

“ If you don't have a vehicle, you're basically stuck.”

“

Everyone is helpful, friendly. Your neighbors are amazing.”

“ We need more programs for single moms to be easily reached.”

INSIGHTS

FROM

RESIDENTS

TOWN OF Cheektowaga

MAY 2020



Numbers in Need

IN BUFFALO NIAGARA



A Mobile Safety Net Team initiative established by The John R. Oishei Foundation



Prepared by  University at Buffalo
Regional Institute
School of Architecture and Planning

Town of Cheektowaga

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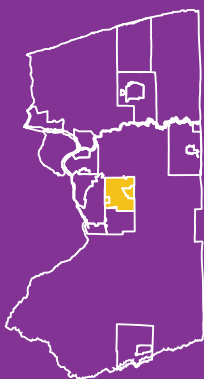
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Numbers In Need is an initiative designed to strengthen the safety-net of human services in Buffalo Niagara communities that are most in need.

Visit NumbersInNeed.org

About this Report

This report offers a snapshot of findings for the Town of Cheektowaga with new data on the community's population that lives in or near poverty. It includes the perspectives of human services providers, the landscape of providers, and strategies that could strengthen the safety-net for individuals and families.

Research in this report was led by the University at Buffalo Regional Institute in partnership with the Mobile Safety-Net Team. It was commissioned by The John R. Oishei Foundation. This work updates and expands upon a community report completed by the research team in 2013.

A Mobile Safety Net Team initiative established by The John R. Oishei Foundation



Prepared by  University at Buffalo Regional Institute School of Architecture and Planning

Defining Need

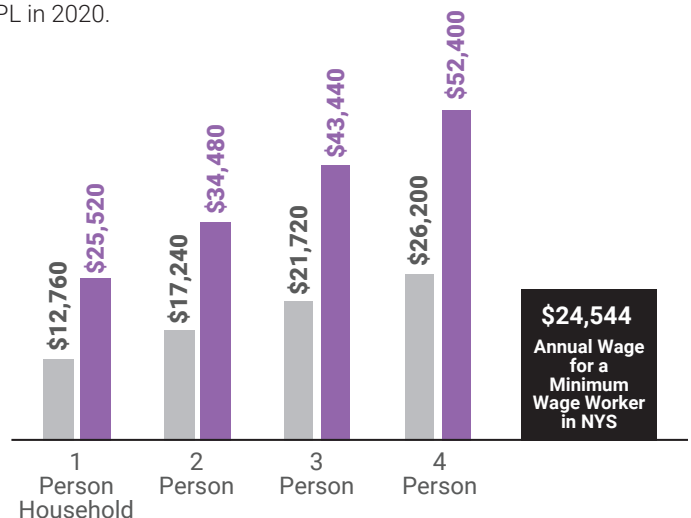
More than 24,200 residents in Cheektowaga live in or near poverty with incomes below 200% of the federal poverty line.

The federal poverty line (FPL) is \$12,760 for a household of one, \$17,240 for a two-person household, \$21,720 for a family of three, and \$26,200 for a family of four. A single parent of two who works full-time, year-round at the minimum wage in NYS (\$11.80 per hour or \$24,544 a year) earns an income just above the FPL in 2020.

The FPL is adjusted annually by the federal government and varies by household size. It is often used to determine eligibility for programs that assist individuals and families with basic living expenses such as food, utilities, and rental housing. Households with incomes that exceed 200% of the FPL (up to \$52,400 for a family of four) generally do not meet income guidelines for most programs.

Federal Poverty Guidelines, 2020

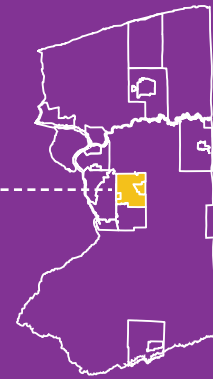
■ Federal Poverty Level ■ 200% of Federal Poverty Level



Source: U.S. Department of Health and Human Services

Reports for this Community

This report is part of a comprehensive suite of reports for the **Town of Cheektowaga**, one of 12 representative communities in the Buffalo Niagara Region selected for assessment and investment as part of the Numbers in Need project.



Each of these reports for this community is available online at NumbersInNeed.org



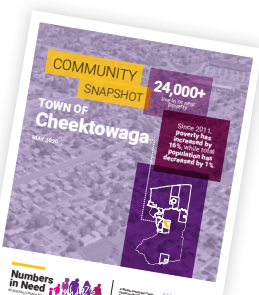
Insights from Residents

This report, *Insights from Residents*, presents a more detailed look at the community's vulnerable populations, their needs, urgent concerns, and barriers to programs and services. A survey of residents and conversations with residents inform findings in this report. Agency and community leaders can use this document as they develop programs and services that respond to the needs of residents and remove barriers to jobs, programs and services faced by residents.



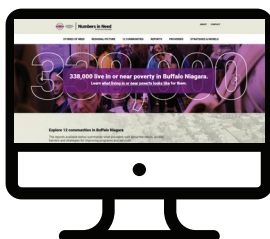
Insights from Providers

Insights from Providers explores the perspectives of service providers in the community with respect to gaps in the landscape of services, barriers to reaching residents, promising developments, and strategies for strengthening the landscape of programs and services. A focus group with agency leaders informed the findings presented in this document. Agency and community leaders can use this report to shape programs and services that respond to identified gaps and barriers, while leveraging system strengths and promising developments.



