Dear friends,
The Housing Council at PathStone has impacted countless lives for more than a half-century through our steadfast commitment to successful homeownership and tenancy. We are compelled to express our gratitude and admiration for those who have provided support and partnership with The Housing Council as we reflect on the last two years. This period in our history will be remembered for its resiliency, compassion, and adaptability. Due to the unique nature of this period, and the fact that we have celebrated 50 years of service to our community during this time, we are pleased to present the following two-year report summarizing our organization's activities.

The COVID-19 pandemic tested all of us. Non-Profits worked quickly to understand the harm to our community and address the needs. The Housing Council rose to the occasion by evolving our methods to keep our team and clients safe while maintaining the excellence of our core services. The priority was to keep families safely housed. We assisted struggling renters by helping them access COVID-19 rent relief programs like the Emergency Rental Assistance Program. We created a plan to bring our assistance to at-risk neighborhoods most impacted by the pandemic. We focused on equity and inclusion as we prevented foreclosures for the most vulnerable homeowners and small business housing providers. Leadership implemented new technology to make our services easily accessible and found accommodations for those encountering the digital divide. These changes have brought us into closer alignment with the emerging and escalating challenges faced by our community. Rising rents, stagnant wages, and increasing housing costs complicate the housing crisis we are still facing.
Despite public health challenges, The Housing Council assisted more than 16,000 low-income households with information, education, counseling, and resources during the 2020-22 Program Years. As this report demonstrates, The Housing Council has stayed true to its mission despite the pandemic's extraordinary strain on us all. We have emerged with renewed focus and more robust programming. Our ability to remain flexible, and the dedication of our team, have allowed the organization to support sustainable homeownership, rental stability, and, most importantly, keep people safe in their homes. The Housing Council is a better, stronger, and more inclusive organization because of the hardships COVID-19 created. The support of our funders, donors, and community partners has been invaluable as we overcome many complex challenges.

The Housing Council has achieved many remarkable milestones throughout the years, and we could not let a pandemic stop us from recognizing this fact. Our 50th anniversary year was not just a testament to the longevity of our organization but also a celebration of the countless individuals who have contributed to our success. It is a tribute to the partners, volunteers, staff, and board members, both past and present, who have poured their hearts into making The Housing Council what it is today.

Throughout the years, we have achieved remarkable milestones together. We have expanded our programs and services, reaching more individuals and families in need. We have cultivated a culture of compassion, inclusivity, and collaboration, nurturing a community of individuals who share a common vision of a world where everyone has the home they deserve.

We look forward to building on the work we've accomplished with our PathStone Corporation family and community partners. Through a collaborative effort, we can bring the comfort of home to all.

MARY LEO
EXECUTIVE DIRECTOR

ORLANDO ORTIZ
BOARD CHAIRPERSON
MISSION STATEMENT

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.

Housing counseling and intervention services are provided for tenants, and homeowners, as well as comprehensive assistance and direct training to landlords. The agency maintains a Housing Hotline, promotes fair housing awareness, publishes a rental registry, and provides inspection services for rental programs.

The Housing Council proudly serves more than 8,000 households annually.
Homeowners, tenants, and landlords struggled to navigate the myriad of governmental responses to the pandemic, including regulations, guidelines and moratoriums issued by national, state and local governments. In addition, COVID-19 brought to light great disparities, with the health impacts and the economic pain felt more acutely amongst minority and low to moderate income communities.

The Housing Council offered continuous support and modified solutions so that low to moderate-income families, especially those in communities feeling the most impact, could continue to build equity and remain in their homes during this crisis and beyond.

Our scope of services were increased, additional programming for tenants and housing providers was created, and educational options for homebuyers were increased to meet demand.

---

**2021 AND 2022 BY THE NUMBERS**

<table>
<thead>
<tr>
<th>401</th>
<th>1,158</th>
<th>100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners at risk of foreclosure who brought their homes current</td>
<td>Attended an education workshop</td>
<td>Grants to small business landlords for housing improvements</td>
</tr>
</tbody>
</table>
On October 6, 2021, The Housing Council celebrated a 50-year milestone of serving Monroe County area residents with Community Starts at Home, a hybrid online/in-person event. 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.

