



**Lives
changed.**



Annual Review 2018

**At Belmont, we
believe lives are
changed when
families and
individuals have
a safe, healthy
and affordable
place to live and
grow.**



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. Having an affordable and stable living environment provides a true foundation for expanded opportunity.

President's message

Those of us who work in the non-profit human service sector struggle with the age-old problem: how to make a social impact when faced with immense need and a pattern of shrinking resources. Figures recently released by the US Census Bureau Five-Year American Community Survey indicate that one in three of the City of Buffalo's residents are living below the federal poverty level- more than twice the corresponding national rate. As serious as that is, it is not news to those of us trying to serve this population. What might surprise some is that poverty is not limited to the City of Buffalo, it exists all throughout the WNY area. The need is widespread and deep.



However, there is well-deserved optimism about the future of WNY. We see new resources coming into our area - far greater than we have seen in decades: new businesses, new buildings, and renewed interest of young people to settle here and to work to make a difference. We, who are dedicated to ensuring greater opportunities for those throughout WNY who live in poverty, need to continue to work with other organizations and individuals to bring attention to issues that affect the population we serve so that they too will benefit from this renaissance: better public transportation, a living wage, housing in areas near to work, energy efficient homes, inclusive communities, and an adequate supply of stable, affordable housing.

I am very proud of the dedication of our staff for their remarkable service to an almost unbelievable number of people, and consistent achievement of high standards for our partners and supporters. We are very thankful for our partners who have enhanced our ability to make a difference. As we move forward, we will evaluate the work that we do to ensure that it produces meaningful results that change people's lives for the better. We will continue to foster relationships that support our efforts to reduce the cycle of poverty, and we will be open to changes that are necessary to ensure our success.

A large, stylized handwritten signature in black ink. The signature is cursive and reads "Mike Riegel".

Mike Riegel
President

Our many programs and services support the families across WNY who need it most.

We not only administer rental assistance programs, we offer a variety of programs and services that promote home-ownership and asset building, educate renters and landlords, improve existing housing stock, develop and manage affordable housing, and create safe and healthy communities.

WHAT

Help families and individuals find and maintain affordable homes.



At Belmont, we are committed to expanding affordable housing opportunities in WNY. Through our homebuyer education workshops, we educate and help prepare first time homebuyers for the entire process of buying a home—from improving credit and getting mortgage approval, to closing on their very first home.

In 2018, we had nearly 400 individuals graduate from our homebuyer education classes.

7,603 families, seniors and veteran households were able to secure safe and affordable housing with rental assistance through the HUD Section 8 programs administered by Belmont.



Make homes healthy and safe.



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

WE DO

Expand and construct new rental opportunities for those in need.



Did You Know? Since we started developing affordable housing in 1982, Belmont has built over 2,000 rental and single family housing units totaling over \$150M worth of new construction in the community.

We currently manage 21 rental properties throughout Western New York for families, seniors, and individuals with disabilities. With property locations in the City, as well as throughout the suburbs, we offer a variety of rentals to fit individual needs. Service Coordination is also available to all of our residents, linking them to various resources within the community.

Our housing redevelopment projects are focused on providing safe and affordable opportunities to first-time homebuyers.

We continue to partner with the City of Buffalo, successfully rehabbing over 200 owner-occupied homes in 2018.



Empower through education & counseling.

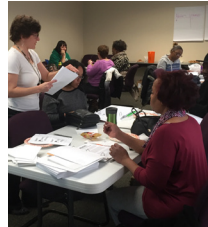


Financial wellness and education helps provide individuals with the tools and knowledge that will lead to a stable living environment.

We are proud to be the Buffalo-Niagara Region's largest HUD-certified housing counseling agency advising over 2,000 households annually.

Our educational programs include finding affordable rental opportunities, buying a home, financial management, foreclosure prevention, reverse mortgages, home maintenance, energy efficiency, and green and healthy behaviors.

We also offer a Family Self-Sufficiency Program, which is designed to help people who receive rental assistance achieve their goals of financial independence.



A photograph of a woman and a young girl standing on the concrete steps of a blue house. The house has a white door with a small window and a house number '26' above it. The woman is wearing a pink shirt and black pants, and the girl is wearing a grey hoodie and black pants. A large white quotation mark is overlaid on the image.

**"I feel so happy when I am in my home,
so blessed."**

**Lisa Burgess,
a new homeowner**

Homeownership Achieved.

