

PathStone

Rochester, NY

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IMPACT (2016-2020)

- Number of housing units developed and percentage of units developed for low-mod. households: 1,582
- Over 19,000 housing counseling customers served
- Number of housing or community development projects assisted: 8/ 685 households
- pathstone.org

ABOUT

PathStone builds family and individual self-sufficiency by strengthening farmworker, rural and urban communities. PathStone promotes social justice through programs and advocacy. PathStone is a visionary, diverse organization empowering individuals, families and communities to attain economic and social resources for building better lives.

Founded in 1969 to meet the critical needs of migrant farmworkers in New York State, PathStone has expanded programmatically and geographically and now has offices across 7 states and Puerto Rico with services touching the lives of over 78,000 people each year, most of whom are low to moderate income individuals. We seek to achieve our mission through housing services, community development, workforce development and education & health programs.

PathStone provides a comprehensive array of housing and community development services including development and rehab of multifamily rental homes, first time home buyer assistance, owner-occupied home rehab, repair and weatherization, foreclosure counseling and other housing counseling services. PathStone provides housing services and rental communities in rural areas of New York, Pennsylvania, Ohio, Indiana and Puerto Rico. In many areas we serve, PathStone is the only source for affordable housing assistance in the region.

We partner with USDA Rural Housing Service for both multifamily development and homeownership assistance. We have developed, own and manage the only federally funded community-based farmworker rental communities in NY, PA and PR and have also provided technical assistance for the only USDA-financed off-farm labor housing in NJ, OH and ME.

PathStone Housing Counselors provide supplemental staffing to USDA Rural Housing Service via Section 502 and 504 loan packaging services in NY, PA and PR. Section 502 direct loans are the only source of mortgage financing that makes homeownership affordable to very-low income households in the rural areas we serve.

SUCCESS STORY



A NEW HOME FOR A YOUNG MOTHER

Connie Wisniewski is a young mother of two boys, living on SSI benefits and SNAP benefits due to a serious health condition that no longer allows her to work. With income well below 50% of the AMI for Cumberland County, Pennsylvania, Connie never dreamed she could buy her own home, but knew she wanted a stable home for her children.

Connie learned of Cumberland County Habitat for Humanity, and they referred her to PathStone for homebuyer education and counseling. After completing homebuyer education and meeting with a counselor, it was determined Connie was eligible to apply for the RD Section 502 direct loan program.

A PathStone housing counselor helped Connie complete the application and she received her Certificate of Eligibility and learned she qualified for a 1%, 38 year term mortgage. Connie then sat down with her counselor and Cumberland County Habitat for Humanity staff and her journey to homeownership began to pick up speed! Habitat had been able to secure building lots for a subdivision through HUD HOME grant funds, making these homes particularly suitable for very-low income home buyers. Through the Habitat program and many hours of sweat equity, Connie's home is now near completion and she hopes to move in by January 2021.

MORE ON PATHSTONE

- PathStone provides housing services and rental communities in rural areas of New York, Pennsylvania, Ohio, Indiana and Puerto Rico. In many areas we serve, PathStone is the only source for affordable housing assistance in the region.
- 19,051 housing counseling customers served, 1,982 first time home buyers, 1,023 foreclosure "saves,"
- 1,003 homes in manufactured home communities preserved through resident co-op ownership.