COMMUNITY STARTS AT HOME SPONSORS

Canandaigua National Bank
Christine Nothnagle
ESL Charitable Foundation
Evans Bank
Greater Rochester Association of Realtors
JPMorgan Chase & Co.
Legal Aid Society
Passero Associates
Three Heads Brewing
Tompkins Bank of Castile
Visions Federal Credit Union
We honored and celebrated three outstanding Housing Heroes and housing advocates who exemplify The Housing Council’s mission and work tirelessly to create opportunities for community members to achieve their dreams and build a better life.

BUILD THE DREAM AWARD

ROSALIE REMARAIS

JOEL KUNKLER HOUSING & COMMUNITY AWARD

MARK S. MUOIO, ESQ.

HEART OF THE HOME AWARD

KEVIN PURCELL, ESQ.
During the fiscal years 2021 and 2022, The Housing Council increased its programming to offset the economic and health crisis hitting many of the households during that time. We offered support and solutions so that families who may have been struggling, especially those in communities hit hardest by the impacts of the COVID-19 pandemic, could build equity and remain in their homes during the health crisis and beyond.

Services included
- Housing Hotline, which assisted thousands of callers with housing-related issues
- Assisting homeowners to bring mortgage and tax payments current
- Connecting homeowners with legal services to stabilize their housing
Housing counseling can empower families by providing them with knowledge and information needed to safeguard and improve their financial, physical and mental health. By assisting families to create wealth through successful property ownership, we help them provide stable environments for their families, and to access the potential of generational wealth creation. Program participants are taught how to keep the equity they have in their home for long-term success.

Services included
- Monthly homebuyer education courses for first-time buyers
- In-depth, one-on-one counseling sessions
- Information and guidance regarding grant programs
- Referrals and information for additional community support services

2021 AND 2022 BY THE NUMBERS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSEHOLDS ATTENDED</td>
<td>709</td>
</tr>
<tr>
<td>HOMEBUYER EDUCATION</td>
<td></td>
</tr>
<tr>
<td>CLASS</td>
<td></td>
</tr>
<tr>
<td>PURCHASED A HOME</td>
<td>207</td>
</tr>
<tr>
<td>RECEIVED ONE-ON-ONE</td>
<td>588</td>
</tr>
<tr>
<td>COUNSELING</td>
<td></td>
</tr>
</tbody>
</table>
Access to safe, affordable housing is a challenge for many households in Monroe County communities. That’s why we offer a multitude of housing programs aimed at assisting individuals and families in gaining access to housing education and stable housing. We offer education on tenant rights and responsibilities, apartment listings, free resources for renters, and guidance for victims of housing discrimination.

Services included
- Education courses advising tenants of their rights and responsibilities
- Up-to-date apartment listings
- Guidance for victims of housing discrimination
- Free resources and information regarding tenancy, especially during COVID
- COVID-related support services

2021-2022 BY THE NUMBERS

278
ATTENDED A TENANT EDUCATION COURSE

141
RECEIVED RENTAL COUNSELING

60
RECEIVED HOUSING SEARCH ASSISTANCE
The Housing Council focuses on programs which increase the supply of quality private market rental units while providing resources, such as property management tools and strategies, to landlords to increase their business skills. This helps to ensure the quality and affordability of moderately priced rental housing available to low to moderate-income renters. Information on fair housing and other free resources are available.

Services included
- Property management courses
- Rental Registry apartment listing service
- Monroe County Department of Human Services (DHS) inspections
- Free resources and information related to owning and renting housing
- COVID-related support services

2021-2022 BY THE NUMBERS

$1,000,000
INVESTED IN RENTAL UNITS FOR LOW INCOME RESIDENTS

100
RENTAL UNITS UPGRADED

113
HOUSING PROVIDERS RECEIVED TRAINING
The Housing Council’s HUD approved housing counselors provide information on resources, financial planning and debt reduction to homeowners. By providing support, education and resources to homeowners in default, our Foreclosure Prevention Program offers a unique solution to the community. It is vital that residents have access to foreclosure prevention services, not only for the benefit to the homeowners themselves, but also to avoid the devastating effect that foreclosure can have on entire neighborhoods.

