


# ANNUAL REPORT



**2021  
and  
2022**

REPORT TO OUR COMMUNITY

The  
Housing  
Council  
at PathStone





## THE HOUSING COUNCIL AT PATHSTONE

TWO YEARS OF UNIQUE CHALLENGES

# LEADERSHIP MESSAGE

Dear friends,

The Housing Council at PathStone has impacted countless lives for more than a half-century through our steadfast commitment to successful homeownership and tenancy. We are compelled to express our gratitude and admiration for those who have provided support and partnership with The Housing Council as we reflect on the last two years. This period in our history will be remembered for its resiliency, compassion, and adaptability. Due to the unique nature of this period, and the fact that we have celebrated 50 years of service to our community during this time, we are pleased to present the following two-year report summarizing our organization's activities.

The COVID-19 pandemic tested all of us. Non-Profits worked quickly to understand the harm to our community and address the needs. The Housing Council rose to the occasion by evolving our methods to keep our team and clients safe while maintaining the excellence of our core services. The priority was to keep families safely housed. We assisted struggling renters by helping them access COVID-19 rent relief programs like the Emergency Rental Assistance Program. We created a plan to bring our assistance to at-risk neighborhoods most impacted by the pandemic. We focused on equity and inclusion as we prevented foreclosures for the most vulnerable homeowners and small business housing providers. Leadership implemented new technology to make our services easily accessible and found accommodations for those encountering the digital divide. These changes have brought us into closer alignment with the emerging and escalating challenges faced by our community. Rising rents, stagnant wages, and increasing housing costs complicate the housing crisis we are still facing.





## THE HOUSING COUNCIL AT PATHSTONE

Despite public health challenges, The Housing Council assisted more than 16,000 low-income households with information, education, counseling, and resources during the 2020-22 Program Years. As this report demonstrates, The Housing Council has stayed true to its mission despite the pandemic's extraordinary strain on us all. We have emerged with renewed focus and more robust programming. Our ability to remain flexible, and the dedication of our team, have allowed the organization to support sustainable homeownership, rental stability, and, most importantly, keep people safe in their homes. The Housing Council is a better, stronger, and more inclusive organization because of the hardships COVID-19 created. The support of our funders, donors, and community partners has been invaluable as we overcome many complex challenges.

The Housing Council has achieved many remarkable milestones throughout the years, and we could not let a pandemic stop us from recognizing this fact. Our 50th anniversary year was not just a testament to the longevity of our organization but also a celebration of the countless individuals who have contributed to our success. It is a tribute to the partners, volunteers, staff, and board members, both past and present, who have poured their hearts into making The Housing Council what it is today.

Throughout the years, we have achieved remarkable milestones together. We have expanded our programs and services, reaching more individuals and families in need. We have cultivated a culture of compassion, inclusivity, and collaboration, nurturing a community of individuals who share a common vision of a world where everyone has the home they deserve.

We look forward to building on the work we've accomplished with our PathStone Corporation family and community partners. Through a collaborative effort, we can bring the comfort of home to all.

A handwritten signature in black ink, appearing to read "Orlando Ortiz".

ORLANDO ORTIZ  
BOARD CHAIRPERSON

A handwritten signature in black ink, appearing to read "Mary Leo".

MARY LEO  
EXECUTIVE DIRECTOR





## THE HOUSING COUNCIL AT PATHSTONE

### MISSION STATEMENT

The Housing Council at PathStone serves to increase successful homeownership and tenancy experiences for low-to-moderate-income residents in Monroe County and surrounding counties. Grant programs are administered for local municipalities, New York State, private foundations, and federal programs.

Housing counseling and intervention services are provided for tenants, and homeowners, as well as comprehensive assistance and direct training to landlords. The agency maintains a Housing Hotline, promotes fair housing awareness, publishes a rental registry, and provides inspection services for rental programs.

The Housing Council proudly serves more than 8,000 households annually.

# OUR MISSION



## 2020-2022 BOARD OF DIRECTORS

**Orlando Ortiz, Chairperson**  
**John Durand, Vice Chairperson**  
**Christine Nothnagle, Treasurer**  
**Theodore Jordan, Jr., Secretary**  
Matthew Bain  
Jonathan W. Chase  
Leslie Y. Curry

Patrick Gallagher  
Kayla Carpitella  
Jeffrey Cook  
Milton Pichardo  
Orlando Rivera  
Eric Van Dusen





# THE HOUSING COUNCIL AT PATHSTONE

# COVID RESPONSE

Homeowners, tenants, and landlords struggled to navigate the myriad of governmental responses to the pandemic, including regulations, guidelines and moratoriums issued by national, state and local governments. In addition, COVID-19 brought to light great disparities, with the health impacts and the economic pain felt more acutely amongst minority and low to moderate income communities.

