

# 2021 ANNUAL REPORT



**Providence Housing**



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As we rode the second year of the Covid wave, we dealt with many of the same challenges as other businesses – cost increases, supply chain and workforce issues, and more, but we also were blessed to be able to help and serve a lot of people.

[Our staff kicked it up a notch](#) by continuing to find ways to work with the issues and problem solve. Some staff worked remotely, some worked a hybrid schedule, and others were needed in person to support residents at our properties. Even with these changes, our communication improved. Our staff managed to minimize the spread during breakouts and keep our residents safe.

[The pandemic continues to affect our ability to collect rent.](#) Many of our residents were unable to catch up on payments due to the prior year's job losses and burdens but are trying to make progress. Monroe County and the city of Rochester received almost \$22 million in emergency rental assistance as part of the American Rescue Plan Act of 2021.

As part of this Act, [Providence Housing \(PHDC\) was selected to manage and help distribute \\$3 million of those funds to landlords with rental arrears \(including PHDC\) through the Covid-19 Emergency Rent Assistance Program.](#) With their tenant's permission, landlords could apply for dollars on behalf of their tenants. Our PHDC grants administration staff hired a team of temporary workers to help process applications for this program. Our case managers worked with the landlords and tenants in danger of becoming homeless by sending rent directly to landlords and providing support services to those individuals so that they can successfully stay in their homes.

In addition to these funds, [we received donations through our Rent Relief fundraiser](#) that started in 2020 to help our residents. Between these funds and the temporary eviction moratorium, we managed to keep many of our residents safely in their homes without eviction.

[On August 26, 2021, the Supreme Court ruled to end the temporary stay on a lower court ruling seeking to overturn the federal eviction moratorium](#) issued by the Centers for Disease Control and Prevention (CDC). In doing so, the Supreme Court's ruling invalidated the federal eviction moratorium, eliminating vital eviction protections that have kept millions of households – predominantly people of color – stably housed. For our residents who were not trying to make good on their payments, evictions were understandingly eminent. But for those residents who clearly are trying to catch up, make payments, and are still struggling, this was devastating. The federal eviction moratorium was a lifeline for those families, the last remaining federal protection keeping many safely and stably housed during the pandemic.

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**Providence Housing's mission is to strengthen families and communities by creating and providing access to quality affordable housing.**

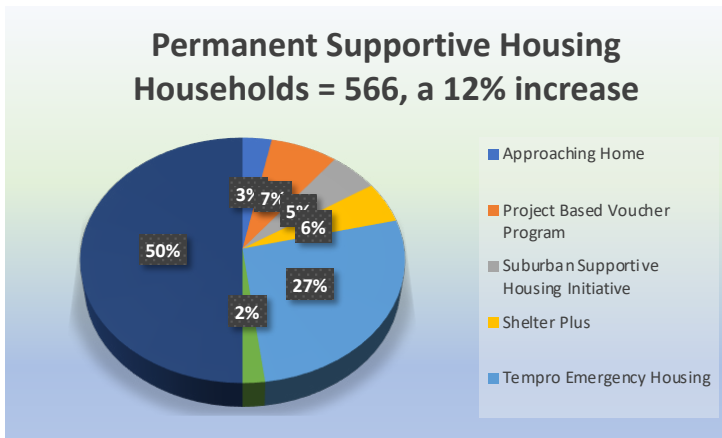


## What does this mean for Providence in the upcoming year?

- There is already a shortage of affordable housing, and because of the pandemic, that shortage is growing.
- The pandemic also increased the demand for homeless prevention in our communities, especially in Monroe County.
- We have residents still at risk of being evicted. The majority of our residents who are struggling owe between \$2,000-2,500 to be fully paid (about three months of rent). We are reaching out to our partners and supporters to help close this gap to prevent these good families from being evicted. We do not want to have to evict anyone who is making strides to live a safe, financially responsible, and full life under our roofs.
- We continue to seek new development and collaboration opportunities to close the shortage of housing. See page 5.

## 2021 Supportive Housing Update:

In 2021, Providence Housing's Grants and Programs Department saw a 12% increase in households served. We served 566 individuals and 252 families through six different **Permanent Supportive Housing Programs and Tempro Emergency Shelter Services**. The Tempro Emergency Housing program saw the largest increase going from 50 families served to 66, serving 303 individuals.



We have worked extra hard to provide our residents with a safe housing environment and keep our staff healthy throughout the multiple waves of Covid. We are blessed to have great people working for us and will continue to work through a pipeline of development options and collaborative partnerships to better serve our communities.

Thank you for your continued support.