Community Snapshot

Community Snapshot presents an overview of findings from the research in this community, with new data and information on the people living in or near poverty, their barriers to programs and services, the landscape of service providers, and strategies for strengthening the community so that all residents can thrive economically. This report draws from more detailed findings available on the Numbers in Need website, as well as from Insights from Residents and Insights from Providers. Agency and community leaders can use this report to understand key findings and identify topics for further exploring.



Visit us online at NumbersInNeed.org

NumbersInNeed.org is an online tool that leaders can use to understand economically vulnerable populations in the Buffalo Niagara Region, their urgent needs and concerns, barriers to services and factors that matter such as access to good paying jobs, educational attainment, and transportation options. The website features individual stories, community and regional indicators, interactive lists and maps of service providers, strategies for strengthening communities and models to consider.

About the Resident Survey and Conversations

One hundred ninety-four residents from the community completed a two-page, 28-question survey during a three-month period in the fall of 2019.

To ensure that input was representative of community members living in or near poverty, surveys were conducted at eight locations in or near the community. Surveys included those completed in 13 locations in other communities by residents who live in ZIP Codes in Cheektowaga.

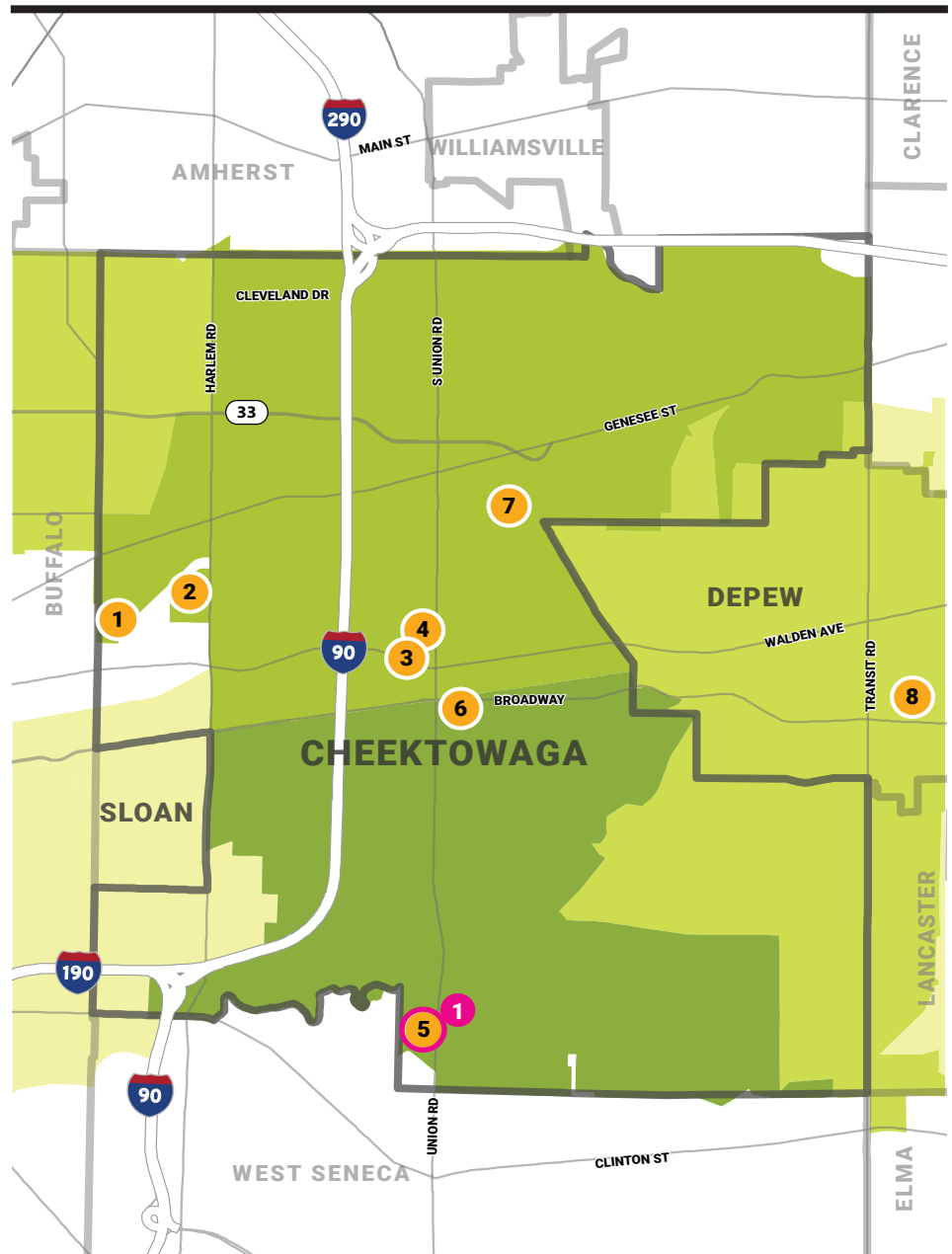
An online version of the survey was also available beginning in March 2019 and distributed via social media and email. Thirty-seven respondents from ZIP Codes 14043, 14215, 14225, and 14227 completed the survey online.

To better understand the challenges identified by survey respondents and help formulate priorities and solutions, a set of interviews were conducted with twelve residents. Participants received a \$10 gift card to Tops as an incentive and thank you for participating.

