

ANNUAL REPORT 2018

We All
Deserve the
Comfort
of Home



The
Housing
Council
at 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.

BOARD OF DIRECTORS

Orlando Ortiz, Chairperson

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Director's Note

Dear Friends of the Housing Council:

Home prices continue to climb, homelessness has ticked upward in the past year, and it now takes prospective first-time homebuyers longer than ever to save up for a down payment — on average, an alarming 14 months.

In short, Americans face a number of obstacles on the path to finding stable, safe, and affordable housing.

Here at The Housing Council at PathStone, we believe that everyone deserves the comfort of home. That value informs the work we do on a day-to-day basis. We are committed to helping residents of the Rochester area achieve their goals, whether that means buying their very first home, preventing foreclosure, securing a rental unit, or becoming a landlord.

Our mission remains the same today as when The Housing Council first opened its doors in 1971. Yet, we've grown over the years, and now serve over 8,000 people each year. That's why we cherish the community members who donate, spread the word about our services, and lend a hand however they can to those who need assistance acquiring housing.

Take a moment to look over the pages that follow, and learn about who we are, what we do, and who we serve. 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 the comforts of home.

Sincerely,

Susan Boss,
Executive Director, The Housing Council at PathStone



Success Stories

CAROLYN CAROL | Rochester, NY

Carolyn Carol dreamed of owning a home and giving her children a stable, beautiful place to live. In the midst of a divorce, she encountered multiple challenges on her path to homeownership, including a discrepancy during her credit check that stalled her plans. When the bank denied her pre-approval for a loan, she felt like giving up on her dream.

The Housing Council at PathStone provided support and encouragement through every step of the process, urging Carolyn to keep fighting her case, which she won. She closed on her first home — her “mini mansion,” as she puts it — in Rochester in the summer of 2018. Carolyn feels blessed every day to have a place she and her children can call their own.



ROBERT MCCAULEY | Webster, NY

Robert McCauley was a successful builder in the Rochester community. He built his family's home in Webster, creating a workshop in the garage, handcrafting furniture and a drop-down movie projector, and adding on a suite for his daughter and her children. When severe heart problems took Bob out of work and piled on hospital bills, he fell behind on mortgage payments and came close to losing the home he had worked so hard to build.

With the help of The Housing Council at PathStone, Bob and his wife, Deb, were able to secure a loan modification, which reduced his interest rate and made mortgage payments affordable. Today, Bob continues to take on home improvement projects and enjoys having his family close by.



INEZ BURNS KETTLES | Rochester, NY

Inez Burns Kettles has lived in her home near the City of Rochester Public Market since 1994, where she raised her children and ran a daycare. She continues to throw neighborhood gatherings in the community garden she maintains next to her lot. A combination of factors, including her oldest child's sickle cell anemia and her own medical issues, led Inez to fall behind on mortgage payments. Despite attempts to rectify her account becoming delinquent, the bank refused to accept her payments.

With The Housing Council at PathStone by her side, Inez was able to navigate the process with the bank, receive loan modifications, and avoid foreclosure. The Housing Council took the weight off her shoulders and empowered her to stay in her beloved home, where she loves hosting friends and neighbors.



Community Member Stories

ORLANDO ORTIZ

Landlord and The Housing Council Board Chairperson

Orlando Ortiz feels strongly that landlords are a vital part of Rochester's community and that helping them provide safe, affordable homes to tenants, benefits everyone in that community. That's because he is a landlord himself.

"When I buy units, I ask myself, 'Would I like to live here?'" says Ortiz, who first connected with The Housing Council at PathStone in 2014 and who now serves as its Board Chairperson. "Your home is something you should be proud of, and that's what I try to offer my tenants."

Ortiz also acknowledges the importance of The Housing Council's other programs, like homeownership and foreclosure prevention. He cites the number of classes now offered in Spanish, which addresses the needs of Rochester's Spanish-speaking population — a population that has seen a boom recently, in part because of Hurricane Maria.

Perhaps most inspiring of all is the number of people that The Housing Council has helped on the road to homeownership, whether they live in those homes with their families or rent out units.

Ortiz adds, "Kids being able to come home to a safe environment is part of a healthy lifestyle and the landlord training we provide is ultimately for the betterment of the tenants, too."

JAIME SAUNDERS

President & CEO, United Way of Greater Rochester

Jamie Saunders has partnered professionally with The Housing Council for over 35 years — first as the CEO of Willow Domestic Violence Center, and today with the United Way of Greater Rochester. She has witnessed time and again the impact that THC's services have had on countless Rochester residents.

"The Housing Council recognizes that a home is more than four walls," Saunders explains. "It is also a place where we break bread, make connections, refuel and replenish before going back out into the world. It is safety, consistency, and not having to worry. For people with families, a home represents a critical component of being an active, present parent. A home means belonging in the neighborhood and having the ability to contribute to the community in a meaningful way."

