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

Mary Leo
Executive Director, The Housing Council
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
John Durand, Vice-Chairperson
Christine Nothnagle, Treasurer
Theodore Jordan Jr., Secretary
Matthew Bain
Kayla Carpitella
Jonathan W. Chase

Jeffrey Cook
Leslie Y. Curry
Tina Lookup
Patrick Gallagher
Milton Pichardo
Orlando Rivera
**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

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**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 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
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**

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<tr>
<th>Source</th>
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<td>Government Grants</td>
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<tr>
<td>NYS Agencies &amp; Private Grants</td>
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<td>Program Service Fees</td>
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<td>United Way</td>
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<td>Contributions</td>
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<td>Other</td>
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**EXPENSES**

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<th>Category</th>
<th>Amount</th>
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<td>Housing Counseling</td>
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<tr>
<td>Supportive Housing &amp; Rental Assistance Services</td>
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<td>Management &amp; General</td>
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<td>Fundraising</td>
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<tr>
<td><strong>TOTAL</strong></td>
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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 Weekees
Kathryn Bryan
KB Graphics
Leslie Curry
Leslie Harvey
Leslie Kernan
Linda & Kevin Beckford
Luann Brink
Matthew Bain
Memorial Art Gallery
Michele Donovan
Milton Richrard
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
Shamilah Marquez
Shamilah Mendez
Shelly Bryant-DeRise
Stuart & Martha Mitchell
Sue Boss
Sweet Pea Plant Based Kitchen
Tammy Etkins
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