Percent of Survey Respondents by ZIP Code

- 2% - 5%
- 6% - 15%
- 16% - 65%
- Over 65%

- Survey conducted at this location
- Resident Focus Group



Resident Survey was conducted at 21 locations

1	Sister Mary Josette Food Pantry at Villa Maria College
2	Cheektowaga Town Park - National Night Out
3	Union East Elementary School
4	Cheektowaga Central High School
5	Resurrection Life Church - Food Pantry, Food Truck and Toys for Tots Drop-Off
6	Cheektowaga Senior Job Fair at Cheektowaga Senior Citizen Center
7	Maryvale Primary School
8	Tri-Community Food Pantry
Not mapped	
9	West Seneca Community Food Pantry
10	St. Francis of Assisi Church

11	Veterans One-Stop Center
12	Elmwood Village Charter School
13	Buffalo Erie County Public Library - Downtown
14	Civil Legal Advice and Resource Office - Jewett
15	Gloria J. Parks Community Center
16	Erie County Bar Association (ECBA) Volunteer Lawyer Project (VLP) Legal Clinic - East High School
17	Westminster Good for the Neighborhood
18	Good for the Neighborhood - Martin Rd. Elementary
19	St. John de LaSalle Catholic Church
20	Niagara Falls High School Health Fair
21	Niagara County Career Fair



Resident Focus Group was held at 1 location

1	Resurrection Life Church
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About the Residents Who Took the Survey

Although survey respondents are meant to be representative of the overall population in need, there are some differences. Respondents are more likely to be older and female, and are far less likely to have children than the overall population in need.

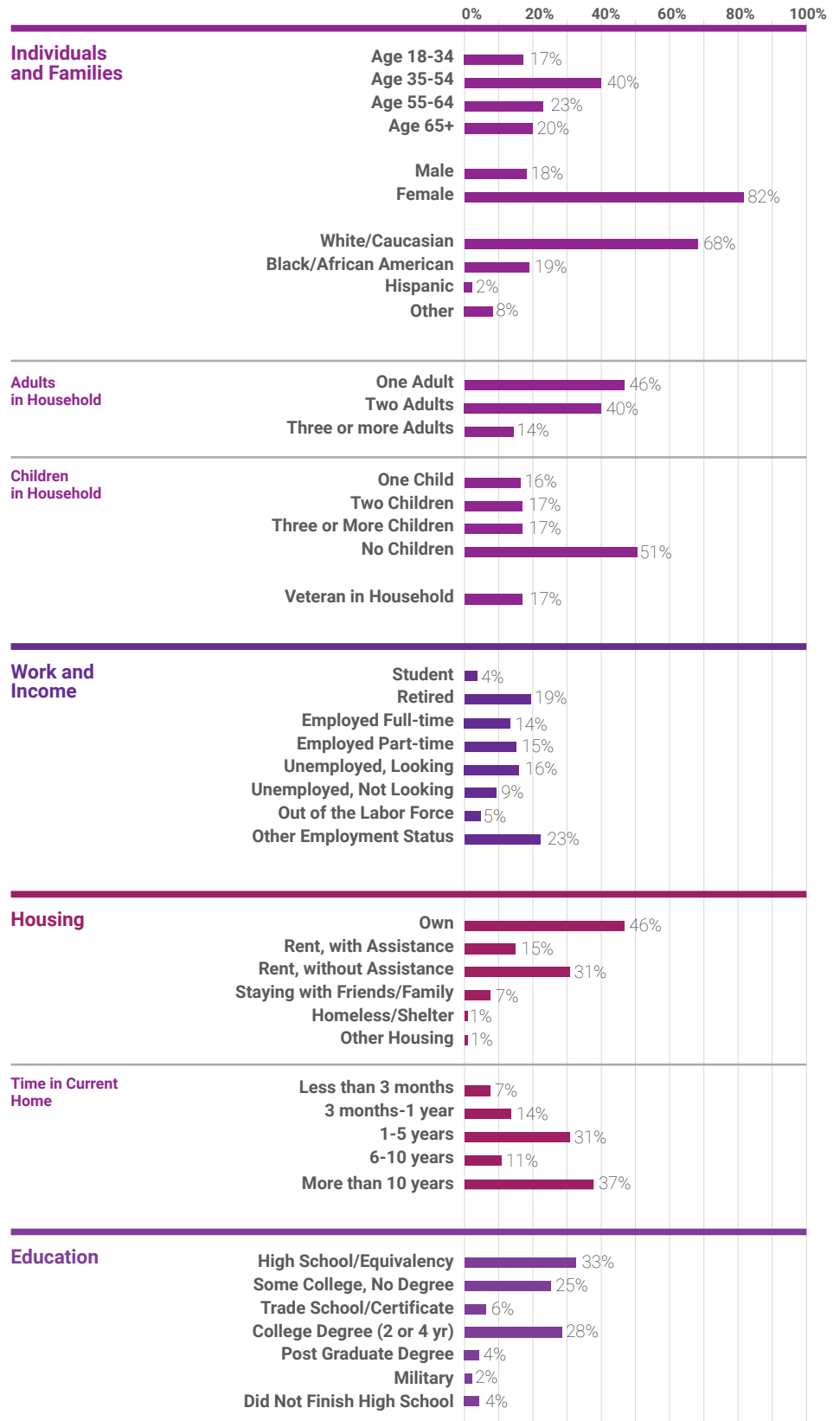
Almost a third of respondents are employed either full-time or part-time. About a fifth are retired. Respondents who chose "other" as their employment status said they are disabled, self-employed, a caretaker for a disabled spouse, or a stay-at-home mom. About two-thirds of those who are unemployed are looking for work.

About one in three respondents have a college or post graduate degree. A third have no more than a high school diploma or an equivalent, while a relatively small percentage (4%) of respondents did not finish high school. A quarter started college but did not finish, meaning these respondents may have taken on student loans that are difficult to pay back without the higher salaries they might have earned if they completed their degree. Student loan debt is one of the top financial concerns in respondent households.