Blessings,

# Legendary Director of Catholic Charities, Jack Balinsky, Retires After 50 Years!



Jack Balinsky retired as Diocesan Director of Catholic Charities in mid 2022. At the time of his retirement, Jack also resigned as a member of the Board of Directors of Providence Housing Development Corporation. This departure must be acknowledged because, without Jack, there would be no Providence. Who is Jack Balinsky? The short and sweet answer is that he was the only President of the Board of Directors of Providence since its inception to the date of his retirement, a span of almost thirty years. But this statement does not answer the question of “Who is Jack Balinsky?”

If you google “Jack Balinsky” you will find the biography of a very accomplished man. He was Valedictorian of his college graduation class (a small

Catholic university in South Bend, Indiana) and immediately went to work as a community organizer in Syracuse, New York. He became the Diocesan Director of Catholic Charities in Syracuse; then became the Executive Director of the New York State Catholic Conference in Albany, New York, advocating the Catholic Church’s position on social issues to New York State government; and finally became Diocesan Director of Catholic Charities for the Diocese of Rochester. Along the way, he lived and died with Notre Dame athletics, competed fiercely on the golf course, and most importantly, made many friends and influenced the lives of all he met. He is a remarkable man of great achievements, but still, this does not answer the question, “Who is Jack Balinsky?” I will try to answer this question, knowing I will only scratch the surface.

Jack, simply put, lives and breathes the social values taught in the gospels and has done so every day of his working life. Declare a “war on poverty,” and you can follow Jack up the ramparts. Declare a “preferential option for the poor,” and Jack will give you five (at a minimum) good ideas on how to achieve goals that will truly benefit the poor. When the Bishops of the United States declared “a right to a decent, safe, affordable home,” Jack pulled out his hammer and screwdriver and said, “Let’s do this,” first in the Diocese of Syracuse with Christopher Communities, Inc. and later in the Diocese of Rochester with Providence Housing Development Corporation.

Prior to Jack’s arrival in Rochester, Diocesan Catholic Charities had a significant but not very visible presence in the provision of affordable housing. Lack of visibility was caused by the lack of an agency affiliated with Catholic Charities that focused

exclusively on providing affordable housing for persons with disabilities, seniors, persons in recovery and low-income families. Jack, based on his experience with Christopher Communities in Syracuse, believed that the Diocese of Rochester should have a similar enterprise. Jack convinced the Bishop of both the need and desirability for a committed affordable housing organization. He recruited its first Executive Director (and every subsequent executive director) and its first Board of Directors, while supervising the business of Catholic Charities of the Diocese of Rochester, which encompasses businesses in all twelve counties comprising the Diocese.

From Jack's fertile mind, a company was born. From his nurturing, a business providing over 1,000 affordable homes serving over 1,700 people works in our midst. He served as a mentor to the individuals who serve on the Board of Directors and its Executive Director. He believed, and he made it happen. This is quite an achievement. The lives that have changed as a result of Providence's mission cannot be underestimated. He has been true to his mission and vision. This is Jack Balinsky; I am glad he is my friend.

~ Mark Greisberger

**For those who would like to honor Jack by making a donation to our Rent Relief Fund to help tenants, please visit:**  
**[ProvidenceHousing.org/support/donate](https://ProvidenceHousing.org/support/donate)**

## Development & Property Update

In the fall of 2021, in conjunction with Park Grove Realty, we were awarded a \$4.6 million development grant from NYS for the adaptive **reuse and expansion of the former Bryant School in the city of Hornell, Steuben County.**

The redevelopment complements the state's ongoing efforts to revitalize Hornell's downtown district and will provide 39 affordable apartments to residents in Hornell. Construction is due to be completed in early 2023.

In addition, **Providence closed on three of our properties** in 2021 and bought the limited partnership rights to Brown Street and Plymouth Manor Apartments in Monroe County and McNiff Commons in Chemung County.

**We are also pleased to announce that we took over management of our 28th property, Upper South Street Apartments in Geneseo, Livingston County.** Upper South Street is an apartment community for seniors age 62 or older, or mobility-impaired of any age. It features 45 one-bedroom apartments and one (1) two-bedroom apartment.



# 2021 Employees & Spotlight Stories



Charlene Jacque-Gray is a Family Life Coach in our programs department who was hired in November 2020. She was drawn to the position because it “allows her to serve” and what she does “basically sums up to ministry.” Mrs. Jacque-Gray loves helping individuals assess what they need, and then assisting them with meeting those needs and goals. “Being able to witness clients move from homelessness to being housed and watching them get their lives on track” is what she enjoys most about her job.

Individuals are referred to PHDC from the Homeless Information Management Systems (HMIS) prioritization list. We are one of the U.S. Department of Housing and Urban Development’s (HUD) Continuum of Care (COC) Partners in Ending Homelessness. They want help but aren’t sure where to start. PHDC’s program team sets expectations with each client, helps them get identification which is often missing, and helps with navigating what services they are eligible for and how to apply for those services through the Department of Social Services (DSS) or other organizations. There are many aspects of being a Family Life Coach that she loves but the satisfaction is priceless. She remembers when one gentleman walked through the door of his new apartment and upon seeing his new home and furnishings burst into tears and asked, “this is all mine?” He was so thankful.

Before working for PHDC, Mrs. Jacque-Gray worked as a Team Lead for the YWCA. She currently serves as pastor at Aenon Missionary Baptist Church and in her spare time, she loves to cook and decorate.



# Employee Spotlight Stories, continued



Kevin Borrino has worked on our maintenance team at PHDC for almost 18 years, longer than most of our employees! He is currently the Maintenance Technician at Atwood Park Apartments and has worked at six or more PHDC properties over his tenure. Prior to working at Providence Housing, Mr. Borrino spent 10 years at ITT/Delco in manufacturing.

Mr. Borrino has always been mechanically inclined.

Whether he was fixing engines with his father as a youth, working at his neighbor's business learning carpentry, or serving in an engineering battalion while in the Army, it's clear he likes to build things and is proud to make them work right. When asked what he likes most about his job, he said, "I like the turnovers. When a resident moves out, I get to fix up the apartment and make it look new for someone else, it's fulfilling, and I feel like I've accomplished something great for someone else." He doesn't like showing tenants an unfinished product and wants them to be happy when they move in.

In his spare time, he enjoys video editing and street preaching. Mr. Borrino said, "my faith inspires me. The Bible directs me and every decision I make is based on God's word." You might even find him out and about in Rochester preaching God's love and word to others.



Mary Pernaselli is a Property Manager in the southern tier at Village Green, Clemens Manor, and LaFrance Apartments. She has been with Providence Housing since 2020.

Prior to PHDC, Mrs. Pernaselli worked at DSS and Tioga Opportunities as an Administrator and Housing Service Specialist. Before working in social services and housing, she was a chemist and had a fascinating service experience with the Army as a Chemical Defense Instructor. Her job, while stationed in Korea, was to lead and train Korean soldiers how to deal with live chemical agents and keep them safe. She later moved to Missouri, married her husband (whom she met while stationed in Korea), and moved to upstate New York in 2016.

Mrs. Pernaselli is happy when she's helping people and works hard to build trust and friendships with her families. She finds it rewarding to help them build financial independence. This takes time and patience as it's not something people always feel comfortable talking about. She says, "when residents find jobs, build their savings with a plan, and/or save enough money to buy a home, it's amazing." Building confidence is important. She lets them know to "never mistake your self worth with your net worth." She is clearly not just there to rent apartments. Mrs. Pernaselli keeps a candy jar in the office for kids and residents and encourages them to check in and chat with her.

When she's not at work, she is either on the water somewhere in a kayak, swimming with sharks (she's a bit obsessed with them, she says), or cooking/baking.

# 2021 Volunteer Spotlight - Monroe County



**United Way Day of Caring**

Atwood Park: 7 volunteers from G.R.A.P.E  
Durand Senior Apartments: 12 from Paychex  
Paul Wolk Commons: 8 from Paychex  
Rivendell: 1 from Hyatt Regency Hotel  
St. Salome Apartments: 16 from Wegmans  
West Town Village: 11 from Carestream Health  
6 from Christa Construction  
9 from SWBR Architects  
56 Volunteers, 175 total hours





# Chemung County

## United Way Day of Caring

Village Green: 8 volunteers  
from Corning, Inc.  
8 Volunteers, 24 total hours



# Ontario County

## St. Benedicts Summer Teen Program

Happiness House 2 Seniors:  
5 volunteers  
Shortsville Meadows:  
7 volunteers  
12 Volunteers, 24 hours



# We extend our thanks

to the following individuals and organizations for their generous support during this difficult year. Providence Housing is a not-for-profit 501(c)3 corporation.

Donations listed below are cash contributions received between January 1, 2021 and December 31, 2021. We welcome donations and volunteer groups of any size throughout the year.

## INDIVIDUALS AND CORPORATIONS:

*Our United Way Donor  
Designation Number is #2388.*

### *United Way Donations*

Ruben DelValle  
Mark Duval  
Tom Palumbo  
Mary E. Perraselli  
Lloyd Theiss

### *Rent Relief Fund: Donations received helped 30 Families in need*

Cristina Acosta  
Asbury First United Methodist Church  
Bank of Castile  
Margaret Brady  
Canandaigua National Bank  
Church of our Lady Queen of Peace  
Diocese of Rochester  
Angela Eicholz  
Mark Greisberger  
Fredrick Lapple  
Stantec Consulting Services  
Stephen Scontras  
St. Louis Church of Pittsford  
Sutter Communications  
Julia Thomas

### *Other donations:*

Highlands of Pittsford  
PathStone Corporation  
PayPal Giving Fund  
Network for Good  
St. Pauls Episcopal Church  
Terry Turner  
Tree Clemonds

## PROGRAM FUNDERS:

City of Rochester and Monroe County •  
City of Rochester Emergency Rental  
Assistance Program • Empire State  
Supportive Housing Initiative (ESSHI) •  
Monroe County Division of Social  
Services • NYS OASAS • NYS OTDA •  
U.S. Dept. of HUD

## DEVELOPMENT FUNDERS:

Anderson Foundation • Anderson-  
Evans Foundation • Catholic Charities of  
Chemung & Schuyler Counties •  
Community Foundation of Elmira-  
Corning and the Finger Lakes, Inc. •  
Enterprise Community Partners •  
Federal Home Loan Bank of NY through  
KeyBank and Bank of Castile •  
Federal and New York State Low Income  
Housing Tax Credit (LIHTC/SLIHC) •  
Greater Rochester Housing Partnership •  
J.M. McDonald Foundation • NYS Hous-  
ing Trust Fund • NYS Energy Research  
and Development Authority • NYS  
Homes and Community Renewal • NYS  
HCR Supportive Housing Opportunity  
Program (SHOP) • NYS Low Rise New  
Construction Program (NYSERDA  
LRNCP) • NYS Office of Temporary  
and Disability Assistance/Homeless  
Housing and Assistance Corporation •  
Regions Bank • U.S. Dept. of HUD and  
USDA Rural Development



## 2021 Financials

January 1, 2021 to December 31, 2021

STATEMENT OF FINANCIAL POSITION*		
	2021	2020
Net Current Assets	\$4,683,597	\$3,825,966
Net Property & Equipment	\$57,233,389	\$60,346,568
Other Assets	\$14,037,969	\$13,549,677
Total Assets	\$75,954,955	\$77,722,211
Current Liabilities	\$4,470,900	\$10,175,921
Long-Term Liabilities	\$43,455,145	\$42,767,459
Outside Interest in LPs	\$21,617,094	\$17,199,221
Net Assets & Paid In Capital	\$4,211,992	\$5,379,786
Equity Investment - LPs & LLCs	\$2,199,824	\$2,199,824
Total Liabilities, Net Assets & Capital	\$75,954,955	\$77,722,211
STATEMENT OF ACTIVITIES*		
Support	\$838,078	\$1,170,172
Revenue	\$15,281,793	\$9,278,712
Total Support & Revenue	\$16,119,871	\$10,448,884
Expenses	\$18,343,552	\$12,307,635
Excess/ (Deficit) of Support & Revenue Over Expenses	\$(2,223,681)	\$(1,858,751)
NET CASH FLOW*		
Net Operating Activities	\$48,103.00	\$789,514.00
Net Investing Activities	\$437,622.00	\$(5,925,672.00)
Net Financing Activities	\$549,886.00	\$5,811,405.00
Net Increase/(Decrease) in Cash & Cash Equivalents	\$1,035,611.00	\$675,247.00

\* Taken from the 2021 Providence Housing Audited Financial Statements.



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Providence Housing Development Corporation is a not-for-profit corporation affiliated with the Roman Catholic Diocese of Rochester. Providence Housing develops, finances and manages housing for individuals and families in the twelve counties of the Diocese of Rochester: Monroe, Wayne, Livingston, Ontario, Seneca, Cayuga, Yates, Steuben, Schuyler, Tompkins, Tioga, and Chemung.

Providence professionally manages 1,105 units within 32 communities, and, in addition, provides supportive housing for families and individuals.

Due to the upheaval caused by Covid, we currently need your help to assist 30 residents with paying their back rent.  
We would like to raise \$45,000.

These are good people who normally are able to pay and we want to do everything possible to help avoid eviction.  
Please help us save them from losing their homes before winter.

**PLEASE CLICK ON THE QR CODE AND DONATE NOW!**



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## **Thank you for faithfully serving as one of our 2021 Board of Directors**

**Mr. Jack Balinsky, President**  
*Catholic Charities*

**Fr. Joseph Hart, Vice-President**  
*Our Lady Queen of Peace*

**Ms. Kathryn R. Wahl, RSM, Secretary**  
*Our Lady of Mercy*

**Mr. Fred A. "Rick" Herman, Treasurer**  
*Rochester Home Builders Association*

**Mr. Peter Dohr**  
*Catholic Charities of the Finger Lakes*

**Ms. Dorothy Hall**  
*Plymouth-Exchange Neighborhood Association*

**Mr. Ronald Hughes**  
*Veterans Outreach Center*

**Ms. Katherine Karl, Esq.**  
*Underberg & Kessler*

**Ms. Lisa M. Passero, CPA**  
*Diocese of Rochester*

**Mr. Daniel Saperstone**  
*The Cabot Group*