Heart of the City Neighborhoods, Inc. (HOCN) is a 501(c)(3) not-for-profit Community Development Corporation created to stabilize Buffalo’s communities in the Lower West Side through redevelopment, neighborhood stabilization, and affordable housing development.

Heart of the City Neighborhoods mission is to create, facilitate and support housing and neighborhood development in the Lower West Side of the City of Buffalo. This is accomplished by creating programs to improve the quality of affordable residential housing. HOCN partners with private developers, neighborhood leaders, the City, and other not-for-profit organizations to develop sustainable projects to improve Lower West Side neighborhoods.

Our Mission & Vision

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Working together with residents, neighborhood organizations, local leaders, financial institutions and real estate professionals, HOCN works towards stabilizing and creating integrated, mixed income neighborhoods where individuals and families of all incomes will have a better quality of life and take pride in their property, their street, and their community.
WHAT IS AFFORDABLE HOUSING?

Affordable housing is a term used to describe dwelling units whose total housing costs (for either a leased or purchased unit) are deemed affordable to those that have a median household income. The generally accepted definition of affordability is for a household to contribute no more than 30 percent of its gross annual income towards a housing payment.

WHO NEEDS AFFORDABLE HOUSING?

More people than you might realize. The economic expansion of the 1990s obscured certain trends and statistics that point to an increased, not decreased, need for affordable housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States. The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.

ISN’T ALL OF BUFFALO’S HOUSING AFFORDABLE?

Despite talk of Buffalo having low cost housing, not all of our City’s housing is affordable. The Buffalo-Niagara metropolitan area is the 9th worst region in the nation for rental housing affordability, with 60% of renters, as well as 33% of mortgaged homeowners and 20% of non-mortgaged homeowners, paying over 30% of their gross annual income for rent. Almost 68% of Buffalo’s housing stock was built in 1939 or earlier. The cost of rent or the price of a home for sale may be “cheap,” however the apartment or home could also be in need of major health, safety, and structural repairs. High utility costs add to housing burdens. Buffalo area residents pay well above national averages for their electricity and natural gas. The age and often un-insulated housing stock drives costs up further.

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THE LOWER WEST SIDE OF BUFFALO

The Lower West Side was one of Buffalo’s first neighborhoods, traditionally where most of Buffalo’s early immigrant population settled in the years after the opening of the Erie Canal in 1825. It contains some of the oldest, and architecturally richest, housing stock in the City. Today, it is Buffalo’s most ethnically and economically diverse neighborhood, where the impoverished and upwardly mobile live side-by-side. The varied housing stock, (more than half was constructed prior to 1940), a high percentage of absentee landlords, and the relative poverty of many neighborhood residents has resulted in a deterioration of a significant number of properties over the past three decades.

Diversity

51.7% White
23.9% Black
16.7% Other
4.0% Two or More Races
2.2% Asian

48.4% of the LWS population lives compared to 30.1% of Buffalo

Median Household

$63,500

Buffalo

$20,749

LWS

20.3% Unemployment Rate

with many underemployed or working in the growing low-wage service sector

Source: 2007-2011 American Community Survey
Since its incorporation in 1998, Heart of the City Neighborhoods (HOCN) has completed several successful projects. HOCN launched the Plymouth Avenue Block Reclamation in 2002, working with residents to achieve economic growth and community development through various projects on Plymouth Avenue, as well as residing on the block for eight years. HOCN then began a block-by-block approach to eliminating blight on Hudson Street, Whitney Place, and Prospect Avenue.

HOCN has also had a range of smaller neighborhood beautification projects throughout the years: from planting 299 trees to hosting various neighborhood cleanups, and working with the City of Buffalo’s Housing Court to address housing code violations to holding community forums about street maintenance and neighborhood violence. These efforts go a long way to create a more attractive community, affirm personal dignity and inspire neighborhood pride. These are not just short-term impacts; all of HOCN’s work is purposed to insure long-term revitalization. These smaller efforts weave together HOCN’s more prominent projects; they have a large impact on the reputation of HOCN in the neighborhood, and do a great deal to boost the community’s overall pride.

