

Transformations: **Home & Community**



2019
Annual Report

The
**Housing
Council**
at PathStone



A Message from Leadership



Susan Boss
*Senior Vice President of Housing
Services, PathStone*



Mary Leo
Executive Director, The Housing Council

Dear Friends of The Housing Council,

We couldn't be more excited to approach our 50th year anniversary at The Housing Council. As we continue to strengthen our community by providing education, services, and affordable housing options, we know that there is still much work to be done. In the past year alone, we've witnessed an unprecedented rise in unemployment which has led to a rise in homelessness and through it all, housing prices are continuing to climb. On average, it takes prospective first-time homebuyers more than a year to save enough for a down payment.

The Housing Council at PathStone believes that everyone deserves stable, safe, and affordable housing. We remain committed to helping Rochester residents achieve their goals, whether that means buying their very first home, preventing foreclosure, securing a rental unit, or becoming a landlord.

While growth and transformation are occurring within our organization, our mission is the same today as it was nearly 50 years ago. It has been an honor to serve as The Housing Council's Executive Director for the last eight years; and, it has been wonderful to witness the growth of Mary Leo, our new Executive Director, in her various roles with The Housing Council. I am excited about the future of our organization as Mary makes the transition into leading the agency. As we begin to celebrate our 50-year legacy of serving the community, I am proud to remain an integral part of The Housing Council as Senior Vice President of Housing Services for PathStone.

As we look to the future, we are very proud of our accomplishments over the past year and share them with you in the pages that follow. For a more in-depth look at The Housing Council at PathStone, visit our website, connect with us on social media, or give us a call. You'll find that everyone here is passionate about eliminating any and every obstacle that stands between our clients and achieving a safe, stable, and affordable home.

Sincerely,
Susan Boss
Senior Vice President
of Housing Services
PathStone

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.

2018 – 2019 BOARD OF DIRECTORS

Orlando Ortiz, *Chairperson*

Jeffrey Cook

John Durand, *Vice-Chairperson*

Leslie Y. Curry

Christine Nothnagle, *Treasurer*

Tina Lookup

Theodore Jordan Jr., *Secretary*

Patrick Gallagher

Matthew Bain

Milton Pichardo

Kayla Carpitella

Orlando Rivera

Jonathan W. Chase



Services

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 you are behind on your mortgage or having difficulty making payments
- Receive 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

FIRST-TIME HOMEBUYER SERVICES

If you've dreamed of having a home of your own, The Housing Council at PathStone is a great place to begin. We offer education, counseling, and the assistance you need to make your dream a reality. The Housing Council's Homeownership Counselors educate and empower first-time buyers by offering:

- Monthly orientation sessions 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



HOUSING HOTLINE

Our hotline operators can answer any questions related to housing. Check out our website for current hours and available services.



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

We offer 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, administration of NYS Lake Ontario Flood Relief and Recovery programs, information about home repair and improvement grants, and referrals to other community resources.

Meet Olga



OLGA ROJAS

Ms. Olga Rojas first met with The Housing Council counselors in June of 2018 as she was facing a possible foreclosure on her home. In efforts to save her home and herself, she decided to file for an emergency Chapter 13 Bankruptcy. When her bankruptcy stay was lifted, the foreclosure process was able to continue. Our team then decided to apply Ms. Rojas for a modification which put a hold on the foreclosure process while it was in review. Our team's quick thinking and action helped to hold off her foreclosure sale date but only for a brief period. Unfortunately, the modification was denied because the bank wasn't able to create an affordable payment based on her delinquency status and a foreclosure sale date was scheduled for September 11, 2018.

At this point, The Housing Council applied Ms. Rojas for the Mortgage Assistance Program (MAP) and her bankruptcy attorney requested another automatic stay with the help of legal aid — converting her Chapter 13 into a Chapter 7. The final hurdle that we successfully overcame was a second lien with the City of Rochester. Ms. Rojas' MAP application was approved to pay off her entire mortgage loan balance. Thanks to our incredible team who truly believes in our mission, today, Ms. Rojas' mortgage is free and clear.