A slight majority of respondents live in a household with at least one other adult, while about half live in a household without children. Almost half of respondents own their home. Forty-four percent of respondents rent and a third of renters receive rental assistance. Respondents are a mixture of newer and longer-term residents, with slightly more than half having lived in their current home for less than five years.



194 Residents Took the Survey



Key Findings from Resident Surveys and Conversations



Households take on debt to get by when income is not enough.

Fifty-seven percent of respondents listed consumer/credit card debt as a financial concern, while 38% listed medical bills and 32% listed student loan debt. Nearly two in three respondents considered outstanding debt of all types to be an urgent concern.

Consumer/credit card debt may arise when income is not enough to cover needs such as food, utilities, and childcare. Only about one in three respondent households earns income from employment, which means that the vast majority of respondent incomes are fixed, making it even more difficult for households to cope with unexpected expenses and more likely that they will take on debt to deal with emergencies. A majority of respondents said they do not feel confident in their ability to handle a \$500 emergency.

Similarly, medical bills may become a concern because of healthcare needs not covered by insurance, such as dental or optical care, or because co-pays are still too high, even with insurance. Despite the fact that all household members are insured in 91% of respondent households, 40% of respondent households said someone in their household needs healthcare they cannot afford.

Residents with higher incomes also struggle financially. One in four respondents experienced a barrier to services, with nearly half of those respondents saying they were turned away from services because of income limits.

Disabilities affect the financial well-being of households.

More than half of all respondents said they or a person in their household has a disability. Among those respondents, 81% said that disability prevents the disabled person from going to work or school, thus hindering residents from earning additional income, or seeking new skills that might enable them to earn higher wages.

But disabilities can profoundly affect the other ways in which a household functions besides limiting income. Residents with physical and mobility challenges may need specialized transportation, which may limit schedule flexibility, or cost more. Household members may also need to serve as a caretaker for a person with disabilities, a role which often reduces working hours and wages, and can lead to added anxiety and stress for both the caretaker and the person being cared for. A physically disabled resident shared that their young adult child helps care for them. However, their child also deals with mental health challenges that make it hard to care for her mother.

Although programs like SSI and SSD provide assistance for residents with a disability, not everyone qualifies. For example, one focus group participant is an unemployed veteran with post-traumatic stress disorder (PTSD) and other physical ailments resulting from their service. They receive Veteran benefits, but are ineligible for other programs like SSI.

Affording quality housing is a challenge for owners and renters alike.

Two in three lower-income residents in Cheektowaga spend more than a third of their income on housing. Broken down further, over half of lower-income homeowners, and over four out of five renters spend a third or more of their income on housing.

Renters and homeowners both worry about the cost of utilities. One in three residents who had an urgent concern are imminently worried about utility shut-off notices, the second-most common concern among survey respondents. Active and pending services reflect these concerns; HEAP is one of the top services respondents receive, and is the number one pending service (though this may have been influenced by the timing of the survey near the opening of the HEAP application period).

Focus group participants help differentiate between the challenges of renting and owning. While renters worry about the high cost of rent and the instability of rental living, homeowners have difficulty paying for repairs, maintenance, and upgrades for energy efficiency. One renter who wished to become a homeowner found that her single-income and student loan debt are significant barriers to saving money for a house and getting approved for a mortgage.

Transportation is often a barrier to jobs, services, and more.

About three in four respondents use a car they own to get around. Those without a car bike, walk, rely on family or friends, and use on-demand transportation services (rideshare, taxis, volunteer services, Medicaid van). Public transportation was the least common alternative, despite the fact that Cheektowaga has several NFTA bus routes.

Despite low public transit use among respondents (6%), 38% said they experienced an issue in the past, such as bus stops being too far to walk to, taking too long to reach destinations, and a lack of service to desired destinations. Some focus group participants echoed these sentiments, saying that the bus did not run when they needed it to (during night/weekend shifts), or that many of the routes they might use do not extend far enough into the community for them to use.

Owning and driving a car can have its own drawbacks. Over 40% of respondents own a car and experienced a major challenge, such as not being able to afford repairs or pass inspection. The focus group pointed out that Cheektowaga is very difficult to navigate for anyone without a car, with stores, employment, and services spread out over a wide area. One participant said his old car breaks down often, but missing work risks losing his job (and his insurance), so he walks until he can afford repairs.

Urgent Concerns, Special Needs and Barriers for Residents

About two out of every five residents surveyed had an urgent concern about something in their lives. A majority of those with a concern are worried about outstanding debt. It is possible that residents take on debt because they do not have enough money to pay for food, utilities, or childcare, all of which are also top concerns.

Getting help for these urgent concerns can be difficult for some residents, as more than a quarter experienced a barrier to services. Forty-four percent of those who said they have had a hard time accessing services were turned away because they did not meet income requirements, indicating that for some households, simply having a higher income does not eliminate their need. Other frequent barriers include difficulty traveling, limited internet access, and physical limitations that make it hard to leave home.

TRENDS

Urgent concerns are far more prevalent today, jumping from 14% of respondents in 2013 to 42% in 2019. Today's top concern, outstanding debt, was not an option in the 2013 survey. However, the top concern in 2013 was "other", which may have included worries about debt. Utility shut-off notices and a lack of money for food were the second- and third-most common concerns in both years.

