

The Housing Council at PathStone



**COMMUNITY STARTS AT HOME**

Celebrating 50 Years of Critical Housing Support





## Dear Friends of The Housing Council,

As residents of the Greater Rochester area, we take great pride in where we live and the quality of life we enjoy. For generations, we have boasted of its affordability, beauty, and safety, but many in our community have not had this experience. 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. These historical issues were exacerbated by the COVID-19 pandemic and corresponding shutdown. We saw our community split in two. For those of us with stable, healthy homes, we found sanctuary. For those without a safe place to ride out the storm, we witnessed families fall deeper into poverty and its traumatic impact. For these reasons, The Housing Council at PathStone is committed to creating opportunities and accessible pathways to those opportunities to overcome our collective challenges. Every family requires shelter to survive, but a sustainable, comfortable, and affordable place to live is required to thrive.



The great Rochestarian Frederick Douglass said, “Every man who thinks at all, must know that home is the fountainhead, the inspiration, the foundation, and main support, not only of all social virtue but of all motives to human progress, and that no people can prosper, or amount to much unless they have a home or the hope of a home.” **This is why we believe community starts at home.**

As we look to the future, we must recognize our past — both its failures as well as its successes. Our daily work at The Housing Council takes both into consideration as we work in partnership with community members to help them achieve their goals. We have transformed our service model to be more accessible including the implementation of virtual classrooms and appointments. We will continue to stay in conversation with our community to ensure we are delivering the services needed through methods that are equitable and accessible for everyone who wishes to engage in this work.

**Thank you for supporting not only our mission, but our community’s vision. We know everyone deserves the comfort of home.**

**Mary Leo**

*Executive Director, The Housing Council at PathStone*

**Orlando Ortiz**

*Board of Directors, President*





## OUR MISSION

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.

The Housing Council at PathStone provides housing counseling and intervention services for tenants, and homeowners, plus comprehensive assistance and direct training to landlords. In addition, the agency maintains a Housing Hotline, promotes fair housing awareness, publishes a rental registry, and provides inspection services for rental programs.

The Housing Council at PathStone is proud to help over 8,000 households annually.



# 50 YEARS OF CRITICAL HOUSING SUPPORT

In July of 1964, social unrest and riots swept through Rochester. The racial disparities in housing and job opportunities led community leaders to form The Housing Council in 1971. Since then, the organization created life-changing programs that provided community members and residents with access to experts, resources, and the knowledge needed to address mortgage defaults, to purchase a home, to educate landlords and tenants on fair and quality housing, and to help those who are homeless. Through recessions, housing crises, and the recent pandemic, The Housing Council has remained committed to providing for Rochester community members and their needs.

Safe and affordable housing is at the heart of a healthy community. For 50 years, The Housing Council has been at the forefront of creating access and opportunities for residents in the Monroe County area to navigate the steps to successful homeownership and receive tenancy and landlord support, resources, and guidance.

The Housing Council is proud to have reached our 50-year milestone of serving Monroe County area residents! 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.

The Housing Council at PathStone



**COMMUNITY STARTS AT HOME**  
Celebrating 50 Years of Critical Housing Support





**"Since 1971, The Housing Council has worked to create greater equity by alleviating housing discrimination, creating opportunities and resources for renters, homeowners, and housing providers, and by highlighting the importance of safe, decent, and affordable housing. We are proud to have reached 50 years and look forward to setting our intentions for the next 50 years."**

*— Mary Leo, Executive Director  
for The Housing Council at PathStone*



# FORECLOSURE PREVENTION

The Housing Council at PathStone assists homeowners facing foreclosure. Our Foreclosure Prevention Counselors work directly with homeowners to ensure they:

- Understand the foreclosure process in New York State
- Know that there are options if they are behind on their mortgage or having difficulty making payments
- Have a full review of their monthly expenses and income
- Create an action plan to achieve success
- Remove obstacles and resolve any issues they may have with their lenders



## Housing Hotline

Our Housing Hotline is available to assist with a variety of housing questions. To speak to a HUD Certified Housing Counselor, check out our website for contact options and current hours of availability.



## Tenant Services

We offer apartment listings, important information for renters, an explanation of tenants' rights and responsibilities, and guidance for victims of housing discrimination.



## Landlord Services

The Housing Council at PathStone offers comprehensive services to landlords — from property management courses to inspection assistance and apartment listings. Landlords can list properties on our Rental Registry, attend property management workshops, schedule DHS inspections, and avail themselves of many other resources related to owning and operating rental property.



## Additional Services

We help with emergency housing, reverse mortgage counseling for seniors, information about home repair and improvement grants, and referrals to other community resources.

# FIRST-TIME HOMEBUYERS SERVICES

We offer education, counseling, and assistance needed to make the dreams of future homeowners a reality. The Housing Council's Homeownership Counselors educate first-time buyers by offering:

- Monthly Homebuyer education courses for first-time homebuyers
- In-depth, one-on-one counseling sessions
- Education regarding grant programs
- Regular classes that cover all aspects of the homebuying process





# COMMUNITY STARTS AT HOME

The Housing Council at PathStone believes that a safe, stable home is where community begins. The impact that The Housing Council has made over the last 50 years comes from helping community members reach and maintain their dream of being a homeowner.