"I have to say that The Housing Council has been a huge blessing to my family and me. They never gave up on us. If you're in need of help, please don't hesitate to contact them. They have changed our lives in the most positive and amazing ways. Many blessings to the staff — Anita, Lisa, Nelida — and so many more. Thank you for all you do!"

— Olga Rojas

Olga Rojas and her family celebrate her son, Ray Jr.'s, 30th birthday in the backyard of their home

Our Community Impact

The Housing Council at PathStone is growing and transforming. We recognize that there are so many people who struggle to find safe, stable, and affordable housing — especially with the turn of unprecedented events we are experiencing today. This is why we remain flexible and innovative as we strive to be a dependable and comprehensive resource for the Rochester community. We continue to offer classes, promote fair housing awareness, assist with grant applications, and connect people to community resources.

More people than ever are facing foreclosures, evictions, and even homelessness. By helping people find, maintain, and keep their homes, The Housing Council serves as a cornerstone of our community.

To learn more about what we do, visit our website at thehousingcouncil.org or give us a call at 585.546.3700!



Fast Facts & Figures

HOMEOWNERSHIP PROGRAM

184

New Homeowners

402

Homebuyer Education
Graduates

FORECLOSURE PREVENTION PROGRAM

147

Homeowners who were
at risk of foreclosure
and have brought their
mortgages current

120

Homeowners who
received permanent
Mortgage Modification
to save their home
from foreclosure