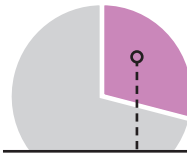
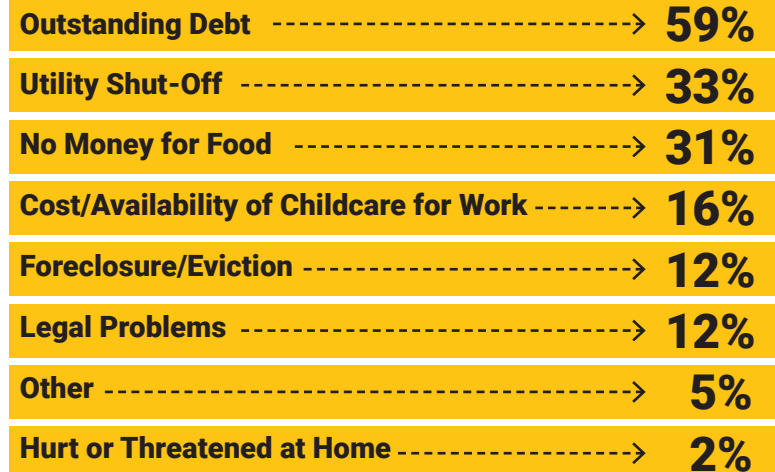
The percentage of respondents facing barriers to services increased from 16% in 2013 to 29% today. Income limits remain the top barrier to services, though for a smaller percentage of respondents today than in 2013 (44% vs. 81%).



42%

REPORTED HAVING SOME TYPE OF URGENT CONCERN

TOP URGENT CONCERNS REPORTED BY THESE RESIDENTS

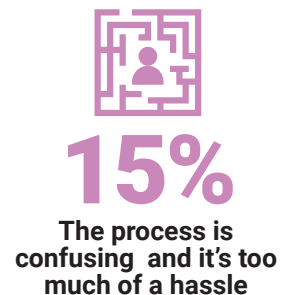
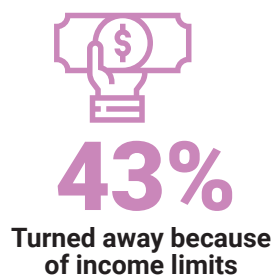


29%

REPORTED A BARRIER OR DIFFICULTY GETTING SERVICE



BARRIERS THESE RESPONDENTS FACE



Detailed Findings: Disabilities and Health Care Access

Having a disability limits economic and educational opportunities for some residents. Among the 57% of respondent households that have a person with a disability, four out of five say the disability limits that person's ability to work or go to school. Physical disabilities are the most common type of disability among respondents, followed by mental health and mobility disabilities.

In 91% of households surveyed, all adults have health insurance, and in 98% of households surveyed, all children were insured. Medicare and Medicaid insure over three-quarters of respondents. Only a quarter of respondents have private insurance.

Even though most respondents are insured, forty percent have a healthcare need they cannot afford. These unaffordable healthcare needs are most commonly dental and optical care, prescriptions, and healthcare.

TRENDS

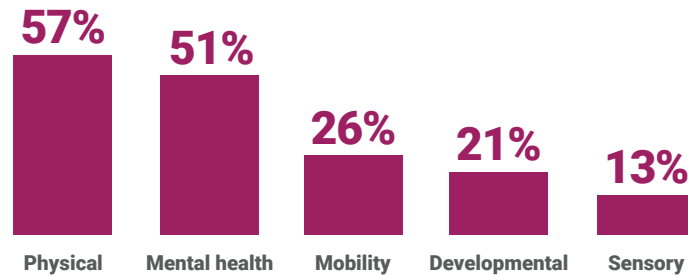
Health insurance is slightly more common among respondents today than in 2013. Households with an uninsured adult declined slightly from 11% in 2013 to 9% today. For households with an uninsured child, the percentage remained at 2% for both years. Medicare and Medicaid are more prevalent among respondents today, increasing from 19% to 36% and from 17% to 51%, respectively.



DISABILITIES IN HOUSEHOLDS



TYPE OF DISABILITIES REPORTED IN THESE HOUSEHOLDS



HEALTHCARE

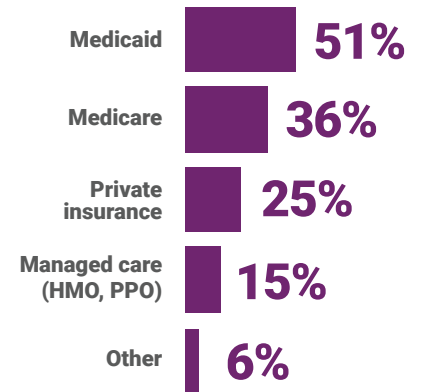
Lack of health insurance among...

9% Adults

2% Children

Over nine in ten respondents said all adults in their household have health insurance. Nearly all respondents have insurance coverage for the children in their households.

Top 5 Types of Health Insurance Coverage Used Among Respondents



40% of respondents are in need of some type of healthcare but can't afford it.

The vast majority of respondents are insured, but almost half still need medical care they cannot afford, possibly because some care is not covered by insurance or co-pays are too high.



Detailed Findings: Transportation

One of the top barriers to services for respondents is difficulty traveling. Cheektowaga is served by several bus routes, but only 6% of respondents use public transit as their primary way of getting around, possibly because public transit is viewed as impractical. Alternatives to public transit like biking and walking, on-demand transportation services, and getting rides from family and friends are more common. Over three-quarters of respondents use their own vehicle to get around.

As a necessity for most residents, cars can be a financial burden. Aside from the cost of buying or leasing a car, many respondents said they cannot afford needed repairs or their vehicle did not pass inspection (possibly because they cannot afford to fix issues preventing the car from passing).

TRENDS

Respondents' primary mode of travel has shifted away from personal vehicles to other modes like relying on family or friends, taking public transportation, or using on-demand transportation services. In 2013, 89% of respondents used their own vehicle to get around, compared to 77% today.

