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

Long Island Housing Services, Inc.

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ANNUAL REPORT FY 2022

Fiscal Year ended 6/30/22

Long Island Housing Services' 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 2022 (7/1/2021-6/30/2022) 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, Twitter, LinkedIn, 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 the Suffolk County Fair Housing Task Force; *Suffolk County Disabilities Advisory Board*; and active Member of the *National Fair Housing Alliance*
- Named to City& State's Long Island Power 100 for the 2nd year.
- ➤ 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, promoted Fair Housing and services, increased awareness of available resources, increase compliance, educate public, non-profit and housing related industry providers;
- Accomplished 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, including adding Creole and Chinese. Additional resources can be found at https://www.lifairhousing.org/resources-links/;

- 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 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; and Staff Attorneys.
- Provided bilingual and translation services for clients;
- Maintained bilingual, Spanish-fluent Staff members
- ➤ Trained Fair Housing/Lending Testers,
- 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; 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: 7/1/2021 to 6/30/22 is available at https://www.lifairhousing.org/wp-content/uploads/2023/02/0-22-LIHS-Audited-Fin-Stmts-FINAL.pdf. A roster of officers and members of the board, is available at https://www.lifairhousing.org/about/directors/

Note: Program-specific reports below.

Fair Housing

More than 122 Fair Housing client claims were processed for investigation July 1, 2021 through June 30, 2022

• Cases settled: Four (4) Cases Settled this period - 1 familial Status; 2 disability and 1 complaint based on race and national origin. Other filed cases remain pending.

- 19-060: A complaint of disability discrimination had settled between the parties. Then Respondent breached the agreement which resulted in LIHS filing another complaint against the housing provider based on breach of PDCA with NYSDHR. A PC determination has been ruled by the New York State Division of Human Rights (NYSDHR).
- 20-039: This complaint of familial status was filed with NYSDHR. A Probable Cause determination has been ruled by the NYSDHR.
- 16-039: This federal complaint of disability discrimination in housing was settled. Resolution: \$86,500. Affirmative Relief (Fair Housing Training; non-discriminatory fair housing policy; nondiscriminatory disability policy etc.)
- 20-029: This federal complaint on the basis of race and national origin was settled. Resolution: \$ 128,026.74. Affirmative Relief (Fair Housing Training; non-discriminatory policies; outreach and recruiting plan to increase racial diversity in its workforce, advertise its services to reach non-White consumers.) and \$76,925.00 future payment to expand homeownership in Suffolk County.
- Cases Filed: Twenty (20) cases filed; 8 source of income; 4 disability; 8 case which related to both source of income & familial status cases;
- 22-036: A complaint is filed with NYSDHR based on disability discrimination.
- 22-018: A complaint based on disability discrimination is filed with HUD and transferred to NYSDHR.
- E21-124: We filed a source of income and familial status discrimination complaint against the real estate agent and the real estate company. The complaint is filed with NYSDHR.
- E21-038: LIHS filed a complaint against the real estate agent and company with NYSDHR based on SOI and familial status discrimination.
- E21-038: LIHS is representing the client with her case of housing discrimination filed against the real estate agent on the basis of source of income discrimination. The complaint is filed with NYSDHR.
- E21-092: After receiving an allegation from a Public Housing Authority, testing showed sufficient evidence of source of income and familial status discrimination. LIHS filed a complaint on the basis of source of income and familial status discrimination and the complaint is filed with NYSDHR.
- E21-092: We are representing a client with her case of housing discrimination filed against a housing provider. The complaint filed with NYSDHR is on the basis of familial status and source of income discrimination.

