THOSE who see a housing crisis on Long Island — because of high prices, high taxes and few affordable options for low- and middle-income families — tend to see young college graduates and the elderly as examples of people who might be forced to leave.

But divorced parents with children, a group that is motivated to stay on the Island to retain use of local school districts, have rarely come up at recent housing conferences.

Many of these parents, like Mary Carnie, who sold her East Islip home as part of a divorce settlement three years ago, have slim resources to buy and maintain even a much smaller home.

Ms. Carnie, who wanted a house in the same school district so that her daughter, then 17, could finish high school there, found that “anything I liked was $350,000 and up,” she said, and out of her range.

She finally decided to rent an apartment until her daughter finished school. After that, mother and daughter moved into a two-bedroom attached town house that Ms. Carnie bought for $318,000 in the Park Row development in Central Islip, a more affordable neighborhood.

The United States census and its American Community Survey data show that she was fortunate. A cursory analysis of the data by Seth Forman, the acting executive director of the Long Island Regional Planning Board, showed that while homeownership increased for the general population from 2000 to 2005, the rate of homeownership for single women with children under 18 was still nearly 30 percentage points below those who were married.

When a spouse’s income is no longer available because of a divorce, many single parents end up needing help to buy a home. “Probably 30 to
40 percent of the people we sell to are single parents,” predominantly women, said Peter Elkowitz, president of the Long Island Housing Partnership, a nonprofit organization that garners public financing to help build affordable housing.

Lisa Broughton, 43, went to the housing partnership to research her options after she divorced. Ms. Broughton, who has two daughters, lived in a rented home in Cold Spring Harbor when she was married.

That meant there was no home to sell, and no money for a down payment. When she began looking, Ms. Broughton found that co-ops and condos were “havens for divorced women,” she said. Many that she saw, mostly in Hauppauge, Deer Park and Patchogue, were owned or managed by Fairfield Properties.

About half of those searching among the 7,500 co-op, condominium and rental units owned or managed by Fairfield in Suffolk and Nassau Counties are single parents, according to Kathleen Palermo, a broker with Fairfield’s real estate arm, Fairfield Realty Services.

About 2,500 of Fairfield’s managed units are co-ops, Ms. Palermo said, “the most affordable market out there” for those seeking to buy.

The co-ops range in price from about $210,000, for a two-bedroom unit with one and a half baths and a balcony in Patchogue, to $225,000, for a two-bedroom unit in Glen Cove. Two-bedroom condominiums in Ronkonkoma, she added, are priced up to $280,000. Both types of communities often have playgrounds and pools and provide maintenance services.

But despite earning a “decent living” at her job with Suffolk County, Ms. Broughton found that even co-ops were out of reach. “What shocked me about it was that although it’s somewhat affordable, the maintenance charges were more than $800,” Ms. Broughton said of one co-op unit’s monthly fees.
Condos tend to have lower monthly fees, but they cost more to buy and owners pay property taxes separately rather than as part of the fee.

In September 2005, Ms. Broughton and her daughters moved into her parents’ four-bedroom ranch in Hauppauge. “It really became clear that what my parents were offering was going to be better,” she said. Her parents also provide day care.

For single parents who have just sold the family home, there is more money available to put toward a down payment after the divorce.

But, as Ms. Carnie discovered, after splitting the proceeds of the sale with a former spouse, paying divorce lawyers and dealing with future closing costs and high property taxes, few can afford a home in a region where the median price still hovers around $430,000.

In addition, having already owned a home, these buyers may not qualify for first-time home buyer status, which at certain income levels would make them eligible for public subsidies and low-interest mortgages.

Such subsidy programs vary widely. The federal assistance programs for first-time home buyers making less than 80 percent of median income, for example, are open to divorced parents with children even if they previously owned a home.

But the State of New York Mortgage Agency, offering low-interest mortgages that often cover closing costs, makes no exception for single parents with children if they previously owned a home.

Individual town and county programs for first-time home buyers also often have no exception for single parents with children. These programs vary in the types of home purchases they will subsidize.

Suffolk County has two down-payment assistance programs, providing up to $30,000 toward a down payment on a house for people earning less than 120 percent of the median income ($98,300 for a family of
three). But the money cannot be used to purchase a co-op, one of the most affordable options for a single parent strapped for cash.

Joseph T. Sanseverino, the director of Suffolk’s community development office, said the down payment money was given as a loan to home buyers. Since co-op buyers are not purchasing property, but rather shares in a corporation, the county is not afforded “the same protection as a lien on physical property.”

But what level of risk that presents for the county is unclear. The program is set up to forgive the loan so long as the buyer stays in the home for a specified period.

“For the most part, those down-payment dollars don’t get recouped,” said Marianne Garvin, the president of the Community Development Corporation of Long Island, a nonprofit housing organization.

By contrast, Nassau County includes co-ops in its otherwise identical down-payment assistance programs, according to Patrick G. Duggan, the economic development director in Nassau.

Advocates for lower-income home buyers say Suffolk’s policy amounts to discrimination. It is “excluding the part of the ownership market that is the most affordable,” said Marge Rogatz, president of the nonprofit organization Community Advocates.

Ms. Carnie, a former homemaker, said she would soon have to find another home. On the $27,000 a year that she earns in her stenographer’s job, she needs alimony and child support payments to meet monthly mortgage payments. When that ends next year on her daughter’s 21st birthday, Ms. Carnie said, “I’m not sure what I’ll do.”