When Lisa Burgess reflects on her path to becoming a homeowner she is overcome with a range of emotions. Looking back on the difficult times in her life, as a young single mother of two children, she never dreamt of having a home to call her own.

Lisa lived in a variety of housing options while raising her two sons, sometimes in "pretty rough conditions", as she describes it. When her youngest son, Christopher, was 2 years old, he was diagnosed with Autism. While navigating the complicated world of caring for a child with special needs, Lisa was a strong advocate for Christopher, working multiple jobs, and going to school when she could. Once Lisa found a more stable living environment for her family, she finished school and received both her BA and Master's degree from the University at Buffalo.

Becoming increasingly unhappy with her current apartment, Lisa began looking into other housing options. Although she had a new job that she loved and was finally stable, she was still unsure if homeownership would be in her future. A friend mentioned Belmont's First Time Homebuyer program and put her in touch with staff who would be able to help guide her. She attended all of the classes and not only appreciated the plethora of information, but also how flexible Belmont staff were to accommodate her need to bring her son with her to the classes.


Once Lisa was through the program, she started to look for a home. She was hoping to find something in the Amherst area, where she had been living and where her son was attending school and receiving services. Always putting her children first, she did not want to remove him from a learning environment that was working well for him. She was not optimistic that she would find what she was looking for, and after months of looking, started to lose hope of ever finding and purchasing a home in Amherst.



Lisa Burgess with her son, Christopher, in their new home.

As fate would have it, Lisa received a phone call from one of the staff members at Belmont, informing her of a newly rehabilitated home which would soon be on the market in Amherst. Lisa and her son went to the open house and absolutely loved it. Best of all, if the house became theirs, Christopher would not have to change schools! Just before Thanksgiving, she received word that she had been selected from the lottery of eligible applications to go through the purchase process! She credits her team at Belmont as well as Five Star Bank with being her "Rock Stars" and believes that she would never have been able to achieve her success without their incredible support and reassurance.

This past February, Lisa closed on her new home. Her favorite part of homeownership is having her own private space for the first time in her life, and listening to and feeding the birds in her backyard. She is incredibly thankful that the road, though bumpy at times, led to this wonderful place that her and her family now call their own.



“I was so grateful that Belmont made our safety a priority, the staff went out of their way to make sure my family was safe and had somewhere to be during the process.”

”

Kedesha Bolt

A Home Made Safe.

When Kedesha Bolt first learned of Belmont Housing Resources for WNY, she was participating in the Parent Achievement Zone (PAZ) through the Buffalo Promise Neighborhood Initiative. While working with the Belmont PAZ staff, she was made aware of some of Belmont's programs and service offerings specifically for homeowners. Kedesha, her husband, and their two sons, had been living in their home for about two years, and had some concerns regarding weatherization as well as the possibility of lead paint in the home. Belmont staff gave Kedesha information on the Lead Hazard Control program, and helped put her in contact with someone who could start an assessment.

Following their initial assessment, Kedesha and her family were approved to go through the program. Belmont staff came and met with them, explaining all the details of the lead remediation work that would be done. Kedesha worried that since they didn't have any local family to stay with while the work was completed, that they would no longer be eligible. Her fears were quickly eliminated when the Belmont staff made arrangements for her and her family to stay in a local hotel.

In addition to keeping the Bolt family safe and comfortable during the remediation process, the team was able to do a large amount of work in just a few days. Kedesha and her family returned to their home to find all new windows and gutters, the basement cleared, sealed and insulated, and all of the lead paint on the front porch removed and outdoor carpeting installed.

She has since shared information about the program with friends and co-workers, one of whom was also able to participate in the program.

Kedesha is grateful for the entire experience and to everyone involved, but most importantly - to have a safe, lead-free home for her and her family to enjoy for many years to come.



Kedesha had concerns about weatherization and the possibility of lead paint in their home. Kedesha got information from Belmont staff on where she could get an assessment.



Belmont staff set Kedesha and her family up in a hotel while work on their home was being done.



Belmont staff set to work on their home installing gutters, windows, insulation and removing lead paint.



Belmont went to work and finished in a few days. Kedesha and her family now live in a safe and healthy home. She continues to share what she learned so others can get help like she did.



A Friendship Between Generations

Residents at our Herbert Star Apartments had a delightful experience this past year while teaming up with local students who participated in a career development program.

The students, from Brocton Central High School, volunteered their time each week to assist residents with special activities and daily chores. The students were participants in a program called Career Development Occupation Studies, part of the Brocton School's Special Education Program. The Course is geared towards giving students experience in a working environment, working as a team, following directions, as well as being diligent and professional.