The Housing Council offered continuous support and modified solutions so that low to moderate-income families, especially those in communities feeling the most impact, could continue to build equity and remain in their homes during this crisis and beyond.

Our scope of services were increased, additional programming for tenants and housing providers was created, and educational options for homebuyers were increased to meet demand.



## 2021 AND 2022 BY THE NUMBERS

# 401

HOMEOWNERS AT RISK OF FORECLOSURE WHO BROUGHT THEIR HOMES CURRENT

# 1,158

ATTENDED AN EDUCATION WORKSHOP

# 100

GRANTS TO SMALL BUSINESS LANDLORDS FOR HOUSING IMPROVEMENTS

The Housing Council at PathStone



**COMMUNITY STARTS AT HOME**

Celebrating 50 Years of Critical Housing Support

On October 6, 2021, The Housing Council celebrated a 50-year milestone of serving Monroe County area residents with **Community Starts at Home**, a hybrid online/in-person event. Every day our team works to provide opportunities for families and individuals to access healthy and safe housing. With our services and support, community members have been able to build strong foundations for themselves and their families.

## COMMUNITY STARTS AT HOME SPONSORS

Canandaigua National Bank

Christine Nothnagle

ESL Charitable Foundation

Evans Bank

Greater Rochester Association of Realtors

JPMorgan Chase & Co.

Legal Aid Society

Passero Associates

Three Heads Brewing

Tompkins Bank of Castile

Visions Federal Credit Union

50th  
ANNIVERSARY



# HOUSING HERO AWARDS

We honored and celebrated three outstanding Housing Heroes and housing advocates who exemplify The Housing Council's mission and work tirelessly to create opportunities for community members to achieve their dreams and build a better life.

