

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.



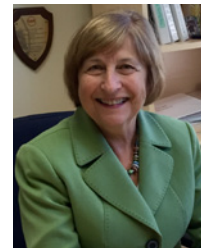
PRESIDENT'S MESSAGE

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.

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.

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.

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.



2014 - 2015

What's changed in a year.

Belmont Housing assists over 13,000 families each year. In 2014, we were able 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.



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



We've expanded rental opportunities for those in need.



140

households remained in their homes with the help of our reverse mortgage counseling.



700

new households given affordable rental opportunities through our Housing Choice Voucher Program.



148

homeowners avoided foreclosure thanks to loan modification facilitated by our staff.



30

affordable rental housing units were provided to families looking for affordable places to rent in Buffalo.



8

affordable homes rehabilitated in Cheektowaga, Lackawanna and Buffalo.



50

units of affordable senior housing broke ground.



274

residents saved a total of \$60,000 annually through installation of energy-efficient lighting and water saver units.



30

units of affordable rental housing secured with financing.



We've made homes healthy and safe.



We've empowered through education and counseling.



6,000

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



34

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



157

owner-occupied homes have been rehabilitated in Buffalo.



4

landlord seminars promoted professional and effective property management.



60+

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



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

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Community Services for the Developmentally Disabled

Heart of the City Neighborhoods, Inc.

McGuire Development Company LLC

True Community Development Corp

Veterans Outreach Center, Inc.



**Thank you to all
who pitch in to help
change lives across
our communities.**

OUR VOLUNTEERS

2014 VOLUNTEERS

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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

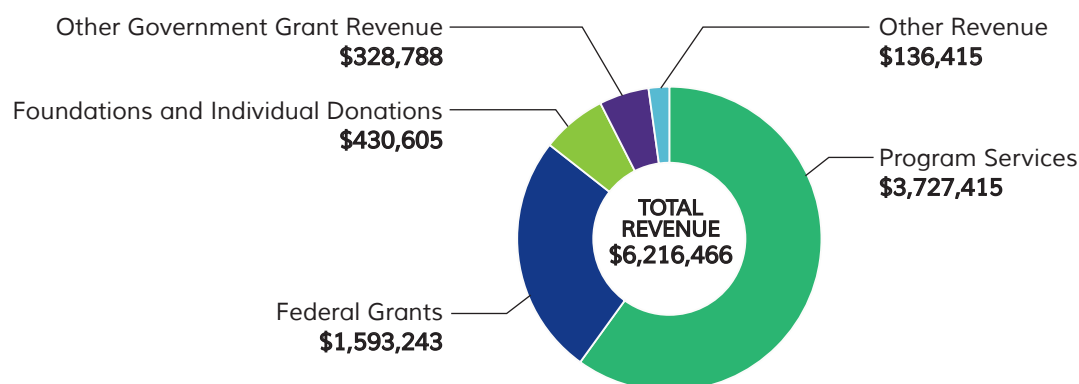
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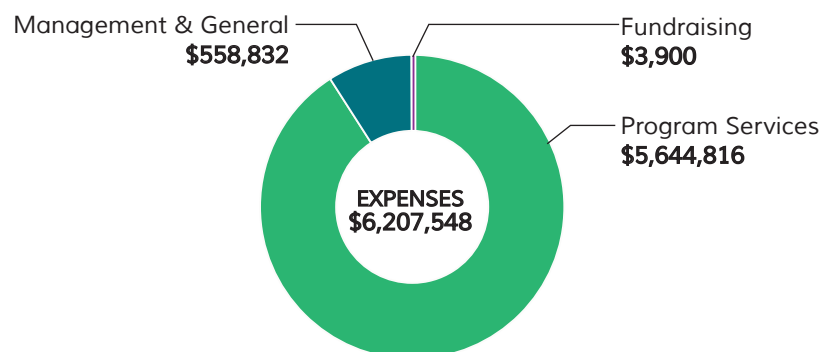
Karla Gadley
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Evelyn Pizarro

FINANCIAL REVIEW - REVENUE



BELMONT

FINANCIAL REVIEW - EXPENSES



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



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.

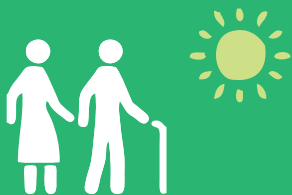
We could provide 50 more households with safe, lead-free housing.

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



Donate online at
www.belmonthousingwny.org

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.





Dedicated to Expanding Affordable Housing Opportunities

Belmont Housing Resources for Western New York, Inc.

CENTRAL OFFICE

1195 Main Street
Buffalo, NY 14209-2196
716-884-7791
Fax: 716-884-8026

NORTHTOWNS OFFICE

33 Spruce Street
N. Tonawanda, NY 14120-6305
716-213-2784
Fax: 716-213-2787

www.belmonthousingwny.org