Including past and current projects, HOCN’s rehabilitation efforts represent over 3 million dollars of development invested in the Lower West Side. By the Spring of 2014, HOCN’s programs have brought increased stability to the Lower West Side neighborhood by establishing 8 homeowners throughout the community. Each homeowner over 3 million dollars of development invested in the Lower West Side. By the Spring of 2014, HOCN’s programs have brought increased stability to the Lower West Side neighborhood by establishing 8 homeowners throughout the community. Each homeowner committed to a minimum of five years in their home, representing over 40 years of homeownership for the neighborhood. These efforts go a long way to create a more attractive community, affirm personal dignity and inspire neighborhood pride. These are not just short-term impacts; all of HOCN’s work is purposed to insure long-term revitalization. These smaller efforts weave together HOCN’s more prominent projects; they have a large impact on the reputation of HOCN in the neighborhood, and do a great deal to boost the community’s overall pride.

Between 1998 and spring 2014, HOCN administered 84 units of owner-occupied home repairs, successfully acquired and renovated 20 vacant residential units and 1 six-unit rental property, and helped 8 families purchase their first homes.

### OUR PAST YEARS OF SUCCESS

1996 | HOCN’s first building project was the redevelopment of the former Norbans Building into the Glenny Center International Hostel.

1997 | Commissioned a marketing study of the feasibility of market rate rental units in the downtown core that was the basis for much of the multiple market and high-end unit development currently underway.

2001 | Rehabilitation of the Watkins Building, a former Pan American Exposition Hotel at 170 West Chippewa that sat as a vacant eyesore in Buffalo for many years, into six market-rate units.

2002 | Purchased, rehabilitated and sold 60 College Street, a century old Victorian sitting prominently at the corner of Maryland and College streets that sat as an eyesore in the neighborhood for years.

2002 | In partnership with West Side Neighborhood Housing Services, HOCN purchased, rehabilitated, and sold 15 Plymouth Avenue.

2003 | Purchased and rehabilitated 318 Maryland Street into three low/moderate-income rental units.

2006 | Launched the Plymouth Avenue Reclamation Plan with the purchase and rehab of once vacant and decrepit properties, including 23, 42, and 44 Plymouth Avenue.

2007 | Repainted 13 homes in 1 day with the help of 700 volunteers in collaboration with Brush Up Buffalo.

2008 | Purchased, rehabilitated and sold 263 Hudson Street, a vacant property that blighted the neighborhood for many years.

2010 | Launched the Whitney Place Properties Initiative, which involved the purchase and rehab of 245 and 251 Whitney Place for resale as part of the effort to restore life on the block.

2011 | Launched the Planning to Stay Program, the first of our minor home repair programs. This program and its first round of funding provided 19 units of repair to frail and elderly, low-income homeowners in our neighborhood.

2012 | Continued our minor home repair efforts by launching our Green and Healthy Homes and Stable Homes Programs. Green and Healthy Homes works with state and local resources to provide low-income families in our neighborhood with needed home repairs. Stable Homes works with Learning Disabilities Association of WNY to provide developmentally disabled homeowners with home repair assistance.

2013 | Purchased, rehabilitated, and resold two homes under our H.O.P.E. Program to first-time homebuyers to continue our Whitney Place Properties Initiative; 330 Prospect Avenue, a double family home, and 192 Whitney Place, a single-family home.

2014 | Celebrated 5 years of development under the Whitney Place Properties Initiative by rehabilitating and reselling 178 Whitney Place, a single-family home, under our H.O.P.E. Program.
HOME OWNERSHIP PROVIDES EQUITY (H.O.P.E.) PROGRAM

RESTORING HOPE
Heart of the City Neighborhoods introduced this program to revitalize neglected homes and restore this once vibrant and historic neighborhood. This program targets homes which are considered neighborhood nuisances and problem properties in an effort to eliminate blight and the negative perceptions associated with urban living. Simultaneously, H.O.P.E. provides families on a fixed-income with the opportunity to own their first home.