**BUILD THE DREAM AWARD**

**ROSALIE REMARAIS**



**JOEL KUNKLER HOUSING & COMMUNITY AWARD**

**MARK S. MUOIO, ESQ.**



**HEART OF THE HOME AWARD**

**KEVIN PURCELL, ESQ.**







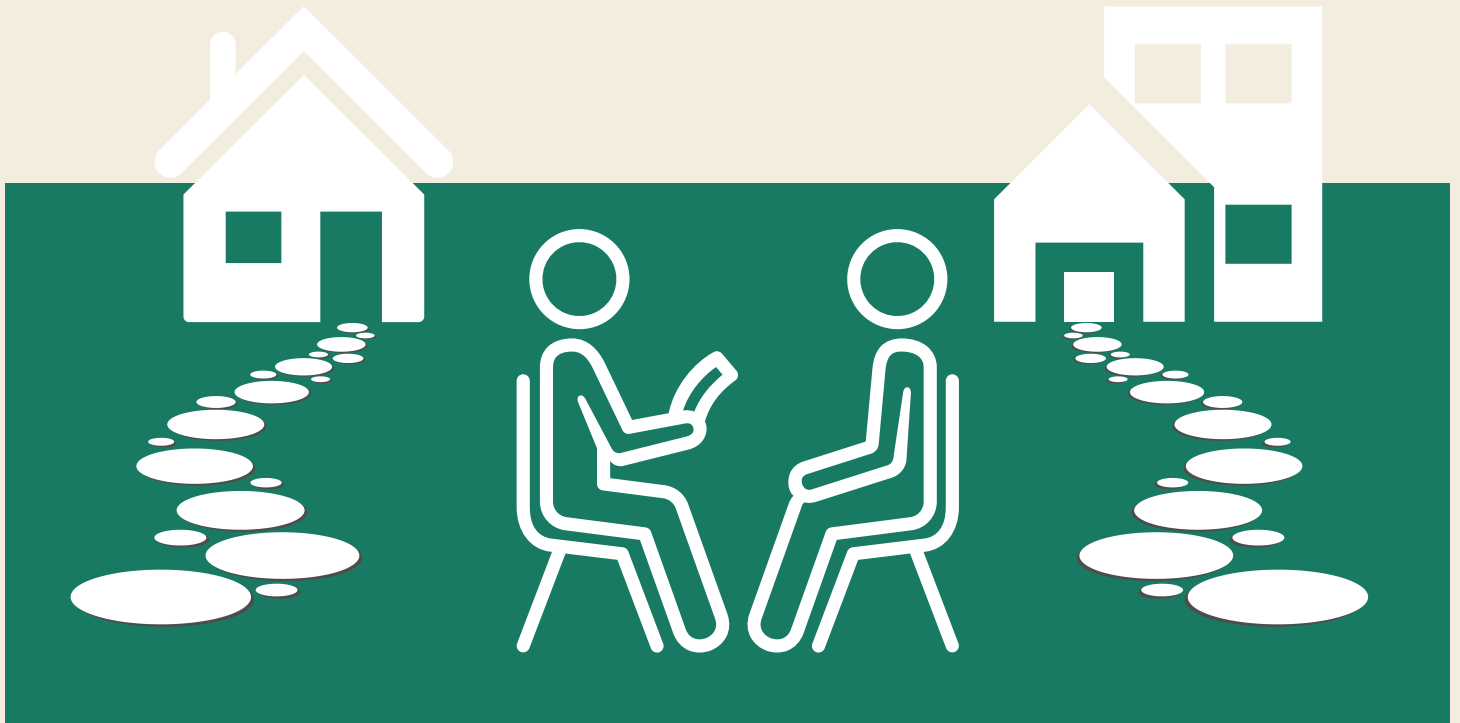
## THE HOUSING COUNCIL AT PATHSTONE

### HOUSING STABILITY SERVICES

During the fiscal years 2021 and 2022, The Housing Council increased its programming to offset the economic and health crisis hitting many of the households during that time. We offered support and solutions so that families who may have been struggling, especially those in communities hit hardest by the impacts of the COVID-19 pandemic, could build equity and remain in their homes during the health crisis and beyond.

#### Services included

- Housing Hotline, which assisted thousands of callers with housing-related issues
- Assisting homeowners to bring mortgage and tax payments current
- Connecting homeowners with legal services to stabilize their housing



Housing stability programs were administered in partnership with the United Way of Greater Rochester and The Finger Lakes, the City of Rochester, the Town of Irondequoit and Monroe County. Additional outreach programs were utilized during the COVID-19 shutdown to reach clients in need.

# OUR IMPACT



## THE HOUSING COUNCIL AT PATHSTONE

### HOMEBUYER SERVICES

Housing counseling can empower families by providing them with knowledge and information needed to safeguard and improve their financial, physical and mental health. By assisting families to create wealth through successful property ownership, we help them provide stable environments for their families, and to access the potential of generational wealth creation. Program participants are taught how to keep the equity they have in their home for long-term success.

#### Services included

- Monthly homebuyer education courses for first-time buyers
- In-depth, one-on-one counseling sessions
- Information and guidance regarding grant programs
- Referrals and information for additional community support services



## 2021 AND 2022 BY THE NUMBERS

# 709

HOUSEHOLDS ATTENDED  
HOMEBUYER EDUCATION  
CLASS

# 207

PURCHASED A HOME

# 588

RECEIVED ONE-ON-ONE  
COUNSELING



## THE HOUSING COUNCIL AT PATHSTONE

### TENANT SERVICES

Access to safe, affordable housing is a challenge for many households in Monroe County communities. That's why we offer a multitude of housing programs aimed at assisting individuals and families in gaining access to housing education and stable housing. We offer education on tenant rights and responsibilities, apartment listings, free resources for renters, and guidance for victims of housing discrimination.

#### Services included

- Education courses advising tenants of their rights and responsibilities
- Up-to-date apartment listings
- Guidance for victims of housing discrimination
- Free resources and information regarding tenancy, especially during COVID
- COVID-related support services



## 2021-2022 BY THE NUMBERS

# 278

ATTENDED A TENANT  
EDUCATION COURSE

# 141

RECEIVED RENTAL  
COUNSELING

# 60

RECEIVED HOUSING  
SEARCH ASSISTANCE





## THE HOUSING COUNCIL AT PATHSTONE

### HOUSING PROVIDER SERVICES

The Housing Council focuses on programs which increase the supply of quality private market rental units while providing resources, such as property management tools and strategies, to landlords to increase their business skills. This helps to ensure the quality and affordability of moderately priced rental housing available to low to moderate-income renters. Information on fair housing and other free resources are available.

#### Services included

- Property management courses
- Rental Registry apartment listing service
- Monroe County Department of Human Services (DHS) inspections
- Free resources and information related to owning and renting housing
- COVID-related support services



## 2021-2022 BY THE NUMBERS

# \$1,000,000

INVESTED IN RENTAL UNITS FOR LOW INCOME RESIDENTS

# 100

RENTAL UNITS UPGRADED

# 113

HOUSING PROVIDERS RECEIVED TRAINING



## THE HOUSING COUNCIL AT PATHSTONE

### HOMEOWNER SERVICES

The Housing Council's HUD approved housing counselors provide information on resources, financial planning and debt reduction to homeowners. By providing support, education and resources to homeowners in default, our Foreclosure Prevention Program offers a unique solution to the community. It is vital that residents have access to foreclosure prevention services, not only for the benefit to the homeowners themselves, but also to avoid the devastating effect that foreclosure can have on entire neighborhoods.

#### Services included

- Free, confidential services to avoid foreclosure
- Educational classes for homeowners
- Reverse mortgage counseling
- Information about home repair and improvement grants
- Referrals to other resources



# OUR IMPACT

## 2021-2022 BY THE NUMBERS

# 396

HOUSEHOLDS AT RISK OF  
FORECLOSURE ASSISTED

# 99%

OF HOUSEHOLDS  
SAVED THEIR HOMES  
FROM FORECLOSURE

# 183

HOUSEHOLDS  
BROUGHT MORTGAGE  
CURRENT



# \$2.9 MILLION INVESTED

into the community in  
the form of grants and  
services.