- E21-093: We are representing a client with her case of housing discrimination filed against a housing provider. The complaint filed with NYSDHR is on the basis of familial status and source of income discrimination.
- E21-093: After receiving an allegation from a Public Housing Authority, testing showed sufficient evidence of source of income and familial status discrimination. LIHS filed a complaint on the basis of source of income and familial status discrimination and the complaint is filed with NYSDHR.
- 21-072: This complaint of disability discrimination is based on the denial of reasonable accommodation and a reasonable modification request which LIHS is representing the client.
- E21-060: This housing provider refused to accept Section 8 housing vouchers which housing was made unavailable to our client. The complaint based on source of income discrimination was filed with NYSDHR. The client is being represented by LIHS
- 21-003: We received another complaint that this housing provider refused to accept Section 8 housing vouchers also from this client whose housing was made unavailable to our client and her children. The complaint based on source of income discrimination is with NYSDHR. The client is represented by LIHS.
- E21-043: Testing of the housing provider revealed sufficient evidence of their refusal to accept Section 8 housing vouchers. There was also sufficient evidence that supported familial status discrimination. A complaint based on familial status and source of income discrimination is filed with NYSDHR.
- E21-044: Testing showed evidence of source of income and familial status discrimination. A complaint based on familial status and source of income discrimination is filed with NYSDHR.
- E21-042: Testing showed evidence of source of income discrimination against the housing provider. LIHS filed a complaint based on source of income discrimination with NYSDHR.
- E21-045: LIHS filed a complaint against the apartment complex based on SOI discrimination. The complaint is filed with NYSDHR.
- E21-045B: LIHS is representing client on their allegation of housing discrimination against the apartment complex. The complaint based on SOI discrimination is filed with NYSDHR.
- 21-012: LIHS is representing client on their allegation of housing discrimination against the apartment complex. LIHS filed a complaint on behalf of the client based on SOI discrimination with NYSDHR.

- 21-125: LIHS filed a complaint based on SOI discrimination with NYSDHR against the apartment complex.
- 21-116 A complaint based on disability discrimination is filed with NYSDHR against the Co-op and board. LIHS is representing client on their allegation of housing discrimination.

□ Investigated allegations of unlawful housing discrimination in rentals, sales, lending and
advertising cases some resulting in formal enforcement actions;
\Box 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, the public, private and non-profit agencies;
☐ Maintained Fair Housing Enforcement program manager, investigators, 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 testing. Access to active pool of Per Diem Testers trained to conduct fair housing testing. Recruited, trained and hired new fair housing testers.

Provided Fair Housing training and advocacy services to Community-Based organizations, Disability Service Providers, Homeless Shelter Providers, Veterans, Homeless individuals, and the public.

Foreclosure Prevention

The Foreclosure Prevention program provides struggling homeowners with Housing Counseling and Legal Services. These services were provided under a 12-month contract through the NYS Attorney General's Homeowner Protection Program (HOPP).

Our program strives to engage homeowners early in the foreclosure process, while a positive outcome is most viable, and is distinguished in that we offer both housing counseling and legal services under the same roof. Working in tandem, housing counselors counseled on budget and affordability, helped clients to assess their options, and put together solid applications for mortgage assistance, while staff attorneys provided legal advice, helped protect rights and defenses, and helped clients leverage the settlement negotiations. LIHS housing counseling

clients who requested a legal consult were provided with pre-settlement conference advice and counsel.

For our program, a major hallmark of this year the opening of the NYS Homeowner Assistance Fund (HAF), which provides grant funding in amounts up to \$95,000 to qualified homeowners facing foreclosure. The HAF program first opened in January 2022, and since that time a major focus of our Foreclosure Prevention program was assisting our clients with their applications, and advocating on a large volume of "problem cases." Also notable but not reflected in our goals for the grant period, Foreclosure Prevention continued to assist numerous homeowners to secure mortgage forbearances for which they had been entitled but wrongfully denied.

As the call volume on our Landlord/Tenant hotline has remained high, we have re-assigned one of our housing counselors to provide rental counseling to Spanish-speaking Landlord/Tenant clients and those experiencing illegal evictions. As of April 2019, it is a Class A Misdemeanor to evict someone illegally, including by shutting off their utilities.

Housing Counseling:

- Total Clients: 231 (out of 200)
 - o 116 % of total 12-month goal completed
- Foreclosures Prevented: 35 (out of 20)
 - o 175 % of total 12-month goal completed

Legal Services:

- Total Clients: 139 (out of 150)
 - o 93 % of total 12-month goal completed
- Foreclosures Prevented: 28 (out of 16)
 - o 175 % of total 12-month goal completed

Tenant's Rights

Provided assistance to **386** clients seeking Tenant's Rights counseling and provided screening for Fair Housing violations and First Time Homebuyer services.

Landlord-Tenant Success story 1: Nassau County

Client was renting an apt, in a private home. She had a lease for the first year. After that she became a month-to-month tenant. In Aug. of 2021 the landlord told the client she had to move because her daughter was going to move in. She did find a new place quickly but after mentioning her security deposit to the landlord before she left and giving her the new address, the landlord never returned it.

We spoke about the new guidelines for NYS security deposit returns and discussed the 14 day rule. After waiting more than 30 days from a response from the landlord, she was advised to send a certified letter of demand, along with the guidelines from the NYS OAG's office. I also told her to include in the demand that the landlord never gave her a walk through when she left, nor the required itemized bill for any repairs needed.

The landlord eventually sent her a letter back, and she deducted many different items from the security deposit that could be considered normal wear and tear. She did not send a check with the letter. I advised the client to keep the small claims court date.

Client followed through and started a small claims court action. On Jan 18th, 2022, she went to court and won her case. The landlord was required to pay back the whole security deposit to the client.

Landlord-Tenant Success story 2: Suffolk County

Client was renting in a private home. The landlord moved out in November 2021. She contacted us in May of 2022. She ran out of oil and was taking cold showers. Spoke about her getting oil herself, by looking for the supplier sticker on the tank, and if there is none, to call someone herself and keep the receipt. The landlord has not contacted her since she moved out of the home.

When I looked up the home, I saw that is had a pending sale. Advised her to call the courts to see if she missed a court date for eviction. Advised her to call the town and see who owns the home and if it is going to be bank owned or if it was going to be sold to a new owner.

Client was able to get oil herself and she found out the home was trying to be sold, but it was still in the landlord's name. Client was able to stay there and was going to be searching for a new place, since she did not have to pay rent for several months, there was no court eviction date in her name, and so far, all the utilities were still on in her apt.

Landlord-Tenant Services Provided:

- 386 Landlord/Tenant counseling intakes were created.
- 166 clients had general questions on evictions.
- 134 clients were seeking housing options.
- 40 clients were seeking info. on Warranty of Habitability issues
- 23 clients had questions on rent increases.
- 10 clients needed info on emergency housing.
- 36 clients had rent arrears.
- 3 clients were screened for housing discrimination.
- 32 clients living in a private home rental that was being sold were given information on their tenant's rights concerning the eviction process and move out process.
- 50 clients were given information on eviction, before the court process took place, after being served court documents.
- 86 clients wanted information on obtaining section 8 vouchers.
- 8 clients needed help getting their security deposits back.

LIHS Advocacy documents

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

- Letter for The Downpayment Toward Equity Act. 6.10.22
- NFHA Comment Letter CFPB re AVMs 05 13 2022
- Senate letter re Dr. Lisa Cook Fed Reserve Nomination 2022.04.29
- Position Paper on Community Reinvestment Act Reform, NCRC, March 1, 2022
- LIHS memo in support NYS A7737B-S5473D 2.15.2022
- Sign On to Senate Banking re Dr. Lisa Cook Nomination 2022.02.14
- HUD Assist. Sec. Nom. Sign on Ltr 2021.02.09
- LIHS Memo of Support NYS Mortgage in Default Bill 2.4.2022 (pdf)
- Sign On Ltr. In Support of Dr. Lisa Cook Nomination 2022.02.01 (pdf)
- NCRC and New York Community Bancorp announce \$28 billion community pledge agreement to support communities of color, small businesses, and ongoing commitment to responsible multi-family lending, 1/24/2022
- CFPB foreclosure pause letter final.012122
- HAF Foreclosure Pause Letter to Govt Investors final.012122
- CFPB HMDA RFI comment letter 012122 (pdf)
- Organizational sign-on letter to pass the "New York Public Banking Act," January 11, 2022
- Foreclosure Funding Gov Hochul Letter 12 2 2021 pdf
- FHFA Regulatory Capital Framework Letter 11 23 2021 (pdf)
- Statement opposing NYS Financial Services Superintendent Nomination 11 18 2021 (pdf)
- Memo in Support NYS A7737 S07293 Rights of parties in foreclosure 11 18 2021 (Pdf)
- FHFA Equitable Housing Finance Plans NFHA 10 25 2021 (pdf)