Services included
- Free, confidential services to avoid foreclosure
- Educational classes for homeowners
- Reverse mortgage counseling
- Information about home repair and improvement grants
- Referrals to other resources

2021-2022 BY THE NUMBERS

396 HOUSEHOLDS AT RISK OF FORECLOSURE ASSISTED
99% OF HOUSEHOLDS SAVED THEIR HOMES FROM FORECLOSURE
183 HOUSEHOLDS BROUGHT MORTGAGE CURRENT
So 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. For these reasons, The Housing Council at PathStone is committed to creating accessible pathways for families and individuals to overcome our collective challenges. Every family requires shelter to survive, but a sustainable, comfortable, and affordable place to live is required to thrive.

---Mary Leo, Executive Director
The Housing Council at PathStone

$2.9 MILLION INVESTED into the community in the form of grants and services.
Combined total of October 2020 to September 2022 services

$2.9 MILLION INVESTED into the community in the form of grants and services.
FINANCIAL STATEMENTS

The Housing Council at PathStone appreciates the additional support provided to our organization by our partners to address the housing issues exacerbated by the pandemic in our 2022 funding year. Their generous support allowed us to meet the growing demand for our services, as our ability to generate revenue decreased.

### 2021 FUNDING
October 1, 2020 - September 30, 2021

- **Contributions & Grants**: $1,319,924
- **Program Service Revenue**: $110,077
- **Other**: $1,892
- **Investment Income**: $832

### 2022 FUNDING
October 1, 2021 - September 30, 2022

- **Contributions & Grants**: $2,226,268
- **Program Service Revenue**: $80,800
- **Other**: $6039
- **Investment Income**: $528
2021 AND 2022 ANNUAL REPORT
FUNDING SOURCES

Center for NYC Neighborhoods
City of Rochester
Enterprise Community Partners, Inc.
ESL Charitable Foundation
Five Star Bank
Freddie Mac/Fannie Mae
KeyBank Corporation
Legal Aid Society
Monroe County
NY State Office of the Attorney General
PathStone Corporation
Rochester Area Community Foundation
Town of Irondequoit
US Department of Housing and Urban Development
United Way of Greater Rochester and the Finger Lakes
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.

The generosity of the following individuals and organizations has made an impact on the lives of thousands of Rochester residents from October 2020 to September 2022. We are grateful for your continued support.

Raelyn Allen
Yisell Athill-Fonseca
Matthew Bain
Margaret Benedetto
Daniel and Susan Boss
Susan Boss
Jennifer Boutte
Emily Brincka
Dan Brocht
Kayla Carpitella
Kesha Carter
Peter Collinge
Jeffrey Cook
Leslie Curry
Meaghan de Chateauvieux
Samuel De Jesus
Cheyenne DeMarco
Jim Dukette
Marcus Dunn
John Durand
Tim Flaherty
Patrick Gallagher
Gallagher Property Management
Brett Garwood
Jen Gillen
Bernice Hallenbeck
Christa Hallenbeck
Kelly Hallenbeck
John Harrison
Bryan Hetherington
Kevin Horan
Richard Arthur Isaman
Trisha Isaman
Kathleen James
Rebecca Johnson
Theodore Jordan, Jr.
Frances Kabat
Les Kernan
Marybeth Kulig
George Kulig
Jen Lake
Audra Leo
Lora Leo
Mary Leo
Richard Leo
Johanna Lopez
Fabian Maldonado
Lourdes Marcano-Stokes
Stephen Martin
Shamilah Mendez
Molly Menge Maguire
Stuart J. Mitchell
Gail Morelle
Robert and Mary Muoio
Martha Neubert
Christine Nothnagle
Lori O’Brien
Cindy O’Grady
Luis Ormaechea
Orlando Ortiz
PathStone Corporation
Steven Person
Stephen Piasecki
Milton Pichardo
Zachary Pike
Peter Platt
Richard Pulvino
Kathy Purcell
Lenora Reid-Rose
Anthony Rijos
David Riley
Orlando Rivera
Judith Rose
Richard Rosen
Erika Rosenberg
Andrew Salomone
Joshua Sankowski
Lisa Sassone
Andrew Saxby
Mike Seaman
Steven Shon
Beth Short
Terrell Smith
Laura Smith
Jaylene Smith-Kilner
Valerie Snipe
Brenda Spratt
Carol Thiel
Eric Van Dusen
Barbara VanKerkhove
Timothy Webber
Karl Weekes
Arlene Wilson
Wilson Commencement Park
John and Marla Wiltse
Leonore Wiltse
Cheryl Woodberry
STAY IN TOUCH

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thc@pathstone.org

Support our work:
thehousingcouncil.org/donate

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