When she thinks about local organizations that enable families in crisis to obtain or maintain stable housing, Saunders says that The Housing Council at PathStone is the first to come to mind.

"Here at the United Way, we focus on reducing poverty and improving quality of life for our clients, and The Housing Council is a key component of that mission. Their care, their integrity, and effectiveness of what they do are unmatched."

Employee Spotlight



"I like to challenge myself to get a positive outcome from difficult cases — it's like making miracles!"

— Luann Brink, Senior Foreclosure Prevention Counselor

Employee Spotlight



"I like to help people on their journey to homeownership, especially teaching them how to become financially prepared."

— Zuleima Martinez-Ramos, Homeownership Counselor

Services

FORECLOSURE PREVENTION

One goal of The Housing Council at PathStone is to assist homeowners who are facing foreclosure. Our Foreclosure Prevention Counselors will:

- Explain the foreclosure process in New York State
- Explore the options for people who are behind on their mortgage or having difficulty making payments
- Review the client's monthly expenses and income
- Create an action plan
- Liaise with lenders to resolve issues and remove obstacles

FIRST-TIME HOMEBUYERS SERVICES

Buying your first home is an exciting process, but it can also be a daunting one. 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. It's available Monday, Tuesday, Thursday, and Friday from 1 p.m. to 4 p.m.



TENANT SERVICES

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



LANDLORD SERVICES

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 also provide help with emergency housing, reverse mortgage counseling for seniors, assistance with applications for Lake Ontario Flood Relief, information about home repair and improvement grants, and referrals to other community resources.

Community & Impact Areas



COMMUNITY IMPACT

Nothing compares to the feeling of coming home. That's why The Housing Council at PathStone strives to be a comprehensive resource for Monroe County and surrounding counties.

We do this by offering classes, promoting fair housing awareness, assisting with grant applications, and connecting people to community resources.

A decade ago, millions of Americans had the proverbial rug swept out from underneath them as the housing bubble burst, causing a ripple effect of economic recession. Today, plenty of people in the Rochester area still remain just one financial emergency away from foreclosure, eviction, or homelessness. By helping people find, maintain, and keep their homes, The Housing Council serves as a cornerstone of our community.

Our services help your neighbors, and they can help you, too. Get in touch to learn more about what we do!



Employee Spotlight

"When I help a client save their home, the look in their eyes expresses so much gratitude. They often hug me, thank me, and tell me how much they appreciate what The Housing Council has done for them. But you can really see it in their eyes, and that's what makes my work so fulfilling."

— Lisa Sassone, Senior Foreclosure Prevention Counselor

Employee Spotlight



"I get great satisfaction from educating a first-time homebuyer and helping them achieve their goal of homeownership."

— Tonia-Jay Graf, Senior Homeownership Counselor

Fast Facts & Figures



3159 SUPPORT CALLS
answered through the Hotline



255 GRADUATED
from Homebuyer education class



230 HOMES SAVED
through the Foreclosure Program



9 HUD-CERTIFIED
housing counselors on staff



98 LANDLORDS TRAINED



\$20,808,536.00
OF MORTGAGES
invested in our community through
First-Time Homebuyer Program



260 COMPLETED
tenant education

Employee Spotlight

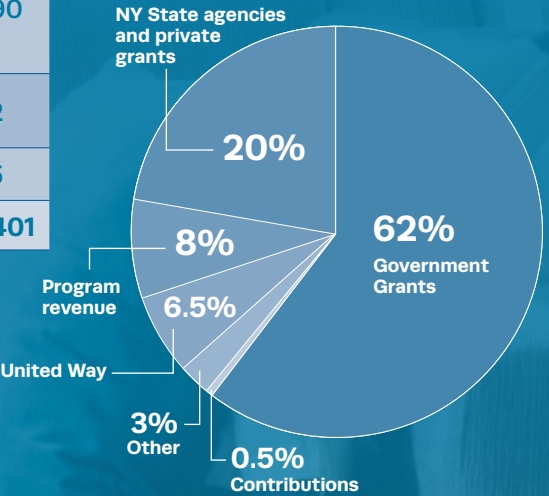


“One case that I remember involved a woman who had been living in her car. We were able to secure an apartment for her, and she has been forever grateful! Everyone at The Housing Council goes above and beyond trying to help our clients.”

