



# BELMONT



Programs and Services Guide



## Offering a Broad Scope of Programs and Services

To fulfill our mission of expanding housing opportunity and the availability of quality housing throughout our community, we offer a wide variety of housing-related programs and services including:

### **Housing and Community Development:**

- Work independently and with strategic partners to expand affordable housing throughout the region.
- Participates in community efforts to improve quality of area housing.

### **Housing Counseling:**

- For renters, those who own their home, and aspiring homeowners.
- Topics range from financial literacy and economic self-sufficiency to reverse mortgages and avoiding foreclosure.

### **Property Management:**

- Effectively maintain portfolio of attractive residential properties across WNY.
- Provide choice in quality, affordable housing for individuals, families, seniors and people with disabilities.

### **Rental Assistance Program Administration:**

- Consistently achieve top ratings for compliance with the U.S. Department of Housing and Urban Development's complex regulations.
- Deliver excellent customer service while maintaining fiscal responsibility.



## Creating and Preserving Quality Housing Throughout WNY

### As a Developer, We Offer:

- Extensive experience developing both rental and owner-occupied housing.
- A clear understanding of the housing development process, local market opportunities and WNY's housing needs.
- The expertise to manage every aspect of development projects from site selection to punch list to Certificate of Occupancy.
- Practical knowledge of virtually all federal and state housing development programs, including Low-Income Housing Tax Credits and HOME funds.
- The ability to contain costs and minimize unforeseen expenses through accurate and detailed budgeting.
- The community's confidence that we deliver high quality projects designed for long-term efficiency and viability.
- Long-term involvement through investment and property management.



### As a Community Development Partner, We Have:

- Expertise in designing and managing a variety of community development programs including purchase/rehab/resale, owner-occupied home improvement grant and loan, lead-based paint hazard control, retrofitting for accessibility, and construction and sale of new homes.
- Established successful partnerships in community development with area municipalities, community service agencies and general and sub-contractors.
- The ability to produce accurate, comprehensive specifications and work orders, and to closely monitor construction.
- Experience in grant writing and administering the bid solicitation process.
- Well-established accounting and reporting systems.

### Our Housing and Community Development Team's Qualifications:

- Consistently produce quality results on a timely basis.
- All Rehabilitation Loan Specialists are New York State-certified Code Enforcement Officers.
- Multiple staff are EPA-certified Lead Risk Assessors.
- Licensed Real Estate Sales Coordinator on staff.
- During its more than 20 years in housing development, Belmont has successfully developed projects whose budgets have totaled more than \$100 million.
- Recipient 2008 Historic Preservation Award.

For more details about partnering with Belmont Housing Resources for WNY for housing and community development services, contact Michael Riegel at (716) 884-2358 Ext. 154 • TDD 711 or [mriegel@belmonthousingwny.org](mailto:mriegel@belmonthousingwny.org).

## Promoting Homeownership and Meeting Housing Counseling Goals

Belmont offers flexible, comprehensive service options in a broad geographic area, including:

### **One-on-One Rental and Homeownership Counseling:**

Regularly offered in communities throughout Erie County including Amherst, Angola, Buffalo, Concord, Hamburg, Lackawanna, Lancaster and Tonawanda, and at our City of North Tonawanda office.

### **Financial and Homebuyer Education:**

Beginner and intermediate level workshops presented at various sites in Amherst, Buffalo, Hamburg, Tonawanda, and West Seneca.

### **Individual Development Account (IDA) Programs:**

Experienced administrator of matched savings programs promoting improved money and credit management skills.

**The Family Self-Sufficiency Program (FSS)**, counseling individuals seeking independence from Section 8 and public assistance,

### **Section 8 Homeownership Program:**

Program for Housing Choice Voucher recipients to apply their assistance toward the mortgage on a home of their own.

### **Centrally-Located Housing Resource Center:**

Offers listings of affordable units in Erie and adjacent counties, information on down payment and closing cost assistance, access to telephones and computers, and one-on-one staff-client assistance.

### **Additional Services through Belmont's Website:**

[www.belmonthousingwny.org](http://www.belmonthousingwny.org) features a searchable on-line database of locally available affordable housing along with quick access to homeownership information and other helpful resources.