RENTER PROGRAM

589

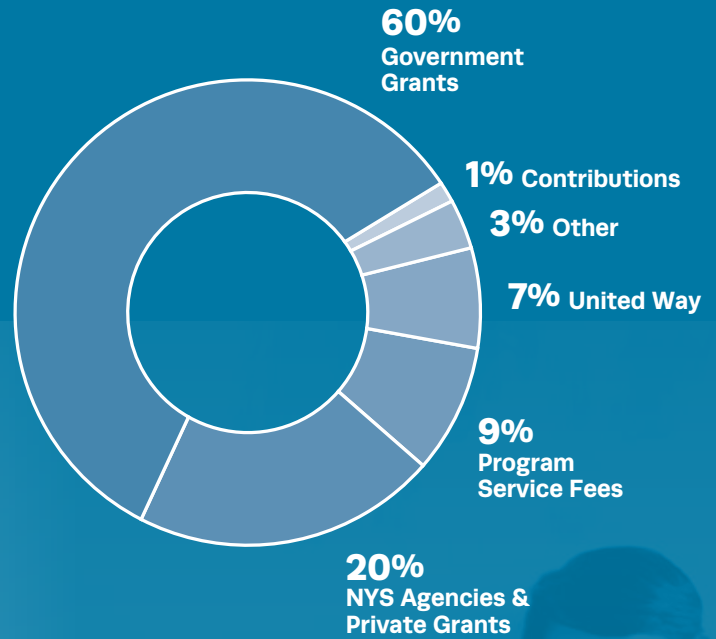
Renters who completed
a rental workshop



Financial Data

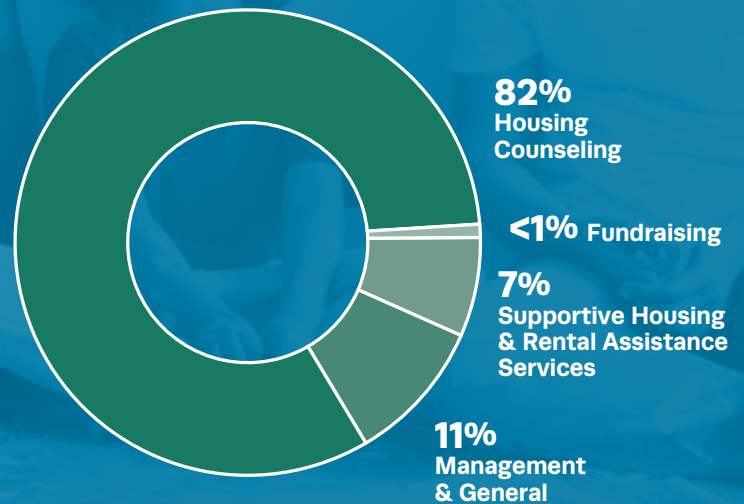
REVENUE

Government Grants	\$888,226
NYS Agencies & Private Grants	\$290,080
Program Service Fees	\$127,084
United Way	\$100,040
Contributions	\$15,898
Other	\$48,063
TOTAL	\$1,469,391



EXPENSES

Housing Counseling	\$1,139,776
Supportive Housing & Rental Assistance Services	\$90,888
Management & General	\$153,259
Fundraising	\$2,727
TOTAL	\$1,386,650



Funding Sources

Center for NYC Neighborhoods

City of Rochester

County of Monroe

Enterprise Community Partners

ESL Federal Credit Union

Five Star Bank

KeyBank

Legal Aid Society of Rochester

NY State Office of the Attorney General

PathStone Corporation

Rural Housing Opportunities Corporation

Town of Irondequoit

U.S. Department of Housing and Urban
Development

United Way of Greater Rochester

Wells Fargo

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.

Your generosity has truly made a difference in the lives of thousands of Rochester residents from October 2018 – September 2019. For this incredible support, we would like to say thank you and extend our utmost gratitude.

Alec Newlands

Alexandra Zargar

Amazon Smile

Arlene Wilson

Beatriz Arce

CauseWash LLC

Cheryl Taylor

Christine Nothnagle

Citizens Bank

Cook Properties

Daniel Boss

Darren Perry

Delta Sonic Car Wash

Dionne Jacques

Elizabeth Sassone

ESL Federal Credit Union

Fabian Maldonado

Fairport Savings Bank

Five Star Bank

FM Resources

Gabriele Greiner

Gabrielle Krawiec

Get Caked Bakery

Glamour Nails

Hy-Deia Walker

Johanna Lopez

John Durand

John Wiltse

Jonathan Dubner

Jonathan Kresky

Joshua Sankowski

Karl Weekes

Kathryn Bryan

KB Graphics

Leslie Curry

Leslie Harvey

Leslie Kernan

Linda & Kevin Beckford

Luann Brink

Matthew Bain

Memorial Art Gallery

Michele Donovan

Milton Pichardo

Network for Good

Orlando Ortiz

Orlando Rivera

Passero Associates LLC

PathStone Development

Corporation

Patrick Gallagher

Philip Swetz

Planned Parenthood of

Central and Western NY

Richard Isaman

Robert Granish

Rochester Management

Rochester Red Wings

Baseball

Ron Sassone

Rudy Barrios

Ryan Jennings

Seanelle Hawkins

Shamillah Marquez

Shamillah Mendez

Shelly Bryant-DeRise

Stuart & Martha Mitchell

Sue Boss

Sweet Pea Plant Based

Kitchen

Tammy Elkins

Theodore Jordan Jr.

Three Heads Brewing

Tina Lookup

Tompkins Bank of Castile

Trisha Isaman

University of Rochester

Wegmans Food Markets, Inc.

William Davis

Yadirah Marquez

Yisell Fonseca

Zuleima Martinez-Ramos

Vision

LOOKING AHEAD

As we continue to grow and transform, we look forward to furthering our support and providing necessary services and resources to increase successful homeownership and improve tenancy experiences for low-to-moderate-income residents.

We look forward to celebrating The Housing Council at PathStone's commitment to providing Rochester residents with safe, affordable, and stable housing for nearly 50 years. The dedication of our staff and the tremendous support from so many community members, donors, and supporters are why we've been able to continue serving our community for half a century!

SUPPORT OUR CONTINUED GROWTH AND TRANSFORMATION!

thehousingcouncil.org/donate



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