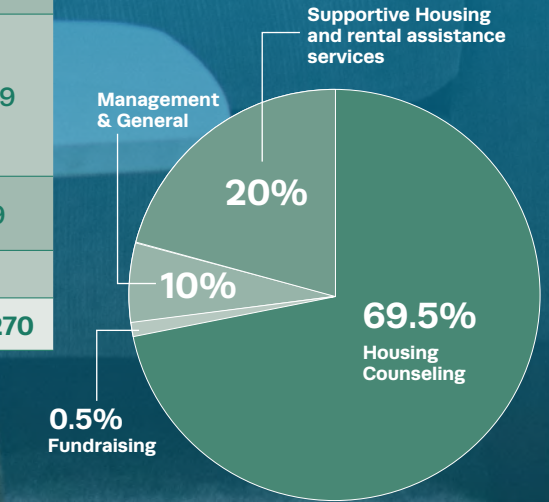
— Yisell Fonseca, Deputy of Housing Services Administration

Financial Data

REVENUE	
Contributions	\$8,045
Government Grants	\$947,319
United Way	\$100,000
NY State agencies and private grants	\$300,490
Program revenue	\$117,592
Other	\$50,955
TOTAL	\$1,524,401



EXPENSES	
Housing Counseling	\$1,045,881
Supportive Housing and rental assistance services	\$302,839
Management & General	\$155,739
Fundraising	\$811
TOTAL	\$1,505,270



Employee Spotlight



“One day, I was grabbing some lunch and the young lady who was my server told me about a sticky situation that had come up with her landlord. Because of what she had learned in my Tenant Accountability class, she was able to win her case! I always tell my clients that knowledge is power.”

— Leslie R. Harvey, Outreach Administrator

Funding Sources

City of Rochester
County of Monroe
Rural Housing Opportunities Corporation
Center for NYC Neighborhoods
Legal Aid Society of Rochester
U.S. Department of Housing and Urban Development
Town of Irondequoit
Veterans Outreach Center
Village of Albion
NYS Office of the Attorney General
PathStone Corporation
KeyBank
Five Star Bank
National Community Capital LLC
State of New York Mortgage Agency
United Way of Greater Rochester

Employee Spotlight



“It brings me so much joy to help veterans — not just to secure a new living situation, but also to find hope and meaning in their lives once again. When they take that next step with me, I grow with them, and we achieve success together.”

– Jacob Puff, SSVF Case Manager

Donors

As a 501(c)(3) charitable organization, The Housing Council at PathStone relies on generous benefactors and their donations to continue providing the comfort of home to our clients. Without this support, our mission would be much more difficult, if not altogether impossible, to achieve.

The generosity of our donors has made a real difference in the lives of thousands of Rochesterians. On their behalf, and on behalf of everyone involved with The Housing Council, we extend our heartfelt gratitude.

William Allen	Seanelle Hawkins	Kathryn Peach
Anonymous	Cam Hebda	Jim Peralta
Matthew Bain	Amy Holcomb	Perinton Pizza
Blue Axis	Catherine Infantino	Mike Proseus
Susan Boss	In Memory of Jeffrey Lawrence	Kevin Purcell
Luann Brink	Richard Isaman	Jake & Austin Reid
Kathryn Bryan	Trisha Isaman	Chris Raymond
Kathia Casion	Theodore Jordan, Jr.	Rosalie Remarais
Alex Castro	Leslie Kernan	Ramil Sapinoro
Lucy Cook	Jennifer Lathrop	Joshua Sankowski
Adrienne Davis	Karen Leonardi	Christine Saraceni
Dibella's	Tina Lookup	Lisa Sassone
Dragonfly Tavern	Johanna Lopez	Richard Selby
Jonathan Dubner	Yadirah Marquez	Chris Schello
John Durand	Zuleima Martinez Ramos	Laura Smith
Firehouse Saloon	Nickey Miller	Scott Speer
Yisell Fonseca	Stuart Mitchell	Laurie Stone
Sandy Gallagher	Sarah Moravan	Derek Sung
Bertram Gamory	Christine Nothnagle	Austin Till
Evelyn Garcia	Cindy OGrady	Mary Whelehan
Tonia Graf	Robert Oliver	John T. Wiltse
Linda Hagarty	Orlando Ortiz	KB Graphics, Inc.
Shawnike Harden		Kelly Witkowcz

Recognized donor gave between 10/1/2017–9/30/2018.

Employee Spotlight



“I am passionate about helping people help themselves. It's really gratifying to assist a family that is going through a difficult, stressful time and make such a positive impact on their lives.”

– Trisha Isaman, Senior Director of Housing Programs

Vision

WHAT'S IN STORE FOR OUR FUTURE

In just a little over a year, The Housing Council will be celebrating an incredible milestone — our 50th anniversary of strengthening the Rochester community and its residents, one home at a time. It's a wonderful opportunity to reflect on all that we have accomplished. More importantly, this is a chance to look toward an even brighter future.

SUPPORT OUR BRIGHT FUTURE AT: thehousingcouncil.org/donate

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