Combined total of October 2020 to September  
2022 services



"So many of our neighbors are living with the impact of intentional disinvestment in neighborhoods of color, have lost out on generations of wealth building from the federal practice of redlining, and face ongoing instability due to the lack of livable wages. For these reasons, The Housing Council at PathStone is committed to creating accessible pathways for families and individuals to overcome our collective challenges. Every family requires shelter to survive, but a sustainable, comfortable, and affordable place to live is required to thrive."

---Mary Leo, Executive Director  
The Housing Council at PathStone





# FINANCIAL STATEMENTS

The Housing Council at PathStone appreciates the additional support provided to our organization by our partners to address the housing issues exacerbated by the pandemic in our 2022 funding year. Their generous support allowed us to meet the growing demand for our services, as our ability to generate revenue decreased.

## 2021 FUNDING

October 1, 2020- September 30, 2021



## 2022 FUNDING

October 1, 2021- September 30, 2022



# 2021 AND 2022 ANNUAL REPORT

## FUNDING SOURCES

Center for NYC Neighborhoods

City of Rochester

Enterprise Community Partners, Inc.

ESL Charitable Foundation

Five Star Bank

Freddie Mac/Fannie Mae

KeyBank Corporation

Legal Aid Society

Monroe County

NY State Office of the Attorney General

PathStone Corporation

Rochester Area Community Foundation

Town of Irondequoit

US Department of Housing and Urban Development

United Way of Greater Rochester and the Finger Lakes



# DONORS

The Housing Council at PathStone is a 501(c)(3) charitable organization that relies on generous benefactors and their donations to continue providing safe, stable, and affordable housing to our clients. Without your support, we would not be able to fulfill our mission.

The generosity of the following individuals and organizations has made an impact on the lives of thousands of Rochester residents from October 2020 to September 2022. We are grateful for your continued support.

Raelyn Allen  
Yisell Athill-Fonseca  
Matthew Bain  
Margaret Benedetto  
Daniel and Susan Boss  
Susan Boss  
Jennifer Boutte  
Emily Brincka  
Dan Brocht  
Kayla Carpitella  
Kesha Carter  
Peter Collinge  
Jeffrey Cook  
Leslie Curry  
Meaghan de Chateauvieux  
Samuel De Jesus  
Cheyenne DeMarco  
Jim Dukette  
Marcus Dunn  
John Durand  
Tim Flaherty  
Patrick Gallagher  
Gallagher Property  
Management  
Brett Garwood  
Jen Gillen  
Bernice Hallenbeck  
Christa Hallenbeck  
Kelly Hallenbeck  
John Harrison  
Bryan Hetherington  
Kevin Horan

Richard Arthur Isaman  
Trisha Isaman  
Kathleen James  
Rebecca Johnson  
Theodore Jordan, Jr.  
Frances Kabat  
Les Kernan  
Marybeth Kulig  
George Kulig  
Jen Lake  
Audra Leo  
Lora Leo  
Mary Leo  
Richard Leo  
Johanna Lopez  
Fabian Maldonado  
Lourdes Marcano-Stokes  
Stephen Martin  
Shamilah Mendez  
Molly Menge Maguire  
Stuart J. Mitchell  
Gail Morelle  
Robert and Mary Muoio  
Martha Neubert  
Christine Nothnagle  
Lori O'Brien  
Cindy O'Grady  
Luis Ormaechea  
Orlando Ortiz  
PathStone Corporation  
Steven Person  
Stephen Piasecki  
Milton Pichardo  
Zachary Pike

Peter Platt  
Richard Pulvino  
Kathy Purcell  
Lenora Reid-Rose  
Anthony Rijos  
David Riley  
Orlando Rivera  
Judith Rose  
Richard Rosen  
Erika Rosenberg  
Andrew Salomone  
Joshua Sankowski  
Lisa Sassone  
Andrew Saxby  
Mike Seaman  
Steven Shon  
Beth Short  
Terrell Smith  
Laura Smith  
Jaylene Smith-Kilner  
Valerie Snipe  
Brenda Spratt  
Carol Thiel  
Eric Van Dusen  
Barbara VanKerkhove  
Timothy Webber  
Karl Weekes  
Arlene Wilson  
Wilson Commencement  
Park  
John and Marla Wiltse  
Leonore Wiltse  
Cheryl Woodberry



# The Housing Council at PathStone



## STAY IN TOUCH



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thc@pathstone.org



Support our work:  
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75 College Avenue, 4th Floor, Rochester, NY 14607



585.546.3700



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