HOW WE DO IT
Rehabilitation on a H.O.P.E. home will usually include new mechanics, updated plumbing, electrical, and gas systems, updated kitchens and bathrooms, replacement of windows and doors, in addition to new floor coverings. This effort aims to ensure long-term affordability, creating a new home within an 1890’s frame. When rehabilitation is complete the renewed home is then sold at market rate regardless of rehabilitation costs. In addition to the complete rehabilitation of the home, purchase assistance may be available to qualified buyers through grants and low-interest loan programs. This formula assures affordability making an ARP home ideal for first time homebuyers who have limited capital for extensive home repairs, updates, and purchase. H.O.P.E homes have had many long-term positive effects on the new homeowners and on the neighborhoods where they are located. To date, HOCN has completed 12 units in 8 homes through this program.

CYNTHIA GARDENS APARTMENTS

WHY A NEW BUILD?
In order to fill the void a large vacant lot created in the community, HOCN decided to reintroduce the original use of the land—residential rental housing. As a community development corporation, we value quality affordable housing for all. These eight units provide just that—a direct response to the lack of quality affordable rental opportunities for working families in our neighborhood. When rents are guaranteed to remain stable, tenants move less often, supporting neighborhood stabilization.

HOW IS IT DESIGNED?
Cynthia Gardens is two townhouse-style buildings that are designed to reflect the neighborhood’s historic character with four 2-bedroom apartments (2-3 person capacity) and four 3-bedroom apartments (3-4 person capacity). All eight units are locally owned and managed and come complete with spacious bedrooms, plenty of windows for natural lighting, central air, a private porch overlooking Hudson Street, bistro-style kitchen, laundry room, dining room, and in-unit storage. In addition, all units have been furnished with new Energy Star appliances and an in-unit washer and dryer. All first floor units are handicapped accessible as well as adaptable for visual and hearing impaired persons.

"The biggest [benefit of owning your home] is the investment aspect. Aside from that, however, freedom.”
Adam Weekley  First Time Homebuyer through H.O.P.E.

"It is important that my family and I live comfortably within my budget. You deserve quality living. Do not settle for less than what you deserve.”
Monica Kemper  First Time Homebuyer through H.O.P.E.

“Quality affordable housing is important to my family and I because we need to be able to live in a place where we can still be able to have money for other necessities such as food, clothing, gas, and electricity.”
Nilda Casillas-Colon  Tenant at Cynthia Gardens
PLANNING TO STAY PROGRAM
Senior citizens are a growing demographic in our city and an invaluable part of our community. HOCN firmly believes that our seniors deserve to continue to live in their homes, to “age in place.” The Planning to Stay Program is committed to empowering senior citizens to maintain independence, remain civically engaged, and gracefully age in the comfort of their own homes. This initiative is designed to respond to rising home repair costs by equipping eligible elderly residents with grants for home repairs and energy upgrades. HOCN completed 19 units of minor home repair for elderly homeowners under this program in its first two years.

GREEN & HEALTHY HOMES PROGRAM
The old age of a home can not only lead to high maintenance demands, but is also associated with risk factors such as exposures to lead, asthma triggers, safety hazards and mental health stressors. In 2012, HOCN launched Green & Healthy Homes, a program designed to respond to this situation by providing families who are at a high-risk of being negatively affected by health hazards in their home with grants for necessary repairs to create a healthy and safe environment.

HOCN coordinates with the Buffalo Green & Healthy Homes Initiative (BGHHI) to support our program. The BGHHI was created by the Attorney General’s Office in 2010 and is administered by the Community Foundation for Greater Buffalo. The key innovation of the BGHHI program is its use of “resource-braiding” to attract funding from a range of governmental and philanthropic sources. With additional resources, money is coordinated and focused on “whole-home” remedies. This approach has allowed the program to address the full range of energy efficiency and weatherization improvements, as well as health, and safety needs of homeowners through single, comprehensive interventions.

I had money to pay for [my] house, but not for the needed repairs.
Good quality work and [HOCN] kept me informed of what was going on.”
Rosita ScoG Homeowner assisted through Stable Homes

MINOR HOME REPAIR PROGRAMS
Heart of the City Neighborhoods believes that the repair of existing homes within the neighborhood is crucial to the stability and longevity of the community. Minor home repair programs have become one of our most popular initiatives due to the age of the housing stock in the neighborhood and the need for repairs. The minor home repair programs that HOCN currently offer are Planning to Stay, Green & Healthy Homes, and Stable Homes. All of these programs are for income qualified homeowners only.