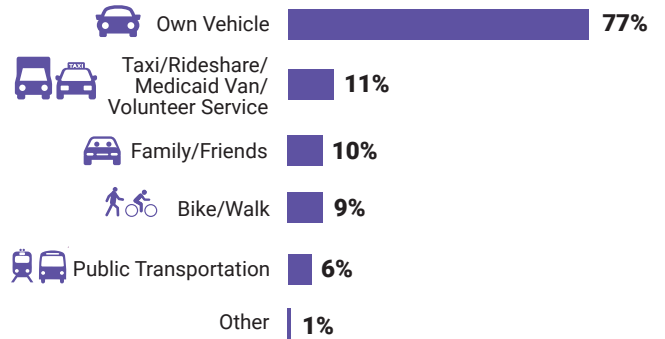
In both years, buses taking too long to get places and a lack of service where respondents need to go were among the top reasons respondents did not use public transportation more often. However, in 2013, the number one reason respondents did not use public transportation more often was that it was too expensive.



TRANSPORTATION

Most respondents use their own vehicle to get around. Those who do not drive are about twice as likely to use taxis, rideshare, Medicaid vans or other volunteer services than to take public transportation. Biking/walking is almost as common as relying on family and friends, all of which are favored over public transportation.

How respondents get around

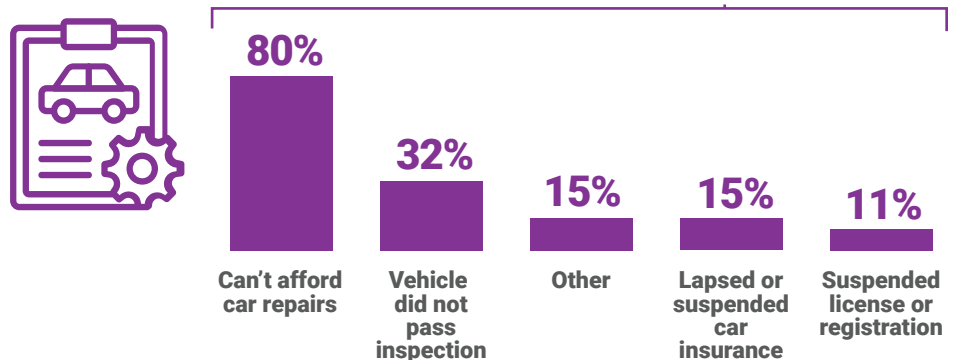


More than a third of respondents have used transit and experienced an issue. Most of the issues respondents experience have to do with practicality, like buses that take too long, bus stops that take too long to walk to, or a lack of service where residents need to go.

Top reasons respondents don't take public transportation more often

- #1 Takes too long to get to places
- #2 Too long to walk to bus stop
- #3 No service where I need to go

42% of respondents reported owning a vehicle and having the following issues



As necessary as they might be for many residents, cars can be a financial liability. More than two in five respondents face some kind of issue owning a vehicle. Most of these issues relate to expensive repairs or not being able to pass inspection, possibly due in part to those same expensive repairs. One resident, an unemployed veteran with mental health challenges, shared that one of his biggest concerns was being able to afford car repairs.

Detailed Findings: Finances and Assets

More than two-thirds of respondent households earn less than \$24,000 per year. About a fifth of respondents are retired, and about a quarter of respondent households receive Social Security retirement income. More than a third of respondent households earn income through employment even though only 14% of respondents are employed full-time and 15% work part-time.

Respondents with financial challenges mostly deal with consumer/credit card debt, medical bills, and student loans. Although debt is a broad category, it might result from the combination of low incomes and necessary expenses like food, utilities, housing, and car payments and repairs. Similarly, medical bills are likely caused by the fact that although most respondents have health insurance, many have healthcare needs that are not covered. Some of those who sought to increase their earning potential and expand career pathways by furthering their education are now saddled with additional debt burdens from student loans.

TRENDS

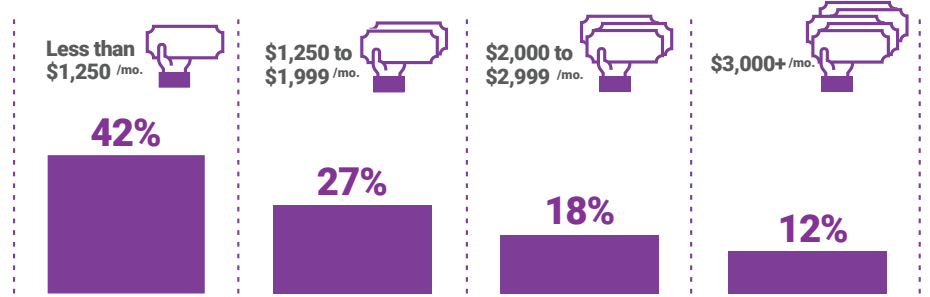
Households earning less than \$24,000 a month make up a much larger segment of the respondents today than in 2013. (69% vs. 41%). To make matters worse, due to inflation over seven years, those in the lower income groups may have more difficulty than those in the same group in 2013. Employment and social security are still top income sources for both years, though the percentage of respondents earning income from employment dropped from 57% in 2013 to 36% today.



