination** was filed with HUD. *Dismissed based on LOJ; Reconsideration was granted. HUD had erroneously stated LIHS did not have organizational standing. HUD Headquarter reverse the determination*
 - Filed 18-061 Jada Markland v. Main Street Properties: This is a complaint of **disability discrimination**. We are representing client. She filed on her own.
 - Filed 18-080 Salvador Ayala; Gladys Benitez v. New Greenwich Gardens Associations, LLC: This complaint of **marital status discrimination** was filed with NYSDHR.

- Filed 19-019 Salvi v. Heatherwood Communities: This complaint of **familial status discrimination** is filed with HUD.

- 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 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;
- Attendance of refresher course by Per Diem Testers on fair housing. Access to active pool of Per Diem Testers trained to conduct fair housing testing.

Foreclosure Prevention

- Provided housing counseling assistance to 249 homeowners facing foreclosure and prevented 49 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 167 homeowners facing foreclosure and prevented 49 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;*
- Notes: Due to an interruption in funding and an eventual decrease: The Foreclosure Prevention program was closed down in early 2019, and rebuilt with a fraction of the personnel and virtually no client pipeline. Also, the numbers for February-March 2018 are estimated because we never received an official count.

Foreclosure Prevention success story with the assistance of both Housing Counseling and Legal Services:

Ms. W had lost her job the day after she received her Master's degree. During her period of unemployment, she was called out of town to care for her terminally ill aunt. At the time we met with Ms. W, she was desperately seeking new employment as a paralegal. Working with her housing counselor, a budget and action plan was created, and Ms. W was referred to HOPP agency nonprofit debt management programs to address her credit cards. She was also advised to prioritize repayment on the HOA fees to prevent further complications of her case. By the end of our meeting, Ms. W appeared extremely positive toward our plan to turn this situation around.

The following week, she called with the good news that she landed employment... however, she was also served with foreclosure papers. Ms. W met with our staff attorney for help to prepare and file an answer to her summons and complaint, in which she alleged amongst other things, Wells Fargo's failure to contact her in any way to offer a loan modification application or to discuss status of her account. Our attorney also found a lien on Ms. W's property, which was resolved so that it would not interfere with the final modification. Ms. W followed her housing counselor's instructions and called Wells Fargo to request an application for a loan modification, to which she was told that Wells Fargo does not provide applications. Yet the following month, 20 days after her answer was served, she received an offer for a trial loan modification. Ms. W was able to accept the payment, and her loan was permanently modified without further delay.

Tenant's Rights

Provided assistance to **193** clients seeking Tenant's Rights counseling and provided screening for Fair Housing violations and First Time Homebuyer services.

Landlord-Tenant Success story 1: AW

Client is age 32, and lives with her boyfriend in a private home, with no rental permit. The home is in foreclosure but the outcome is pending. She is also pregnant. The LL is not paying the utility bills, and asked her to put them in her name. He also keeps showing the home with no notice. He also told them to leave with no eviction pending. Every week the client e-mails me to check the pending foreclosure. Client was told not to leave, and given illegal eviction information along with right to privacy, and the info about tenant's rights living in foreclosed homes. She withheld rent since she is paying the utilities and the LL has 2 month's security deposit. Client still has a roof over her head, and will have the 90 days to keep staying there if the LL loses the home. Since the new tenant protection act of 2019 has taken place, the eviction process will take much longer giving them even more time to look for a new place.

Landlord-Tenant Success story 2: GT

Client is age 70 and got a large rent increase in his complex. He already works for the Senior Urban league part time and then they cut his hours. The property manager did not give him the correct notice for the rent increase, and I was able to get him 2 more months for the increase to take effect. I was able to set the client up with an agency who helped him apply for SNAP, and he has been approved. This gives him extra rent money. I also helped him apply to get the free low income cell phone, as he was paying over \$60 for his cell phone plan. He speaks English but has barriers as he is of Russian decent and many people do not understand him well. He also lost his wallet which had his license and SNAP food card and all his credit cards inside of it. I helped him apply for a new SNAP card, a temporary license, and told him how to cancel his credit cards and get new ones. Since he came into the office we were able to do these things without him losing time off from work, we were able to complete these tasks on the Internet and phone together.

Landlord-Tenant Services Provided:

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

LIHS Advocacy documents

LIHS has filed or signed on to the following documents demanding action to further fair housing:

- [Opposition to Community Financial Services Access and Modernization Act 6-20-19 \(pdf\)](#)
- [Comment Letter on HMDA NPRM CFPB-2019-0021 6-12-19 \(pdf\)](#)
- [Sanctions bill memo of support template - 5-9-19 1](#)
- [LIHS Check Casher Opposition Memo](#)
- [LIHS Conduit Services Opposition Memo](#)
- [NYRL MWG Comment Letter on OCA Tax Lien Foreclosure Notice Final 5 17 19 \(pdf\)](#)
- [Closing the Divide: Creating Equitable, Inclusive, and Affordable Communities 1/24/19](#)
- [Small Dollar Lending Request for Information 1/22/19 \(doc\)](#)
- [Letter with sign-ons to CRAs re natural disaster credit reporting 1/18/19 \(pdf\)](#)
- [Letter to CRAs re credit reporting relief for federal workers affected by shutdown 1/18/19 \(pdf\)](#)
- [HUD Housing Counseling 50th Anniversary video 12/12/18](#)
- [Consumer and Advocacy Group comment to DHS public charge NPRM - credit reports scores - 12/10/18 \(pdf\)](#)
- [NCRC comments on Reforming the Community Reinvestment Act Regulatory Framework Docket ID OCC-2018-0008 - 11/20/18 \(pdf\)](#)
- [Letter to Federal Reserve about Wells Fargo - 11-14-18 \(pdf\)](#)
- [LIHS OCC CRA Docket ID OCC-2018-0008 Reforming the Community Reinvestment Act Regulatory Framework 10-25-18 \(pdf\)](#)
- [LIHS letter on HUD AFFH ANPR \(pdf\)](#)
- [NFHA HUD Disparate Impact ANPR Comment 8-20-18 \(pdf\)](#)
- [LIHS HUD Disparate Impact ANPR Comment 8-20-18 \(pdf\)](#)

LIHS in the News

- [Plaintiffs seek putative class action against property manager](#), The Real Deal, March 26, 2019
- [Lawsuit claims property owner discriminates against disabled, minority renters](#), News12, March 22, 2019
- [Housing discrimination suit seeks class-action status](#), Newsday, March 22, 2019
- [Affordable Housing](#), WSHU, March 12, 2019
- [Suffolk officer's mission: Building trust in communities](#), Newsday, March 10, 2019
- [After 12 Years, Optimism Brews For Rent Stabilization Bill To Become State Law](#), 27East.com, February 11, 2019
- [NY should continue to help homeowners](#), Newsday, February 9, 2019
- [Renting on Long Island? Avoid these 8 red flags](#), Newsday, January 31, 2019
- [Cable access show with Assembly member Ramos](#), January 23, 2019
- [2018 Vision Long Island Smart Growth Summit- Strategies For Affordable Housing](#), November 30, 2018 – [Youtube](#)
- [167 Organizations Request Governor Cuomo Protect New Yorkers Threatened by Foreclosure](#) (Press Release) November 29, 2018
- [New York Credit Union Settles Civil Rights Complaint](#), Credit Union Times, July 19, 2018
- [Suffolk FCU reaches settlement in discrimination suit](#), Credit Union Journal, July 16 2018
- [Suffolk Federal Credit Union settles lending discrimination suit](#), News 12, July 17, 2018
- [Suffolk Federal Credit Union settles bias complaint, offers subsidies](#), Newsday, July 16, 2018

LIHS Outreach



LIHS Executive Director Ian Wilder spoke at an Affordable Housing Panel at the Vision LI conference on 11/30/18. Summarized here: <http://visionlongisland.org/vision-long-island-2018-smart-growth-summit-recap/> YouTube of event is here: <https://www.youtube.com/watch?v=weYLWN9uzzI> The Strategies for Affordable Housing panel strived to find common-sense solutions for the need for affordable housing in our region. The robust panel included **Tracey Edwards** from Habitat for Humanity Suffolk, **Dr. Richard Koubek** from the Suffolk County Welfare to Work Commission, **Ian Wilder** from Long Island Housing Services, **Peter Florey** from D&F Development Group, **Jim Speer** from LI Board of Realtors and New York MLS, **Michael Rooney** from MDG Design + Construction, **David Gallo** from Georgica Green Ventures, and moderator **Peter Elkowitz** from the Long Island Housing Partnership.



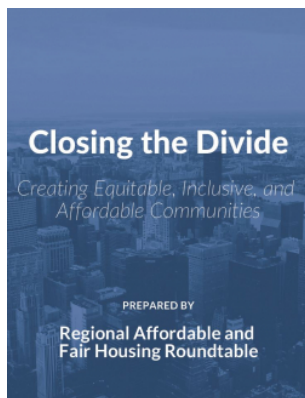
LIHS co-workers Trina Kokalis and Hannah Milem (with support of other staff) put on a puppet show to celebrate the 50th anniversary of the HUD Housing Counseling Program as part of HUD program to collect congratulatory videos. The video is here: https://www.youtube.com/watch?time_continue=11&v=DeCGmLbOmQA

More information on the puppet show and a blooper reel at <https://www.lifairhousing.org/puppets-housing-counseling/> HUD included the LIHS video in their compilations: https://www.youtube.com/watch?v=6s7TRDRMdho&feature=emb_logo and https://www.youtube.com/watch?v=ZH0ILq_0GRU&feature=emb_logo



LIHS Gala honoring the 50th Anniversary for the Fair Housing Act, retiring LIHS Executive Director Michelle Santantonio, and other Fair Housing heroes [Announcement](#). [Michelle Santantonio's Speech Tour de Force](#)

While in Albany to speak with legislators about Foreclosure Prevention funding, LIHS Executive Director Ian Wilder taped this cable access show with Assemblymember Ramos: <http://nyassembly.gov/user/ratv/Ramos/1-23-19RamosAssemblyUpdate19-0022.mp4>



