

**Mission Statement** (required)

Better Neighborhoods, Inc. (BNI) is dedicated to making a continuous long term positive impact in the neighborhoods it serves by:

- \* Providing safe, affordable housing for persons with limited resources;
- \* Promoting home-ownership and pride within the neighborhoods it serves;
- \* Stimulating economic development within under served neighborhoods by providing the appropriate support;
- \* Developing and empowering the people of the neighborhoods it serves; and
- \* Being good stewards of the resources it receives.

**Board Members** (required)

- Steve Becker, Vice President
- Stanely E. Skinner, Jr., Treasurer
- Gerard Kalemba
- Corey Dandataraw
- Ravi Ramdath
- Victoria Hurewitz, President
- Victoria Cooper
- Christina Khalloo
- Ray Feurstein
- Sonja Hotelling
- Jose Rodriguez
- C. Anthony Owens, Secretary

**Operating Budget** (required)

FY 20009 budget.xls (20 K)

**People Served by this Organization** (required)

1000

**IRS Tax Status Determination Letter** (required)

non-profit.pdf (28.75 K)

**Mission Focus** (required)

Affordable Housing

**MSA Number (5 digits)** (required)

10580

**Project Details**

**Project/Program Title** (required)

Housing Counseling Program

**Requested Cash Amount** (required)

\$7,500.00

**Project Start Date**

10/01/10

**Project End Date**

09/30/11

**Project/Program Description** (required)

Homebuyer Education offers potential purchasers information on the home buying process Education is offered through a three-part workshop series which is offered on a continuous basis. After participating in the workshop series, first-time homebuyers enroll in one-on-one pre-purchase counseling to assess readiness and develop a personal plan for achieving homeownership. This counseling covers purchase procedures, mortgage financing, down payment/closing cost fund accumulation, credit improvement, and debt consolidation.

Post-purchase Counseling with one-on-one consultation and referrals provide new and existing homeowners with information, resources and guidance on a variety of issues including property maintenance and money management.

Foreclosure Prevention Counseling -- Assists delinquent mortgagors including restructuring debt, arranging reinstatement plans, loan forbearance, and/or other loss mitigation tools available.



**Citizens**  
Charitable Foundation

\* Verification of receipt of grant in the past

Received  
4/16/09

April 13, 2009

Edward August  
Executive director  
Better Neighborhoods, Inc  
986 Albany Street  
Schenectady, NY 12307

Dear Edward:

On behalf of the Citizens Bank Foundation, I am pleased to advise you that a grant in the amount of [REDACTED] was approved to support the Housing Counseling. Enclosed is check #875681 in the aforementioned amount.

Please complete the required electronic grant acknowledgment form within one week of receipt of our contribution to your organization. You may access the form through the link provided below. You will be required to sign in with your user ID and password.

[http://www.cybergrants.com/citizensbank/charitable\\_grant](http://www.cybergrants.com/citizensbank/charitable_grant)

If your organization wishes to acknowledge this grant in any printed materials, funding should be referred to as "Underwritten by the Citizens Bank Foundation." When applicable, the Citizens Bank Foundation logo use and placement must be approved prior to printing by the Citizens Bank Public Affairs Department.

It is a pleasure to support such a noteworthy organization. We appreciate the important efforts of Better Neighborhoods, Inc and wish you all the best in your many worthwhile endeavors.

Sincerely,

Deborah J. Khan  
Vice President  
Community Relations

enclosure



**KEYBANK FOUNDATION**  
800 Superior Avenue  
Cleveland, OH 44114

May 24, 2010

Mr. Edward August  
Executive Director  
Better Neighborhoods Inc  
986 Albany Street  
Schenectady, NY 12307-1513

Dear Mr. August:

On behalf of the KeyBank Foundation, a foundation funded by KeyCorp, I am pleased to enclose a check in the amount of [REDACTED] to Better Neighborhoods Inc in support of your Financial Education. We are pleased to provide charitable support to organizations such as Better Neighborhoods Inc that serve the public interest and address critical needs within the community. Key has a giving focus of economic self-sufficiency, rooted in the belief that economically self-sufficient individuals are empowered to face the challenges they encounter as they aspire to achieve their dreams.

We extend our sincere best wishes for your continued success in this most worthwhile endeavor.