- NCRC and M&T Bank Announce \$43 Billion Community Growth Plan To Support Underserved and Communities of Color, Small Businesses, October 25, 2021
- Down Payment Assistance letter to Congress 10-21-2021 (pdf)
- NFHA et al Comment on FHFA Policy Statement on Fair Lending 9/7/2021(pdf)
- Letter supporting Reinstatement of Disparate Impact Rule 8-24-2021 (pdf)
- Local org comments re HUD AFFH IFR (7.7.2021) (pdf)
- Letter Response to Request for Information: Methods and Leading Practices for Advancing Equity and Support for Underserved Communities Through Government, July 6, 2021
- Request for Information and Comment on Financial Institutions' Use of Artificial Intelligence, including Machine Learning July 1, 2021 (pdf)
- Federal Banking Regulator RFI re AI Letter July 1, 2021 (pdf)

LIHS in the News

- Real estate industry faces new rules targeting discrimination, Newsday, June 15, 2022
- A Few Miles Away, But Two Worlds Apart
- Fair housing nonprofit to honor Mitch Pally, Long Island Business News, May 24, 2022
- Redfin settles lawsuit alleging housing discrimination, the grio, May 4, 2022
- Redfin Settles Housing Discrimination Lawsuit With Long Island Ties, Long Island Press, April 30, 2022
- <u>All-In Affordable Housing: Ian Wilder and Michael Daly</u>, Part 2, LTV Easthampton on YouTube, 4/25/22
- <u>All-In Affordable Housing: Ian Wilder and Michael Daly</u>, Part 1, LTV Easthampton on YouTube, 4/25/22
- Redfin settles fair housing lawsuit over complaints of discriminatory policies, The Oregonian, April 29, 2022
- Redfin agrees to pay \$4 million to settle housing discrimination lawsuit, Newsday, April 29, 2022
- Redfin settles lawsuit alleging housing discrimination, Washington Post, April 29, 2022
- Redfin to pay \$4M to settle lawsuit brought by LI housing group and others, Long Island Business News, April 29, 2022
- National Fair Housing Alliance, Redfin Agree To Settlement Expanding Access To Real Estate
 Services In Communities Of Color, Forbes, April 29, 2022
- All-In Affordable Housing: Ian Wilder, LTV East Hampton on YouTube, April 19, 2022
- Know Your Rights Under The Fair Housing Act, Port Washington News, April 6, 2022
- Housing on Long Island, If this Be Treason, WUSB 90.1 Stony Brook, March 18, 2022
- <u>Ian Wilder of Long Island Housing Services I accessiBe's Spotlight Sessions</u>, March 3, 2022
- Foreclosure Options with Ian Wilder of L.I. Housing Services, March 1, 2022
- <u>U.S. homeownership rises but gains have been uneven among racial groups</u>, Newsday, February 24, 20
- Home stretched, Long Island Business News, February 11, 2022 (PDF: LIBN-cover-story-021122)

- A Progressive Real Estate Firm Faces Accusations of Discrimination: Redfin has staked its
 reputation on making a racist industry more equitable. Critics say it has been denying services to
 Black homebuyers and sellers., Bloomberg, January 18, 2022
- 14,500 Llers behind on mortgages as foreclosure moratorium ends, Newsday, January 13, 2022
- Long Islanders can now apply for \$539 million Homeowner Assistance Fund, Newsday, January 4, 2022
- <u>Suffolk County sets aside \$140K to investigate housing discrimination</u>, the Real Deal, December 9, 2021
- Suffolk County test will check for signs of housing discrimination, Newsday, December 8, 2021
- Governor Hochul Announces First-in-the-Nation \$539 Million Homeowner Assistance Fund to
 Assist Eligible New Yorkers at Risk of Foreclosure or Displacement, NYS Press Release, December