FINANCES AND ASSETS

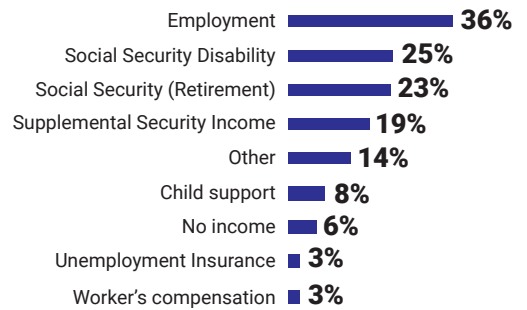
Most respondents earn less than \$24,000/year, just above the poverty level for a family of four, or about the annual income at minimum wage in NYS. Only 12% of respondent households make at least \$36,000 per year, though simply having a higher household income does not necessarily mean these households are without financial challenges.

Household Income, 2019



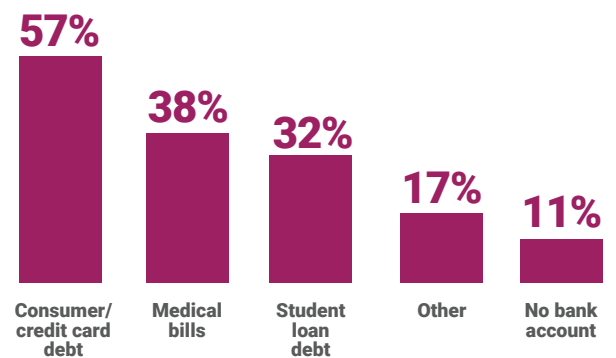
About a third of respondent households have income from employment, while 29% of respondents are employed. Social security programs for retirement, disability, and supplemental income are the most common income sources after employment. "Other" sources of income include pensions, retirement funds, VA disability, self-employment, and temporary public assistance.

Sources of Household Income



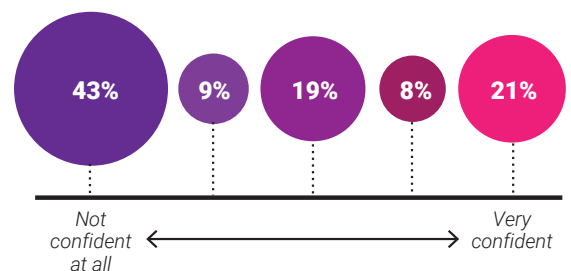
Top 5 Financial Challenges Households Experience

Sixty-five percent of respondents are dealing with financial concerns. Consumer debt was the most common financial concern, followed by medical bills.



There are many reasons why one might feel confident in handling a \$500 emergency; higher incomes, support from friends/family, resourcefulness, or emergency savings are all possibilities. However, half of all respondents do not feel confident in their ability to handle such an emergency.

Confidence to Handle a \$500 Emergency



Detailed Findings: Programs, Services and Supports

Three in four respondent households receive aid through a variety of services. The most commonly used services are food stamps (SNAP) and HEAP, which are also the services with the most pending applications. Overall, only 19% of respondents have pending applications for assistance.

In addition to food stamps, a quarter of respondents receiving services use the food pantry or meal service, while one in ten respondents with pending applications were applying for a food pantry/meal service.

Despite a large percentage of respondents taking on debt and struggling financially, very few receive or are waiting for cash benefits.

TRENDS

The percentage of respondents receiving services today is more than twice that of 2013 (75% vs. 32%). The proportion of residents with pending applications nearly quadrupled, from 5% in 2013 to 19% today.

The types of services respondents receive have not changed significantly since 2013. However, the services with the most pending applications have changed, with HEAP moving from just 8% of those with pending assistance in 2013 to 35%, perhaps due to the time of year the survey was conducted. Pending Medicaid and cash benefits are far less common among respondents today than they were in 2013.

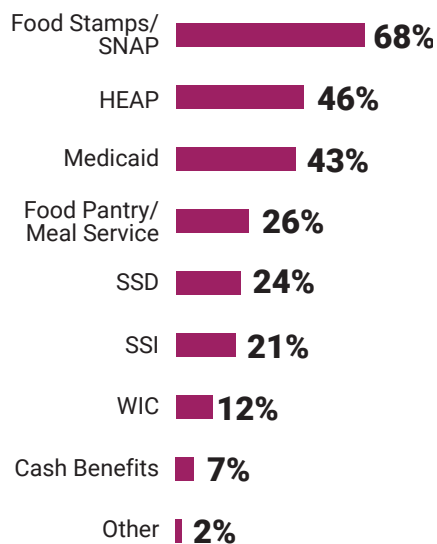


HOUSEHOLDS RECEIVING SERVICES THROUGH PROGRAMS

Three-quarters of respondent households receive some kind of service. As in many other communities, services that aid residents with the cost of food, utilities, and healthcare are the most common.

75% of households receive one or more services

Types of Services Received

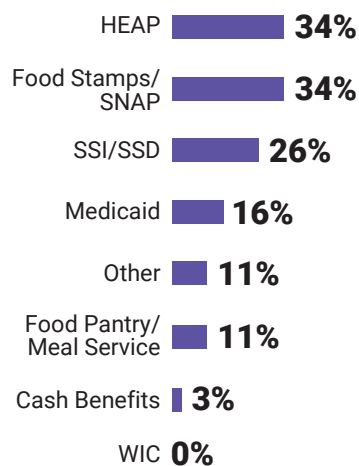


HOUSEHOLDS WITH PENDING APPLICATIONS FOR PROGRAMS

About one in five respondent households have pending applications for assistance. Most commonly, respondent households are applying for services and programs that meet needs for utilities and food.

20% of households have pending applications for assistance programs

Types of Services Pending



During resident conversations, participants completed a brief exercise where they chose the programs and services they felt were strongest in the community, and those they believed need the most improvement.