As more people face foreclosures, evictions, and homelessness, The Housing Council remains ready to provide support and resources to those in need. We continue to offer classes, promote fair housing awareness, assist with grant applications, and connect people to community resources to help residents find, afford, maintain, and keep their homes. **The Housing Council is a cornerstone of our community.**

## Responding to the Pandemic

In response to the COVID-19 pandemic, The Housing Council at PathStone quickly pivoted from in-person services to remote work arrangements to keep staff and their families safe, while still providing high-level service to our clients and community partners.

Following the mandates of our state and local governments, The Housing Council implemented remote access technology, such as the use of at home computers and devices, online communication platforms, and web-based education platforms.

Communication access is vital, so we created online platforms for program intake and scheduling, immediately utilized email, phone, and social channels for answering questions, and solved issues faced by our community. We also mailed documents directly to applicants with self-addressed stamped envelopes for easy document submissions.

One-on-one counseling sessions are now provided via phone or teleconference and Homebuyer Education Classes are offered via eHome America and Zoom. As we continue to face the pandemic, our team is constantly assessing the needs of the community to provide best practices, and delivering crucial services in times of crisis.

## OUR IMPACT

We offer services that community members need and benefit from.

1,556 

Households Received Services

 699

### Completed one of our housing workshops/classes

- 313 completed our Rental Housing Workshop
- 336 completed our Homebuyer Education Course
- 50 completed our Home Maintenance Workshop

 857

### Received Individual Housing Counseling

- 357 desire to become first-time homebuyers
- 482 were existing homeowners in need of resources or at risk of foreclosure
- 18 discussed and were interested in other housing topics



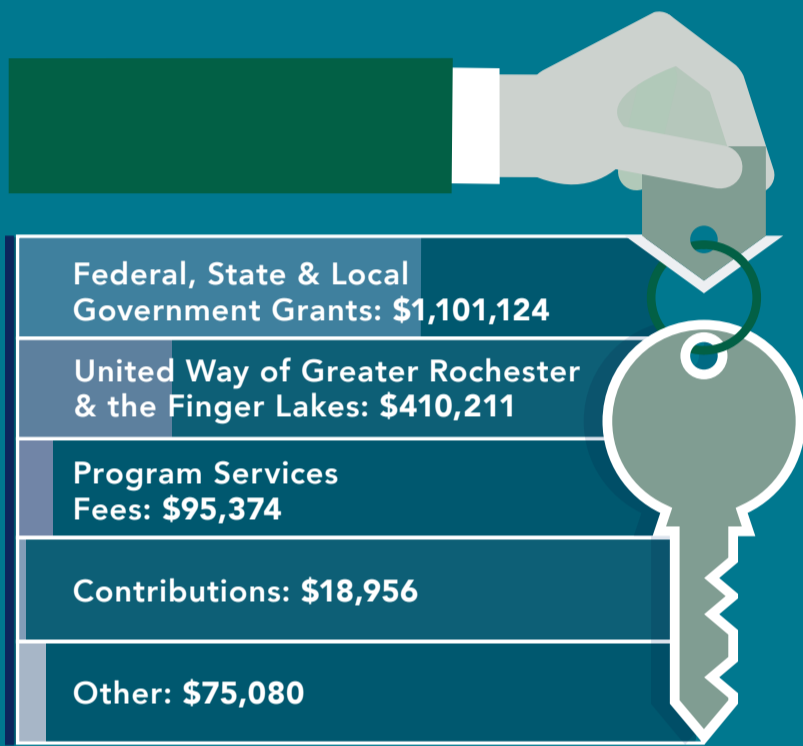
## IN 2021, OUR TEAM HELPED:

- **85 homeowners** at risk of foreclosure bring their housing debt current.
- **116 households** at risk of foreclosure establish a plan with their lender to avoid losing their homes.
- **49 households** connect with the legal services they needed to stabilize their housing.
- **112 individuals and families** purchase their first home.