After working in a Fair and Affordable Housing coalition for a year, the following report was issued:

<https://www.enterprisecommunity.org/resources/closing-divide-creating-equitable-inclusive-and-affordable-communities-8080>

Closing the Divide: Creating Equitable, Inclusive, and Affordable Communities: Regional Affordable and Fair Housing Roundtable

In October 2017, Enterprise in partnership with the Fair Housing Justice Center (FHJC) launched the Regional Affordable and Fair Housing Roundtable, a dynamic working group comprised of nearly 30 affordable housing, community development, fair housing, for- and nonprofit organizations. Over a year long process of deep discussions, immense trust building and cross sector education, the Roundtable developed Closing the Divide: Creating Equitable, Inclusive, and Affordable Communities, a shared policy agenda highlighting several recommendations to address issues faced by the affordable and fair housing industries, across the New York City region.

Design and Construction Training 4/11/19 – Fair Housing and Accessibility Sponsored by Long Island Housing Services, Inc. (LIHS) and the U.S. Department of Housing and Urban Development (HUD). Co-sponsored by (NYSDHR), and Nassau County Industrial Development Agency (NCIDA). [Information](#)



Demystifying the ISM’s Workshop: Confronting Racism, Practicing Cultural Diversity, Shifting Equity, and Upgrading Inclusion, LIHS Executive Director Ian Wilder was invited by LIHS Board VP Georgette Grier-Key, Ed.D. to take part in her workshop “Demystifying the ISM’s Workshop: Confronting Racism, Practicing Cultural Diversity, Shifting Equity, and Upgrading Inclusion” for Stony Brook University Social Work students on April 9, 2019.

Major Suffolk Property Owner Accused of Rampant Housing Discrimination in Class Action Suit. Complaint offers new details on alleged systemic discrimination that intentionally targeted applicants based on race, disability, and Source of Income (use of housing vouchers). [Information](#)

Fair Housing Discussion 4/30/19. LIHS staff were panel members at a discussion with the New York State Division of Human Rights on protections against discrimination in housing. [Information.](#)

FY 19 Final Budget vs. Actual Narrative

Income was higher than expected due to renewal of HOPP grant at the end of the Fiscal Year. The agency restructured in anticipation of the end of this grant, so much of the HOPP income relevant to FY19 was deferred for use in FY20. Expenses were expended as expected. As we work to fully fund each program, we plan to fund reserve accounts to better position our agency to deal with future funding disruptions. We hope to slowly build funds for **reserves**, money to make large organizational changes called **change capital**, and additions to our **fixed assets** that are difficult to build into annual and grant budgets. This year, after grant income is deferred to FY20 for use where appropriate, we can add **\$2,127** in our reserve fund.

Budget vs. Actuals: FY 19 - FY19 P&L
July 2018 - June 2019

	Actual	Budget	over/(under) Budget	% of Budget
Revenue				
4000-02 CONTRACTS	1,186,838	1,135,318	51,520	105%
4000-43 CONTRIBUTIONS INCOME	88,700		88,700	
4000-50 SETTLEMENTS	49,500	60,000	(10,500)	83%
4000-51 DONATIONS	9,408	39,000	(29,592)	24%
4000-52 GALA	31,304		31,304	
4000-56 INTEREST	3,811	2,500	1,311	152%
4000-59 MISCELLANEOUS INCOME	55		55	
Total Revenue	1,369,616	1,236,818	132,798	111%
Expenditures				
5000-01 SALARIES AND WAGES	800,252	823,406	(23,154)	97%
5000-02 EMPLOYEE BENEFITS	152,877	175,442	(22,565)	87%
5000-03 DEPRECIATION EXPENSE	2,508		2,508	
5000-04 BANK SERVICE CHARGES	72		72	
5000-05 EQUIPMENT	2,712	4,000	(1,288)	68%
5000-14 EVENTS/OUTREACH	7,480	17,000	(9,520)	44%
5000-15 INSURANCE	9,933	9,600	333	103%
5000-26 MISCELLANEOUS	2,450	2,500	(50)	98%
5000-81 UTILITIES	10,249	10,450	(201)	98%
5000-85 POSTAGE	3,293	3,000	293	110%
5000-87 PRINTING	2,797	5,000	(2,203)	56%
5000-88 PROFESSIONAL FEES	151,547	68,765	82,782	220%
5000-99 PUBLICATIONS, SUBSCRIPTIONS, DUES	13,776	11,000	2,776	125%
5100-08 RENT	116,557	105,817	10,740	110%
5100-34 SUPPLIES	15,011	11,550	3,461	130%
5100-37 TRAVEL	26,476	19,500	6,976	136%
Total Expenditures	1,317,989	1,267,030	50,959	104%
5200-1 CHANGE CAPITAL	-			
5200-2 RESERVES	2,127			
5200-3 FIXED ASSET ADDITIONS	-			
SETTLEMENT FUND	49,500			
Net Operating Revenue	\$ -	(30,212)		