 6, 2021
- Long Island homeowners at risk of foreclosure can apply for state aid, Newsday, November 19, 2021
- HUD allocates \$13 million for victims of pandemic discrimination, November 8, 2021
- City and State's 2021 Long Island Power 100, November 1, 2021
- Fair Housing Law Update on <u>Cafe Ali, WUSB 90.1 FM Stony Brook</u>, October 19, 2021 11am-12:30pm
- <u>Blue Lives Matter Bills: Suffolk Proposes Protected Minority Status for Cops</u>, Dan's Papers, September 30, 2021
- Opponents blast proposed county law making discrimination against law enforcement illegal, RiverheadLOCAL, September 10, 2021
- Activists, police unions clash over human rights protections for officers in Suffolk, Newsday, September 9, 2021
- New York State extends eviction moratorium, RiverheadLOCAL, September 3, 2021
- Eviction Moratorium Update, News12 Long Island, August 31, 2021
- Opponents blast Riverhead's proposed housing code changes as discriminatory against immigrants. RiverheadLOCAL, August 19, 2021
- Riverhead's Attempt to Define Renting Families Roundly Rebuked, August 19, 2021, East End
 Beacon
- Riverhead to hold hearing on restrictive rental law, August 17, 2021, Long Island Business News
- Proposed housing code, set for public hearing tonight, draws fire from housing advocates,
 August 17, 2021, Riverheadlocal
- Housing Rights for People with Criminal Legal Histories, August 12, 2021, the Fortune Society on Youtube
- Need A Federal Housing Voucher? In A Long Island Town, The Wait Is 9 Years., August 3, 2021,
 WSHU Public Radio
- Ruling: Suffolk complex broke law spurning Section 8 housing vouchers, Newsday, July 29, 2021
- Housing Discussion on <u>Cafe Ali, WUSB 90.1 FM Stony Brook</u>, July 27, 2021 10:15am-12pm

FY 22 Final Budget vs. Actual Narrative

Contract income was as expected throughout the year. Donation and gala income did not meet expectations, probably due to a loftier goal than was feasible, but donations did track as similar to prior years. Expenses were as expected. Large over budget items, as in Profession Fees and Printing are due to specific contractual obligations for grants. For example, additional grant funds were made available under Enterprise for a fair housing marketing campaign at LIRR train platforms. As we work to fully fund each program, we add to 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 FY23 for use where appropriate, we can add \$16,266 in our reserve fund, \$8,133 into change capital, and \$8,133 into fixed asset additions.

Long Island Housing Services
Budget Overview: FY22 - FY22 P&L
July-June 2022 100% of FY

	Actual		Budget		% of Budget
Revenue					
4000-02 CONTRACTS	\$:	\$1,485,652		L,477,912	101%
4000-43 CONTRIBUTIONS INCOME	\$	69,200			
4000-50 SETTLEMENTS	\$	128,027	\$	-	
4000-51 DONATIONS	\$	7,188	\$	26,000	28%
4000-52 GALA	\$	22,685	\$	25,000	91%
4000-56 INTEREST	\$	316	\$	500	63%
Total Revenue	\$:	\$1,713,068		L,529,412	112%
Expenditures					
5000-01 SALARIES AND WAGES	\$	997,372	\$	984,127	101%
5000-02 EMPLOYEE BENEFITS	\$	223,493	\$	226,349	99%
5000-03 DEPRECIATION EXPENSE	\$	7,022	\$	3,000	234%
5000-04 BANK SERVICE CHARGES	\$	105	\$	200	52%
5000-05 EQUIPMENT	\$	12,168	\$	9,000	135%
5000-14 EVENTS/OUTREACH	\$	3,416	\$	3,500	98%
5000-15 INSURANCE	\$	13,478	\$	14,600	92%
5000-26 MISCELLANEOUS	\$	922	\$	3,500	26%
5000-81 UTILITIES	\$	15,373	\$	10,500	146%
5000-85 POSTAGE	\$	4,139	\$	5,500	75%
5000-87 PRINTING	\$	3,944	\$	2,000	197%
5000-88 PROFESSIONAL FEES	\$	118,894	\$	41,580	286%
5000-99 PUBLICATIONS, SUBSCRIPTIONS, DUES	\$	9,621	\$	13,000	74%
5100-08 RENT	\$	117,872	\$	118,390	100%
5100-34 SUPPLIES	\$	16,381	\$	16,000	102%

5100-37 TRAVEL	\$	8,308	\$	10,000	83%
5200-2 RESERVES	\$	16,266	\$	34,083	48%
5200-1 CHANGE CAPITAL	\$	8,133	\$	17,041	48%
5200-3 FIXED ASSET ADDITIONS	\$	8,133	\$	17,042	48%
5200-4 SETTLEMENT	\$	128,027	\$	-	
Total Expenditures	\$1,713,068		\$1,529,412		112%
Net Revenue	\$	(0)	\$	-	