

# BEHIND ON YOUR MORTGAGE?

*¿Atrasado en su hipoteca?*

## Worried?

*¿Preocupado?*

**We will work with your lender and help you find the best solution for your situation.**

**Trabajaremos con su prestamista y le ayudaremos a encontrar la mejor solución para su situación**

The Housing Council's foreclosure prevention services have been in existence for more than twenty years. We are funded by the City of Rochester, Monroe County, The United Way, National Foreclosure Mitigation Counseling, Town of Irondequoit, Bank of America and the New York State Attorney General's Home Owner Protection Program.

Los servicios de prevención de ejecuciones hipotecarias de The Housing Council han estado en existencia desde hace más de veinte años. Somos financiados por la Ciudad de Rochester, Condado de Monroe, The United Way, National Foreclosure Mitigation Counseling, Town of Irondequoit, Bank of America y por el New York State Attorney General's Homeowner Protection Program.

# (585) 546-3700

[www.TheHousingCouncil.org](http://www.TheHousingCouncil.org)

[AvoidForeclosure@TheHousingCouncil.org](mailto:AvoidForeclosure@TheHousingCouncil.org)

*Your local HUD approved  
Housing Counseling Agency*



## Fair Housing

We provide targeted education and outreach to government, community groups, real estate professionals and members of protected classes, providing opportunities to identify and share the many values that people of diverse cultures have in common. If you have any questions about your rights or responsibilities under the Fair Housing Amendments Act or would like to know more about how you can help open doors in your neighborhood.

## DHS Inspections

We conduct move-in, move-out, and interim inspections for the Department of Human Services. Landlords participating in this program are able to schedule inspections over the phone or through our website.

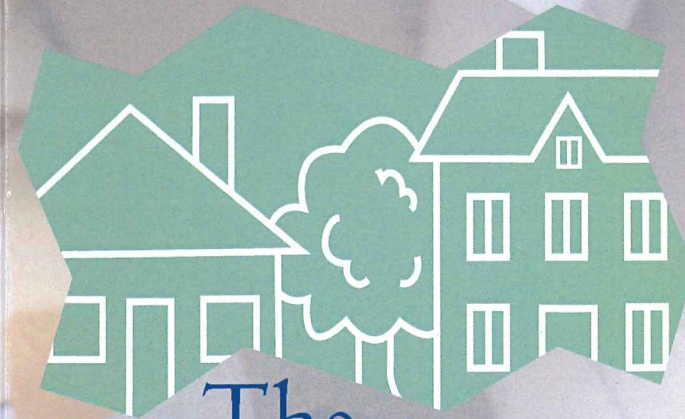
## Publications

Our publications are aimed at increasing the business and consumer skills of landlords, tenants, homeowners and homebuyers. Among our publications are: A Landlord's Guide to Eviction, Operating Rental Property and Tenant Rights and Responsibilities. We also provide leases, rental applications, and apartment checklists.



# The . Housing Council at PathStone

Contact us for more  
information.



# The . Housing Council at PathStone

75 College Avenue,  
4<sup>th</sup> Floor  
Rochester, New York 14607

(p) 585-546-3700  
(f) 585-546-2946

[www.TheHousingCouncil.org](http://www.TheHousingCouncil.org)

# Who we are...

The Housing Council at PathStone is a not for profit HUD Approved Housing Counseling agency providing services including pre- and post purchase counseling, foreclosure prevention, homeless and rental counseling to landlords and tenants.

## Housing Hotline

Receives over 500 calls each month and provides comprehensive housing counseling and interventions for landlords, tenants, homeowners, and the homeless.

## First Time Homebuyers Program

Qualified first time buyers receive comprehensive pre-purchase counseling, personal credit, budget counseling, and post closing assistance. Homebuyer workshops offer education on a variety of topics, including choosing a Realtor, the right home and the best mortgage product. Financial assistance may be available to income qualified first time homebuyers.

## Foreclosure Prevention

The Housing Council at PathStone provides a Foreclosure Prevention Counseling program for Monroe and surrounding counties. The foreclosure prevention department assists clients who are at risk of, or facing mortgage and tax default. This program evaluates their clients financial situation and concentrates on a solution that works best for the individual. Our foreclosure prevention counselors meet with over 600 families a year. This program has over a 90% success rate on preventing foreclosures.

## Home Equity Conversion Mortgage Counseling

This innovative mortgage product allows seniors 62 years or older to draw on the equity of their homes to make repairs and enhance limited incomes.

## Veterans Supportive Services

The Housing Council at PathStone partners with the Veterans Outreach Center to deliver critical services to our nation's veterans. We help veterans secure and maintain safe, affordable housing. Veterans receive education on tenant rights and veteran benefits. Financial assistance is available for income qualified veterans and their families.

## Landlord Training

Operating Rental Property is our signature training class for landlords, property managers, and individuals thinking about entering the rental property business. Topics include: an overview of current federal, state and local rental property regulations, lead paint, and Fair Housing Laws. The training delivers strategies for screening and selection of tenants, along with an overview of the eviction process.

## Rental Registry

A tool to help tenants locate affordable rental units. The rental registry is updated twice a week and emailed weekly to over 75 local partner organizations. Printed copies can be obtained directly in the lobby of our office or through our website.

## Tenant Education

Our tenant seminars encourage the use of leases and explains tenant rights and responsibilities and addresses Fair Housing Laws.



Proud Partner of United Way  
of Greater Rochester



CHARTERED MEMBER