We are very satisfied with the work and our home is more secure and safe to live in. You have confidence in these people, just watching how great they worked and the pride they took in the work they did. I am so grateful for the quality in their character and the quality of their work.”
Virginia Michels Homeowner assisted through Planning to Stay

STABLE HOMES PROGRAM
Stable Homes, a program designed by Heart of the City Neighborhoods, Inc. and Learning Disabilities Association of WNY, was established as an extension of the Green & Healthy Homes Program. It provides individuals with developmental disabilities, who are at a high-risk of being negatively affected by health hazards in their home, with grants for necessary home improvements and repairs to ensure that their home remains healthy and sustainable. This pilot program received funding for 10 units of minor home repair for 2012-2016.

From 2012 to Spring 2014, HOCN has completed 36 units of home repair for income-qualified homeowners in the Lower West Side under our GHHI Program.
In 2013, we assisted 18 households and 48 individuals (33 units) through our programming.

In just one year, we replaced 133 Windows
10 Furnaces/Heating Systems
8 Roofs
8 Bathrooms
7 Hot Water Tanks
4 Home Sidings
20 Carbon Monoxide Detectors
in owner occupied homes

92% of our funding received went directly back into the community

Average Cost to Bring a Vacant Home Up To Code
$224,487
Average Cost to Bring an Owner Occupied Home Up To Code
$36,350

Over 300 Households Received Financial Fitness Training Through Our AmeriCorps Member
18 Households Received Energy Audits, Lead Risk Assessments, and Weatherization

A NOTE FROM OUR EXECUTIVE DIRECTOR

In 2013, Heart of the City Neighborhoods, Inc. (HOCN) turned 15 years old. When HOCN began back in 1998, our staff of just one took on exciting projects like redeveloping the Glenny Center International Hostel and the Watkins Building. This past year, we continued to take on exciting developments with a staff of four and one dedicated AmeriCorps member.

In 2013 alone, we restored two vacant homes under our H.O.P.E. Program while simultaneously providing two families with their first owned-homes. One double-family home and one single-family home were saved from the fate of demolition and restored back to life in our community.

After six years of planning, we completed our two townhome in-fill project on Hudson Street, known as the Cynthia Gardens Apartments. These rental units provided eight families with affordable and green homes. A vacant lot that created a void right near the Allentown Historic District and resources like the Elmwood Village Charter School has now been filled with new life and restored back to its original purpose.

In addition to these major developments, we provided minor home repair assistance to 14 units of owner occupied housing in our neighborhood, assisting 8 low-income homeowners and six of their tenants. These repairs were made possible through our three Minor Home Repair Programs; Green & Healthy Homes, Planning to Stay, and Stable Homes Programs.
In addition to our housing work, we educated over 300 individuals through our financial fitness course with the help of our 2013 AmeriCorps Member.

HOCN’s staff values working with residents to make sure their voices get heard as investment happens in our community. In 2013, we were able to host a Community Planning Workshop for Lower West Side residents this summer, working to connect neighbors and hear exactly what they would like to see happen in our neighborhood.

Thanks to your continued support, we were able to help lower maintenance costs for ten homeowners, provide safe, healthy, affordable housing for twenty-two tenants, and restore two vacant homes. Two rehabs, eight rental units, and fourteen home repairs later, we can’t wait for what the future will bring. We send you our sincerest gratitude to those who supported our efforts and our community in 2013!

Our staff was fortunate to have been able to make a huge impact on the Lower West Side community in 2013. With over 347 families expressing a need for services from us in 2013 alone, our work is far from done. Looking forward, we hope to continue our meaningful work of ensuring that everyone has the right to a safe, affordable home.

Sincerely,

Stephanie Simeon
Executive Director

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**What’s Ahead?**

In 2013 alone, we added **347 families** to our program waiting lists.

- **270 Families Want Quality Rental Housing**
- **57 Families Want to Own their First Home**
- **20 Families Are In Need of Home Repairs**
Heart of the City Neighborhoods, Inc. Team

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