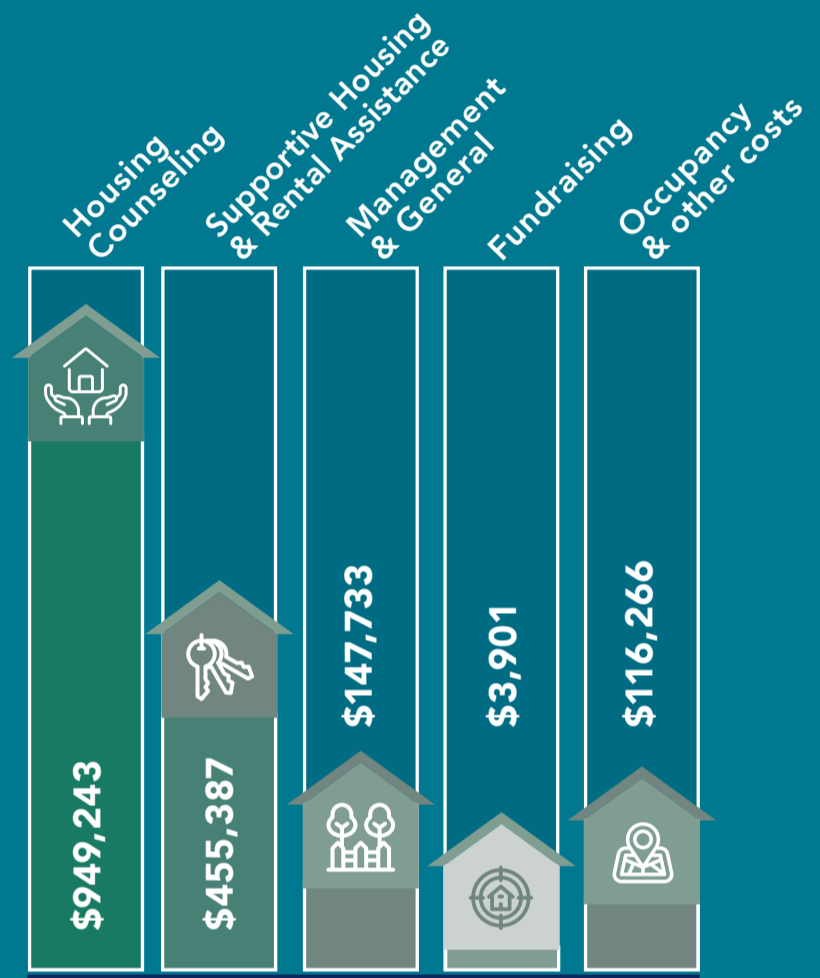
# 2019-2020 FINANCIAL STATEMENT

# 2019-2020 EXPENSES



**Total: \$1,700,745**

\*October 1, 2019 - September 30, 2020



**Total: \$1,672,530**

## 2020 ANNUAL REPORT FUNDING SOURCES

Center for NYC Neighborhoods

City of Rochester

Enterprise Community Partners, Inc.

ESL Charitable Foundation

Five Star Bank

KeyBank

Legal Aid Society of Rochester

Monroe County

NY State Office of the Attorney General

Rural Housing Opportunities Corporation

Town of Irondequoit

U.S. Department of Housing and Urban Development

United Way of Greater Rochester and the Finger Lakes

# 2020 ANNUAL REPORT 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 continue providing the education and counseling families need to navigate their housing choices towards safe, stable and affordable homes. Without your support, we would not be able to fulfill our mission.



**Your generosity has made an impact on the lives of thousands of Rochester residents from October 2019 to September 2020. We are grateful for your continued support.**

Aenon Baptist Church	Jeffrey Cook	Theodore Jordan Jr.	Paychex
Raelyn Allen	John Durand	Michelle Knopp	Madelyn Peralta
Allied Universal	Yisell Fonseca	Tina Lookup	Darren Perry
Elaine Alvarado	Patrick Gallagher	Johanna Lopez	Milton Pichardo
Santos Alvarado	Michael Hakiel	Yadirah Marquez	Chris Raymond
Matthew Bain	Shaun Hakiel	Zuleima Martinez-Ramos	Orlando Rivera
Daniel Boss	Evelyn Hall	Anne Mc Kenna	Joshua Sankowski
Susan Boss	Kelly Hallenbeck	Gordon McDonald	Elizabeth Sassone
Luann Brink	Intivity	Stuart Mitchell	Sara Smith
Canva	Leslie Harvey	Christine Nothnagle	Tompkins Bank of Castile
Kayla Carpitella	Glenn Huels	Orlando Ortiz	Wegmans
CauseWave	Richard Isaman	Passero Associates	Alexandra Zargar
Citizens Bank	Trisha Isaman	PathStone Development Corporation	



# COMMUNITY STARTS AT HOME

Homes are at the root of thriving communities and for half a century, residents have leaned on The Housing Council for support in their times of need. For 50 years, The Housing Council has remained at the forefront of creating access and opportunities for residents in the Rochester area to receive homeownership and tenancy support, resources, and guidance.

## 2019 - 2020 Board of Directors

Orlando Ortiz, *Chairperson*

John Durand, *Vice-Chairperson*

Christine Nothnagle, *Treasurer*

Theodore Jordan Jr., *Secretary*

Matthew Bain

Orlando Rivera

Jonathan W. Chase

Leslie Y. Curry

Milton Pichardo

Patrick Gallagher

Kayla Carpitella

Jeffrey Cook

Eric Van Dusen







**SUPPORT THE HOUSING COUNCIL  
IN OUR NEXT 50 YEARS!**  
[thehousingcouncil.org/donate](https://thehousingcouncil.org/donate)

75 College Ave., 4th Floor Rochester, New York 14607 | 585.546.3700 | Fax: 585.546.2946 | [thc@pathstone.org](mailto:thc@pathstone.org)