In addition to assisting with various chores, the students helped decorate the building for St. Patrick's Day and Easter, Spring Cleanup of the grounds, as well as planting and helping to care for the gardens on-site. To thank the students for their time and dedication, an ice cream social was held to celebrate such a great program! The residents thoroughly enjoyed having the students around and really looked forward to their visits each week.



Volunteer students work on decorating for Easter at the Community room at the Herbert Star Apartments.



2017 - 2018

What's changed in a year.

Belmont Housing assists over 15,000 families each year. In 2018, we were able to change lives through our numerous housing assistance and rental programs, healthy home initiatives, and our educational services.



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



We've expanded and constructed new rental opportunities for those in need.



51

senior homeowners remained in their homes through reverse mortgage counseling.



7,603

households given rental opportunities through our rental assistance programs.



195

homeowners avoided foreclosure thanks to resolutions facilitated by our staff.

3,106

rental property owners participated in our Section 8 Housing Choice Voucher Rental Assistance Program.



393

families graduated from our homebuyer education series, creating **304** new homeowners in WNY.



1,656

households gained access to resources (down payment assistance, rental assistance, utility assistance, etc.) to help improve their housing situation after receiving Housing Counseling Services.



30

units of affordable family housing broke ground.



We've made homes healthy and safe.



We've empowered through education and counseling.



6,500

households safe because of our housing inspection process.



13,514

total home inspections conducted in 2018.



16

new homeowners attended one-on-one landlord education sessions and purchased multi-family homes.



11

landlord training classes attended by **243** landlords.



200

owner-occupied homes have been rehabilitated in Buffalo and Erie County.



85

households live in lead-free housing thanks to our lead hazard control program.



136

families participated in financial capabilities workshops.



796

renters in the past year received rental counseling & homeless prevention services through our Resource Center.



140

English as a Second Language clients were assisted through our education classes for one-on-one counseling.



341

families participated in our Family Self-Sufficiency Program.



846

households that improved their financial capacity after receiving Housing Counseling Services.



1,825

households we helped develop a sustainable household budget.



188

families participated in Financial Coaching through our placed-based Financial Coaching programming through the Buffalo Public Schools, the Buffalo Promise Neighborhood, and Sisters Hospital OB/GYN Center.

Thank you to our generous donors.

The work we do would not be possible without our incredible partners and generous donors. We thank you so much for your ongoing support. Thank you for helping us change the lives of families we serve on a daily basis!



Government

US Department of Health and Human Services
US Department of Housing and Urban Development
US Department of Veterans Affairs
New York State
Attorney General
Empire State Development Corporation
NYS Homes and Community Renewal
USDA - Rural Development

County/Municipal

City of Buffalo
City of North Tonawanda
City of Lockport
County of Erie
Town of Cheektowaga
Town of Hamburg
Town of Tonawanda
Town of Amherst

Partners

1490 Enterprises, Inc.
Community Services for the Developmentally Disabled
Elim Christian Fellowship
Heart of the City Neighborhoods
True Community Development Corp.

Foundations/Corporations

Bank of America Charitable Foundation
Citizens Bank Foundation
Community Foundation for Greater Buffalo
Federal Home Loan Bank of New York
Local Initiatives Support Corporation
Siemer Institute for Family Stability
Sentz Carlson Agency, Inc.
United Way of Buffalo and Erie County
Key Bank Foundation
Homeless Alliance of WNY
M&T Bank Charitable Foundation



**Lives changed
through the work
and dedication of
many.**

WHO

We would not be able to do the work that we do and change the lives of individuals and families here in WNY without our incredible staff!

Thank you to each and every one of you for your commitment, hard work, and for helping us to carry out our mission on a daily basis. You are making a difference in so many lives here in Western New York.