### **Belmont's Expert, Experienced Team:**

Well-versed in basic and advanced counseling, financial education and today's most widely used counseling software, Belmont's staff keep professionally current through on-going education and training. Agency credentials include:

- HUD-certified Housing Counseling agency
- HUD Foreclosure Counselor Certification
- National Home Equity Conversion Mortgage (HECM) Counseling Certification
- National Industry Standards for Homeownership Education and Counseling
- WNY Foreclosure Prevention Network member



**Belmont Housing Counseling Topics Include:**

- Managing money and credit effectively
- Developing daily spending plans
- Balancing a checkbook
- Establishing a banking relationship
- Educating kids about money
- Avoiding credit/debt consolidation scams
- Locating quality affordable housing
- Learning how to be a terrific tenant
- Knowing your fair housing rights
- Saving to become a homeowner
- Qualifying for a mortgage
- Finding a responsible, non-predatory lender
- Linking homebuyers to community resources



**Partnering to Better Serve the Community:**

Belmont has built strong relationships with numerous financial institutions and foundations, the United Way of Buffalo and Erie County, human service and government agencies and local municipalities whose support has enabled us to expand our programming in many important areas, such as:

- Increasing financial literacy,
- Preventing home foreclosures,
- Explaining reverse mortgages,
- Assisting families and veterans facing homelessness, and
- Promoting homeownership among people with disabilities

For more information about meeting your housing counseling service needs by partnering with Belmont Housing Resources for WNY, contact Sandy Becker at (716) 884-2358 Ext. 114 • TDD 711 or [sbecker@belmonthousingwny.org](mailto:sbecker@belmonthousingwny.org).

## Efficiently Managing Affordable Residential Properties Across WNY

Belmont Housing Resources for WNY has been involved in managing affordable housing for more than 30 years. During that time, we have developed a comprehensive approach for successful management of affordable housing that ensures:

- High occupancy rates
- Timely rent collection
- Cost-effective, quality asset maintenance
- Effective accounting and financial reporting systems
- Well-trained, professional staffing
- Compliance with complex government regulations
- Accurate reporting to regulatory agencies
- Supportive services responsive to resident needs



To meet the steadily-rising demand for quality affordable housing, Belmont operates attractive residential properties for individuals, families, seniors and people with disabilities. In addition to managing Belmont-developed properties, we also manage properties developed by others when it is in keeping with our mission. These properties currently include Artspace Buffalo Lofts and the Julianna Apartments.

### Utilizing the Most Current Technology:

Belmont utilizes OneSite Leasing and Rents (HUD and Tax Credit,) a premier affordable housing management software. This suite of fully-integrated programs enables us to effectively manage revenue opportunities, maintenance oversight, and accounting and financial reporting while ensuring compliance with all government regulations.

### Maintaining a Highly-Qualified Staff:

Recognizing that specialized knowledge is essential to effectively manage affordable housing, managers at all levels in our Property Management Department — including our Vice-President for Property Operations as well as our Property Managers and Site Managers — hold accreditations from one of the training and certification leaders in the government housing industry, the National Center for Housing Management. The areas of these accreditations include HUD and Low-Income Housing Tax Credit housing, property management, site-based budgeting and maintenance management.

Experienced and knowledgeable in their field, the members of Belmont's Property Management team are active in local, state and national professional organizations. Our trained professional staff, which includes licensed New York State Real Estate Brokers and Sales Persons, works with properties regulated by the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture Rural Development Agency, the Internal Revenue Service, the New York State Division of Housing and Community Renewal and the New York State Housing Finance Agency. Our familiarity with the requirements of these agencies ensures smooth operation and clear audits.

For more details about partnering with Belmont Housing Resources for WNY for property management services, contact Pamela Berger at (716) 884-2358 Ext. 117 • TDD 711 or [pberger@belmonthousingwny.org](mailto:pberger@belmonthousingwny.org).

## Providing Rental Assistance to Thousands of WNY Families

### Significant Community Benefits, Including:

- Annually help more than 5,000 area households afford decent places to live throughout the private market,
- Improve local housing stock through regular inspections, and
- Inject more than \$26 million into the region's economy through rent payments to participating landlords.



### Professional Staff and High Performance:

- Recipient of HUD Sustained Performance Award
- Consistently earn High Performer ratings from HUD's Section 8 Management Assessment Program
- Track participants and dollars through advanced electronic systems
- Well-trained, experienced Housing Inspectors conduct over 13,000 inspections annually ensuring compliance with federal Housing Quality Standards (HQS).

### Expanded Access to a Range of Programs and Services, Including:

- *The Family Unification Program (FUP)*, expediting assistance for families at risk of being separated primarily due to the lack of housing,
- *The Mainstreaming People with Disabilities Program*, securing rental assistance for households in which a member has a disability,
- *The Veterans Affairs Supportive Housing Program (VASH)*, providing expedited rent vouchers and counseling to veterans facing challenges,
- *The Homelessness Prevention and Rapid Re-Housing Programs (HPRP)*, offering temporary assistance to prevent homelessness.

Partners essential to the success of these programs include U.S. Department of Veterans Affairs, area governments including Amherst, Cheektowaga, Erie County, Hamburg, Tonawanda and North Tonawanda, Erie County Department of Social Services, and human services organizations including Catholic Charities, Crisis Services, and Neighborhood Legal Services..

For more details about partnering with Belmont Housing Resources for WNY for housing program administration, contact Kathy O'Brien at (716) 884-2358 Ext. 118 • TDD 711 or [kobrien@belmonthousingwny.org](mailto:kobrien@belmonthousingwny.org).