Sincerely,

Margot James Copeland  
Chair, KeyBank Foundation

Enclosure: Check #57157  
MJC: al

c: Jeff Stone

# The M&T Charitable Foundation

327 Great Oaks Boulevard, Albany, NY 12203

March 17, 2010

Edward August  
Better Neighborhoods, Inc.  
986 Albany Street  
Schenectady, NY 12307

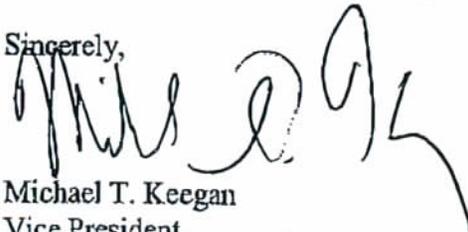
Dear Mr. August:

The M&T Charitable Foundation is pleased to enclose our check numbered 90003221 in the amount of [REDACTED] payable to *Better Neighborhoods, Inc.*, which represents our support of the Housing Counseling Program.

In order for the M&T Charitable Foundation to be in compliance with The Omnibus Budget Reconciliation Act of 1993, please complete the acknowledgment below and return it to us in the enclosed self-addressed envelope. Your cooperation in this matter is greatly appreciated.

If you should have any questions, please call us at 464-6100.

Sincerely,



Michael T. Keegan  
Vice President  
M&T Charitable Foundation

Nms  
Enc.

M&T Bank  
327 Great Oaks Boulevard  
Albany, NY 12203  
Attention: Courtney Haydock

**Re: 2010 Charitable Contribution Proposal**

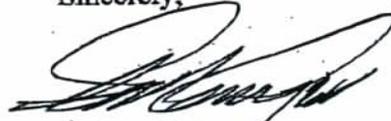
Dear Ms. Haydock:

*I have enclosed a completed application which requests support for the Housing  
Counselor Program at Better Neighborhoods, Inc.*

BNI is the only HUD Certified housing counseling program that focuses solely on Schenectady and has been continually certified since 1974. Our Homebuyer Workshops have been instrumental in educating potential homebuyers in the home purchase process, and our one on one counseling sessions prepare individual clients through budget assistance, credit repair, and obtaining a mortgage.

We appreciate M&T's consideration of this request. Please call if you have any questions.

Sincerely,



Edward August  
Executive Director  
Encl.

cc. Al DeSalvo  
M&T Bank  
327 Great Oaks Blvd.  
Albany, NY 12203

Organization: Better Neighborhoods, Inc.

Address: 986 Albany St. Schenectady, NY 12307

Contact person: Edward August Title: Executive Director

Telephone: 518-372-6469 E-mail: eaugust@better-neighborhoods.org

Federal tax ID#: 14-1504550

Brief description of funding request: We request support for our Housing Counseling Program. This agency is the only HUD certified Housing Counseling Program with a focus on Schenectady County exclusively and has continually achieved the expected results of numbers of new homeowners and foreclosures prevented since becoming certified in 1974. Our Homebuyer Workshops have been instrumental in educating potential homebuyers in the home purchase process and our one-on-one counseling sessions prepare individual clients through budget assistance, credit repair and obtaining a mortgage

What county will this request support? Schenectady

Would your organization have volunteer opportunities for M&T employees?

Yes  No

If Yes, and you are requesting funds from either Gr. Baltimore, Chesapeake/Central Maryland, or Gr. Washington, please complete the Volunteer Profile Sheet (page 9) and return it along with this completed form.

Amount requested: \$5,000.00

Request is 1 % of total annual funding.

Request is N/A % of campaign/project goal.

Current campaign funding goal: N/A

Campaign dates: N/A

Date/time of event (if applicable): NA

Make check payable to: Better Neighborhoods, Inc.

Tax-deductible portion of this request (if applicable): \$5,000.00

Cost of an individual ticket (if applicable): N/A

Tax-deductible portion of an individual ticket (if applicable): \$ N/A

List the four largest committed donors and amounts contributed for this request in current year, if request is under [REDACTED]. If request is [REDACTED] or more, please complete the Supplemental Questionnaire (page 7).

<u>Donors</u>	<u>Amount</u>
1. <u>State Farm</u>	\$ [REDACTED]
2. <u>HSBC</u>	\$ [REDACTED]
3. <u>Trustco Bank</u>	\$ [REDACTED]
4. <u>Citizens Bank</u>	\$ [REDACTED]

Current annual operating budget: [REDACTED]

Change in net assets last year: [REDACTED]

Amount of net assets: \$ [REDACTED]

Market value of endowment (if any): N/A

United Way funding in current year: N/A

Name and brief description of any organization(s) providing the same service: We are the only NYS Neighborhood Preservation Program serving the Hamilton Hill and Vale Neighborhoods of Schenectady. Similar organizations include the Community Land Trust of Schenectady which renovates homes in other neighborhoods and sells them through a land trust agreement. Schenectady County Habitat for Humanity also rehabilitates homes but with a different approach and little emphasis on specific neighborhood improvement.