Belmont Executive Staff

Michael Riegel
President

Pamela Berger,
Vice President/Property Operations

Cheryl Andolino,
Vice President/Housing Programs

Aaron Hejmowski,
Chief Financial Officer

Brad Packard,
Vice President/Housing Development

2018 Board of Directors

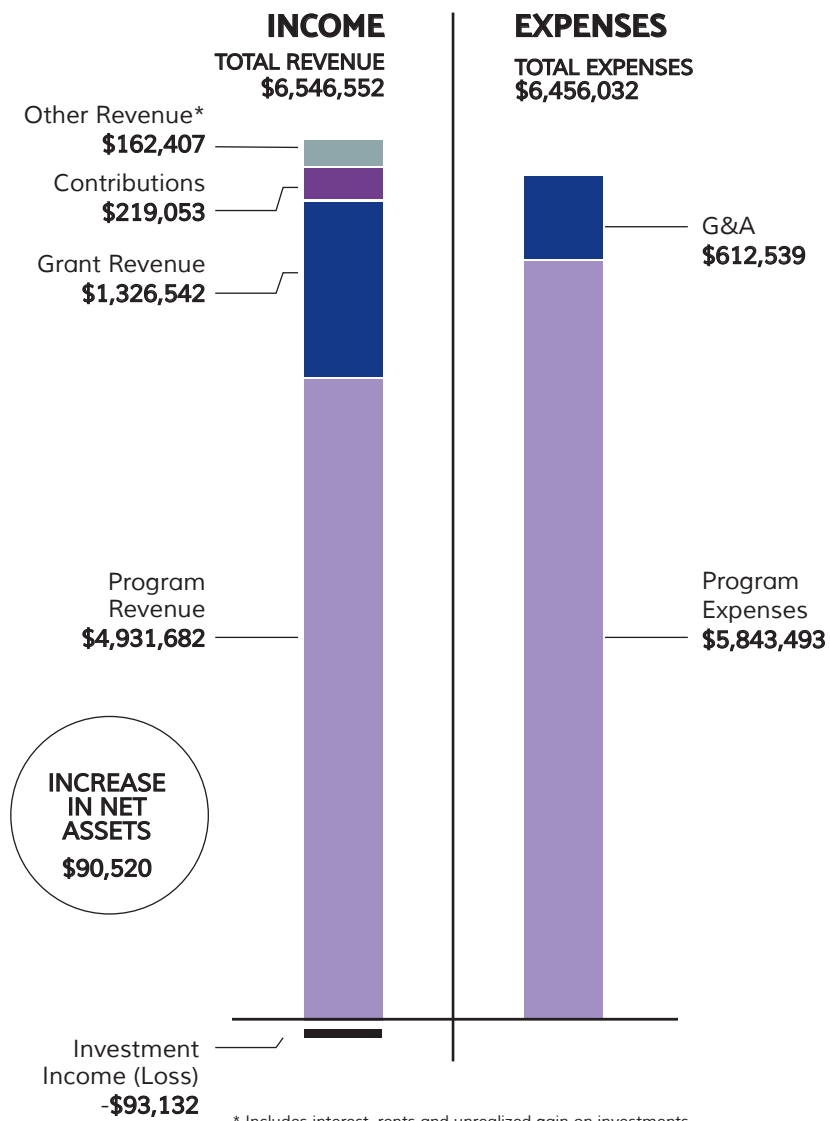
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Bruce C. Baird
Elizabeth Huckabone
Ed Negron
Rodney Richardson
Thomas Ulbrich
Bruce S. ZefTel
Jill Hausrath



WE ARE



FINANCIAL REVIEW



Help us change even more lives.

Look what we can do in 2019 with your support...

We could break ground on 30 new units of affordable housing.



We could establish a Financial Opportunities Center to serve individuals and families here in WNY.



We could purchase new technology to help assist clients in our Housing Resource Center.



We could plant a community garden for residents at our senior housing sites.



We could provide more on-site healthy activities for residents at our family and senior sites.



We can reach an additional 25 residents with our Renter's Edge program.



Donate online at
www.belmonthousingwny.org

*We thank you for joining us in our mission to expand
affordable housing opportunities in WNY!*

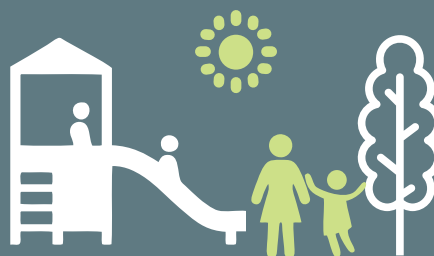
We could provide
an additional 70
households with
safe, lead-free
housing.



We could expand housing and
financial education programs
within the refugee community.

We can
establish
a security
deposit loan
program.

We could install
a playground at
one of our family
residential sites.



We can
continue to
grow our
Foreclosure
Prevention
Program.



We could
update the
community
center at
one of our
residential
sites.



We could
hire an
additional
housing
counselor
to assist
clients at
our Housing
Resource
Center.



Belmont Housing Resources for Western New York, Inc.

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**Lives
changed.**



Dedicated to Expanding Affordable Housing Opportunities