ANNUAL REPORT
2017
A YEAR OF ACCOMPLISHMENTS

(585) 546-3700
thehousingcouncil.org
75 College Avenue
thc@pathstone.org
OUR MISSION

- To maintain and expand the availability of affordable, decent, safe housing for low and moderate income residents of the Rochester and Monroe County, New York area.
- Provide educational and training outreach to landlords, tenants, homebuyers, homeowners, and the public regarding housing issues.
- Promote public awareness of the rights of persons protected under the Fair Housing Amendment Act of 1988.
Dear Friends of The Housing Council,

Each and every one of us makes decisions on matters large and small. Sometimes, we are faced with a major decision.

For many people, the decision to pay their rent or mortgage versus buy food for their family is a reality. Do I keep the roof over my head or do my children eat?

Many households are faced with housing instability issues due to circumstances beyond their control, such as illness, transportation and childcare challenges. All it takes is one of these events to lead to missed work and income to an already stressed budget. One missed housing payment can lead to more missed payments and if the household is unable to catch up, this can lead to eviction, leaving a family homeless if they do not have the resources to secure affordable housing.

At The Housing Council at PathStone, we are committed to working with households that face barriers to stable housing. This could be working with a family that fell behind on their mortgage due to an illness that resulted in loss of income. Assisting a veteran that is living in a shelter working toward a path to self-sufficiency and stable housing. Or maybe someone dreams of owning their own home, but needs assistance on how to create a household budget, save money and create a plan towards the goal of being a homeowner.

The Housing Council at PathStone has provided housing related services in the community since 1971 and serves more than 8,000 annually. The demand for our services continues to grow each year and without your support, we would not be able to serve our community and help those that need it the most.

Maybe you have utilized our services before or know of someone that we have made a positive impact on their situation. Please consider making a donation to The Housing Council so we can continue our work in the community.

Best Wishes for a Happy and Healthy New Year!

Sincerely,

Susan Boss
OUR SUCCESSES

HOMEBUYER COUNSELING
233 households received one-on-one homebuyer counseling
253 graduates of homebuyer education workshop
52 households completed post-purchase education

169 households closed on their first home

RENTAL COUNSELING
846 individuals completed rental counseling
334 veterans received case management services

400 veterans received financial housing assistance

FORECLOSURE PREVENTION
536 households received foreclosure prevention counseling

HOUSING HOTLINE
6,665 calls yielded on housing hotline
SERVICES

Housing Hotline
First Time Homebuyer Program
Foreclosure Prevention
Home Equity Conversion Mortgage
Counseling
Veterans Supportive Services
Landlord Training
Rental Registry
Tenant Education
Fair Housing
DHS Inspections
Publications

BOARD OF DIRECTORS

Orlando Ortiz
John Durand
Christine Nothnagle
Austin Reid
James Barbato
Jonathan W. Chase
Theodore Jordan Jr.
Orlando Rivera
Leslie Curry
Matthew Bain
Tina Lookup

FUNDERS

Monroe County
City of Rochester
The Legal Aid Society of Rochester, NY
Center for NYC Neighborhoods
U.S. Department of Housing and Urban Development
Town of Irondequoit
NYS Office of the Attorney General
Veterans Outreach Center
PathStone Corporation
Coordinated Care Services Inc.
United Way of Greater Rochester
JP Morgan Chase
Five Star Bank
Village of Albion
NYS Homes and Community Renewal
Home Depot Foundation
FM Office Products
KeyBank Foundation
# FINANCIAL DATA

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
<th>Total</th>
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<tbody>
<tr>
<td><strong>REVENUE:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Government grants</td>
<td>$1,590,119</td>
<td>$-</td>
<td>$1,590,119</td>
<td>1,231,332</td>
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<td>Financial assistance grants - government</td>
<td>10,081</td>
<td>$-</td>
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<tr>
<td>New York State agencies and private grants</td>
<td>343,975</td>
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<td>Program service fees</td>
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<td>117,519</td>
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<td>United Way</td>
<td>16,666</td>
<td>83,334</td>
<td>100,000</td>
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<td>Contributions</td>
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<td>45,531</td>
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<td>Miscellaneous</td>
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<td><strong>TOTAL SUPPORT AND REVENUE</strong></td>
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<td>2,244,982</td>
<td>1,523,338</td>
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<td>Net assets released from restrictions</td>
<td>83,334</td>
<td>$(83,334)</td>
<td>$-</td>
<td>$-</td>
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<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td>2,232,772</td>
<td>12,210</td>
<td>2,244,982</td>
<td>1,523,338</td>
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<td><strong>OPERATING EXPENSES:</strong></td>
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<tr>
<td>Housing self-sufficiency initiative</td>
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<td>1,994,922</td>
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<tr>
<td>Management and general</td>
<td>199,813</td>
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<td>199,813</td>
<td>217,060</td>
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<td>Fundraising</td>
<td>8,745</td>
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<td>8,745</td>
<td>35,661</td>
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<tr>
<td>Depreciation</td>
<td>$-</td>
<td>$-</td>
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<tr>
<td><strong>TOTAL OPERATING EXPENSES</strong></td>
<td>2,203,480</td>
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<td><strong>CHANGE IN NET ASSETS</strong></td>
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<td>Net assets at beginning of year</td>
<td>600,090</td>
<td>83,334</td>
<td>683,424</td>
<td>1,099,038</td>
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<td><strong>NET ASSETS AT END OF YEAR</strong></td>
<td>$629,382</td>
<td>$95,544</td>
<td>$724,926</td>
<td>$683,424</td>
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I’m proud to support the programs and services of The Housing Council at PathStone.
DONATE ONLINE

Visit our website: www.thehousingcouncil.org

You can find the donate button on the top right under the "Store" button.

TEAR AND MAIL

Name:
Address:
City: State: Zip:
Amount Enclosed via Check:

Credit Card
Discover Visa Mastercard
Number:
Code:
Expiration Date: