Lives changed.
Belmont Housing Resources for WNY

Annual Review
2014

Dedicated to Expanding Affordable Housing Opportunities
Lives changed.

Why is our work so important? Because it is so much more than an affordable home. It’s about families, neighborhoods, schools, and healthy communities. It’s about the lives that we impact through our programs and services on a daily basis.
The story of a gap between need and available resources is an old one, but one that has persisted and grown throughout my tenure. Thirty-eight years ago when we took on the challenge of providing rental assistance to one hundred families in Erie County through a little-known federal program called “Section 8”, we honestly did not anticipate the depth of need nor envision where it would take us. Today we are well-versed in the many facets of stable housing, how it impacts a family, and the different levels of need. We have developed a wide range of services focused on achieving and maintaining housing stability. In 2014, we addressed affordable housing needs by producing new units of housing, preserving existing housing for owner-occupants and new homeowners, and providing energy efficiency improvements to reduce costs and promote health. We counseled hundreds in preventing foreclosure, maintaining a healthy home, developing assets through homeownership, and being prepared to become and remain a homeowner. We rented up our newly developed townhome community and began construction on a senior complex. We were finally able to select almost two thousand households with incomes below 50% of median who had been waiting for close to ten years on the list for rental assistance, a list that has been closed since 2011.

We did meet some challenges as we looked at how to achieve financial sustainability, while delivering the results we hold ourselves accountable for. We rolled out a new website and introduced our first electronic newsletter. We greatly diversified our funding sources, including holding our first annual appeal and greatly expanding our volunteer program. We are very thankful to our many partners and to the public and private sources that so generously support our activities.

In 2014, the board approved a plan for a smooth transition in 2015 at the end of which I will retire as the chief executive and Mike Riegel, our COO, will assume that role. I am confident that under his direction and with the overwhelming culture of caring the organization will continue to be a leader in delivering results that significantly contribute to the well-being of our communities.

Elizabeth Huckabone
President
Programs that change lives.

Did you know that stable and affordable housing is shown to be a platform for higher household incomes, stress reduction, improved overall health, and enhanced academic success in children? It’s amazing how one seemingly simple concept can provide a true foundation for expanded opportunity.

At Belmont, we believe that lives are changed when families and individuals can not only secure an affordable home, but embark on a journey that can help transform many aspects of their lives.
Our many programs and services support the families across Western New York who need it most. We not only administer rental assistance programs, we also offer a variety of housing-related programs and services promoting home ownership and asset building, educating renters and landlords, improving existing housing stock, developing and managing affordable housing, and creating safe and healthy communities.

**Helping families and individuals find and maintain affordable homes.**

Our housing redevelopment projects are focused on providing decent, safe, and affordable housing opportunities to first-time homebuyers. This past year we rehabilitated ten homes within the Buffalo Promise Neighborhood, and an additional ten homes in partnership with Heart of the City Neighborhood on Buffalo’s West Side. We continue to partner with the City of Buffalo as the lead agency for the City of Buffalo Emergency Rehab program, where we successfully rehabbed over two hundred homes in 2014. Finally, through our homebuyer education workshop series, we also help educate and prepare first-time homebuyers for the process of purchasing and closing on their first homes.

**Expanding rental opportunities for those in need.**

Through our Housing Choice Voucher Program and Veterans Affairs Supportive (VASH) Housing Program, we are able to help families, seniors, and veterans secure affordable rental housing. In 2014, our Section 8 voucher program made over $25 million in rental assistance payments providing assistance to over 5,000 families per month. The VASH program, which began in 2008, is in partnership with the VA WNY Care System, helping nearly 300 local veterans to date find permanent housing. The program is unique in that veterans are able to choose to live where they want; working with VASH case workers to find housing that meets their individual needs. In addition to our voucher programs, we manage seventeen rental properties throughout Western New York for seniors, individuals with disabilities, and families. Service Coordination is also available to our residents, helping to connect them with various resources within the community.

**Making homes healthy and safe.**

With WNY being home to eight of the highest risk zip codes for lead poisoning in New York, we are proud to partner with Erie County to implement the **Lead Hazard Control Program**, a low-cost initiative available to property owners, qualifying families and home-based day care centers. Through our participation in the **Green and Healthy Homes Initiative of Buffalo**, we have been able to provide a no-cost, resident education program for low-income households.

Over the past two years, trained staff members met with local residents and taught them skills to make their homes healthier, safer and more energy efficient. The **Green & Healthy Homes Initiative** is a public-private partnership between the federal government, national and local philanthropy, the National Coalition to End Childhood Lead Poisoning and local partners.

**Empowering through education & counseling.**

We are proud to be the **Buffalo Niagara region’s largest HUD-certified Housing counseling agency** advising over 2,000 households annually. Our programs include finding affordable rental opportunities, buying a home, financial management, foreclosure prevention, reverse mortgages, home maintenance, energy efficiency, and green and healthy behaviors. Building financial capabilities helps individuals and families develop healthy financial behaviors that enable them to achieve long-term goals and empower themselves as they embark on the path to financial security.
Stories of change.

Larry and his family now have a beautiful home, a safe backyard and are looking to the future.

When Larry Muhammed, a father of three young children, was ready to purchase his first home, he knew he wanted to find a property that not only fit within his budget, but would provide his children with a healthy and secure home in a family-friendly neighborhood.

An affordable, safe, and beautifully renovated home is now his thanks to one of our Acquisition, Rehabilitation and Resale programs.

“I am spoiled,” says Larry. “To have been able to purchase my first home with all of these updates and still be able to stay within my budget has been incredible. Belmont has been amazing to work with... They even helped me out with a few things after closing.”

Larry’s home is located in the Buffalo Promise Neighborhood, a unique public/private partnership seeking to improve academic performance at the neighborhood’s three schools – Buffalo Promise Neighborhood Children’s Academy, Highgate Heights Elementary and Westminster Community Charter School – while revitalizing the surrounding community.

A City of Buffalo police officer, Larry looks forward to having his children attend school at Westminster Community Charter School, located just across the street from his home. His youngest child is also enrolled at The Buffalo Promise Neighborhood Children’s Academy. The neighborhood is quaint, with a strong sense of community. From building community gardens to neighborhood clean-up programs and the coordination of other services with the City of Buffalo, residents within the Promise Neighborhood are engaged and taking an active role in the initiative.

The rehabilitation of his home is part of our Buffalo Promise Neighborhood Acquisition, Rehabilitation, Resale Program which is supported through the John R. Oishei Foundation and designed to provide ten affordable housing opportunities to first-time homebuyers within the Promise Zone.

In 2014, Belmont rehabilitated 8 affordable homes in the Buffalo Promise Neighborhood and sold them to families like Larry’s.
Stories of change.

Thanks to Belmont and the Section 8 HUD-VASH program, Fiona and her son found a safe place to live and critical connections.

A native of the Buffalo area, Fiona enlisted in the United States Marine Corps and served overseas from 2004 to 2006. Following her active duty, she lived in China and Jordan where she met her future husband. Upon returning to the U.S. she succeeded in earning an associate’s degree, but struggled with both alcohol and drug dependencies. Thanks to the Buffalo VAMC she got the rehab she needed and, to her credit, made the most of that opportunity.

Fast forward to 2012, Fiona was now a young mother and facing domestic violence and marital issues. Fiona and her husband eventually ended their marriage, leaving Fiona to raise her young son on her own. She was able to move into a safer neighborhood and landed a new job, but soon found that even the most basic expenses were more than she could afford. Facing eviction, she once again sought help from the VA.

Enter the Veterans Affairs Supportive Housing (VASH) Program, a collaborative venture involving HUD, the VA, Belmont and the Healthcare for Homeless Veterans Program. Fiona was quickly determined eligible for rental assistance, housing search assistance and ongoing case management. Within days she located a North Buffalo apartment, which we were able to inspect the very next day. The unit passed inspection and Fiona made the move to high quality housing made more affordable through the use of a Section 8 VASH voucher. The Veterans’ One-Stop Center provided some additional funds as well as a security deposit and Fiona was well on her way to stabilizing what had been a rather tenuous housing situation.

In 2014, Belmont helped over 700 households like Fiona’s find affordable places to rent through its Housing Choice Voucher Program VASH set aside.
"I don’t know where I would be today without Belmont and the VA Programs. I still can’t believe that all of this happened when it did. Thank you so much."

Fiona
Stories of change.

Woodland Place provides seniors with affordable rent and a safe, supportive environment.

Residents at Woodland Place not only enjoy beautiful apartments and property features, but are able to participate in a larger, resident community as well. They maintain an abundant communal garden on the grounds; host a number of monthly volunteer activities, and plan events and classes on a regular basis.

Living at a property like Woodland, not only provides an individual with a safe and affordable home, but also gives them a variety of unique on-site supports, and the opportunity to be part of a family-like environment where lifelong friendships are developed and new experiences unfold.

At Belmont, we have over thirty years’ experience managing rental properties like Woodland Place. We currently oversee seventeen properties with over 750 units. We not only operate properties for the senior citizen population, but for families and individuals with disabilities as well. We provide a unique resident service coordination program that helps to link our residents with various resources within the community. We strive to provide our residents with a sense of independence, along with the supports they may need to remain in private housing for as long as possible.

In 2014, Belmont broke ground on 50 units of affordable senior housing.
Belmont Housing assists over 13,000 families each year. In 2014, we were able to change lives through our numerous housing assistance and rental programs, healthy home initiatives, and our educational services. It’s been an incredible year and we are proud to share our accomplishments.

**2014 - 2015**

What’s changed in a year.

We’ve helped families and individuals find and maintain affordable homes.

- **140** households remained in their homes with the help of our reverse mortgage counseling.
- **148** homeowners avoided foreclosure thanks to loan modification facilitated by our staff.
- **8** affordable homes rehabilitated in Cheektowaga, Lackawanna and Buffalo.
- **274** residents saved a total of $60,000 annually through installation of energy-efficient lighting and water saver units.

We’ve expanded rental opportunities for those in need.

- **700** new households given affordable rental opportunities through our Housing Choice Voucher Program.
- **30** affordable rental housing units were provided to families looking for affordable places to rent in Buffalo.
- **50** units of affordable senior housing broke ground.
- **30** units of affordable rental housing secured with financing.
We’ve made homes healthy and safe.

6,000 households live in decent and safe housing because of our inspection process.

157 owner-occupied homes have been rehabilitated in Buffalo.

60+ households live in lead-free housing through our lead hazard control program.

We’ve empowered through education and counseling.

34 pre-purchase homeownership classes enabled attendees to make smart decisions about buying their first home.

4 landlord seminars promoted professional and effective property management.

298 clients received financial education presentations and tools to ensure a stable financial future.
Lives changed through our generous donors and partners.

The work that we do would never be possible without the support of our incredible partners and generous donors. We thank you so much for your ongoing support. Thank you for helping us to change the lives of the families that we serve on a daily basis.

GOVERNMENT
- United States
  Department of Health and Human Services
  Department of Housing and Urban Development
  Department of Veteran Affairs
- County/Municipal
  City of Buffalo
  County of Erie
  Town of Cheektowaga
  Town of Hamburg
  Town of Tonawanda
  Town of Amherst
- New York State
  Attorney General
  Empire State Development Corporation
  Homes and Community Renewal

FOUNDATIONS/CORPORATIONS
- Bank of America Charitable Foundation
- Citizens Bank Foundation
- Community Foundation for Greater Buffalo
- DXO Communications of Buffalo, Inc.
- Elbers Landscape Service, Inc.
- Federal Home Loan Bank of New York
- First Niagara Bank Foundation
- John R. Oishei Foundation
- Local Initiatives Support Corporation
- M&T Bank Charitable Foundation
- People Inc.
- Siemer Institute for Family Stability
- Sentz Carlson Agency, Inc.
- The Swede Anderson Foundation
- United Way of Buffalo & Erie County
- The Western New York Foundation
- Westminster Foundation

INDIVIDUAL DONORS
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- Pamela Berger
- BHR Charitable Endeavors Committee
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- David Resetarits
- Michael Riegel
- Joseph & Yvonne Samol
- MD Y Sheikh
- Yelena Shmist
- Jason Stanton
- Steven Weiss
- David Westfall
- Bruce S. Zeftel

PARTNERS
- 1490 Enterprises, Inc.
- Canisius College
- Community Services for the Developmentally Disabled
- Heart of the City Neighborhoods, Inc.
- McGuire Development Company LLC
- True Community Development Corp
- Veterans Outreach Center, Inc.
OUR VOLUNTEERS

2014 VOLUNTEERS
Teresa Augustine
Johnny Benton
Hassana Carrillo
Irene Celina
Paul Chavez
Yindra Prin Chuy
Deidra Davidson
Juliana Didas
Oanh Do
Tyrone Goodson
Tatyiana Gordon
Michael Hasenfuss
Julie Jaap
Soyeon Kang

I Wen Lee
Judy Lubick
Nagini Mandapati
Mark Morales
Phillip Rhodes
Jackie Valazza
Xiaolei Zhang
Debra Zwetsch

Depew Teachers’ Organization, Inc
Empire State Development Corporation
Junior League of Buffalo

Find out more about volunteering at Belmont
www.belmonthousingwny.org/support_our_work
Lives changed through the work and dedication of many.

Thank you to all of our dedicated staff members, board and advisory board members, you are the heart of our organization. Your hard work and dedication to our mission is what allows us to make such a difference in the lives of our clients. Thank you!

OUR LEADERSHIP

BELMONT EXECUTIVE STAFF
Elizabeth Huckabone  
President
Pamela Berger  
Vice President/Property Operations
Kathleen O’Brien  
Vice President/Housing Programs
Michael Riegel  
Vice President and Chief Operating Officer
Aaron Hejmowski  
Chief Financial Officer

2014 BOARD OF DIRECTORS
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Elizabeth Huckabone
Ed Negron
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Kelly L. Patterson
Rodney I. Richardson
Elizabeth M. Savino
Bruce S. Zeftel

2014 ADVISORY BOARD
Karla Gadley
Christopher L. Jacobs
Glendora Johnson-Cooper
Evelyn Pizarro

FINANCIAL REVIEW - REVENUE

- TOTAL REVENUE $6,216,466
- Federal Grants $1,593,243
- Foundations and Individual Donations $430,605
- Other Government Grant Revenue $328,788
- Program Services $3,727,415
- Other Revenue $136,415
FINANCIAL REVIEW - EXPENSES

EXPENSES $6,207,548

- Management & General $558,832
- Fundraising $3,900
- Program Services $5,644,816

INCREASE IN NET ASSETS $8,918
Help us change even more lives.

Look what we can do in 2015 with your support...

We could rehabilitate and sell 10 homes to families in the Buffalo Promise Neighborhood.

We could help first time home buyers by matching their savings to pay for closing costs.

We could create 30 rental units for families in Buffalo.

We could make homes safer by providing fire extinguishers for first time home buyers.

We could add to our home improvements by supplying energy efficient items for homeowners.

We could put the “integrated services” model into action and improve family self-sufficiency outcomes.

We could provide 50 more households with safe, lead-free housing.
We could create an additional 50 rental units of senior housing in Buffalo.

We could install a walking path for seniors.

We could upgrade the security system at a senior housing site.

We could provide much needed service coordination for the hundreds of seniors living at one of our senior housing sites.

We could provide activities for seniors living at our senior housing sites.

We could use funds to establish a volunteer recognition program.

We could complete our 3 year strategic plan with help and guidance from a facilitator.
Belmont Housing Resources for Western New York, Inc.

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