Participants said that programs providing food assistance, senior programs, and information and referral services were strengths of the community. Residents also felt that more affordable housing programs are needed, in addition to programs and services for transportation and clothing.

Programs/services residents identified as...

...the strongest

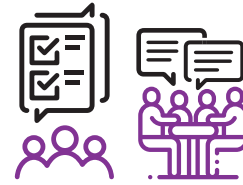
**Food
Senior Programs
Information/Referral**

...in need of improvement

**Affordable Housing
Transportation
Clothing**

Perspectives from Residents

While survey responses help us understand the community's broader trends, conversations with residents reveal deeper, more personal reflections on the issues residents face. In a series of interviews in Cheektowaga, twelve residents shared their insights. In these conversations, residents discussed community strengths, challenges, and ideas on how residents and local organizations could work to improve their community.



Strengths and Assets of the Community

Cheektowaga seniors enjoy a range of activities and services.

As a community, Cheektowaga has an older population compared to the region. Fortunately, several interviewed residents said that the Cheektowaga Senior Center provides important services for seniors, including social activities like exercise classes and ceramics. One resident said that she loves the senior housing she has, since maintenance is included, it has amenities she likes, and the apartment is affordable. Another new resident said that compared to Buffalo, Cheektowaga is better at advertising services and programs for seniors.

The town is a comfortable place to live. Several participants expressed that Cheektowaga is quiet and safe, especially compared to other communities in which they had previously lived. Others said that people are friendly and neighborly.

Residents with cars enjoy the convenience of lots of places to shop. Stores, parks, and services are all easily accessible by car. Residents liked not having to travel too far or leave the community to reach places to shop, work, or relax. However, some participants emphasized that this convenience only applies to those who can afford a car and have the ability to drive. For others, transportation in Cheektowaga can be challenging.

Residents feel confident in the town's emergency responders. Though participants did not go into detail, one said that the town's police are nice, and have positive interactions with the community. Another said that generally speaking, Cheektowaga has good emergency responders.

Challenges in the Community

Transportation presents challenges for people with and without cars. Almost all residents in the focus group described Cheektowaga as a place where people need a car to get around. But several participants in the focus group did not own a car, instead relying on family, friends, or expensive ridesharing companies to get where they need to go.

But residents who own cars have their own challenges. One resident whose car broke down while she was studying to become a nursing assistant said she had to walk to West Seneca for a clinical, but arrived late and subsequently failed and lost her job. Other residents described having to put off repairs until they could afford them, walking long distances or waiting for family to drive them so they could get to work. None of the participants said they use public transportation, either because the bus does not go where they need to go or because the bus doesn't run when they need to use it.

Housing-associated costs are a burden for renters. After paying rent and utilities, residents said they often do not have much income left to cover the costs of gas, food, childcare, student loans, and other necessities, let alone savings. One resident pointed out that most people's mortgages are less than her rent payments, but with her single income and existing student loan debt, she says it is difficult to get a mortgage to buy a house of her own. Only one resident in the focus group was receiving housing assistance. A family issue caused her to lose a large portion of her income and therefore lose her apartment because she could no longer afford rent. After living without a home for a brief period of time, another family member helped her with a temporary place to stay and finding a new apartment.

Home maintenance is prohibitively expensive for many homeowners. Homeowners in the focus group did not appear concerned about mortgage payments, though one resident wished property taxes were lower. However, the homeowners discussed the challenge of paying for maintenance and repairs. One homeowner described trying to replace windows to make his home more energy efficient, but experiencing difficulty and delays working with the Home Energy Assistance Program. A senior who still lives in her home said she was able to take out a loan for improvements that only needs to be paid back when the home is sold. Another, younger homeowner said he is very worried about finding the money he needs to make home repairs, and wished that it was easier to find programs to help people like him.

Challenges in the Community, cont'd.

Some residents have difficulty affording prescriptions needed to stay healthy. Though the issue was not widespread in the focus group, one resident shared that their significant other suffers from seizures and needs medication to help control his condition. Unfortunately, the high costs of his prescription consumes a lot of their income, but going without the medicine is not an option.

Veteran services are insufficient to meet a diverse range of needs. One of the residents interviewed is an unemployed veteran with post traumatic stress disorder and a disability related to his service. From his perspective, events for veterans that are designed to provide information and services to veterans are aimed mostly at employment, but veterans have other pressing needs. He says turnover at certain organizations is high, and employees are not always aware of the eligibility criteria for many assistance programs, and in one case, led him to believe he could apply for SSI even though he does not qualify.

Youth need additional programs and supports to keep them on a path toward success. Some residents are concerned that kids in the community do not have enough positive, affordable, and accessible activities, which they believe has led to an increase in juvenile delinquency. Juvenile arrests in 2017 were about half what they were in 2013, but the overall number is still far higher than in other similarly sized communities. Residents sense that non-juvenile crime has a negative influence on impressionable young people, and can lead them to criminal activity without positive outlets. Still, other residents said Cheektowaga offers sports, the library, and other recreational activities for kids. However, these opportunities are not always affordable. Kids may also not have access to them due to transportation barriers or limited availability of parents and family members who can connect kids with activities.

People who need mental healthcare may not seek it. People may put off seeking mental healthcare for a number of reasons, such as fear, stigma, cost, or uncertainty. A focus group participant said one of her children experiences anxiety, ADHD, and bi-polar disorder, yet does not take any medicine. Her adult child had met with several counselors, but had a hard time connecting with any of them and stopped going. These mental health challenges strained the child's ability to care for their mother, who is physically disabled.

The cost of childcare force parents to choose between working and taking care of their children. Having children often leads parents to make a difficult decision about whether to continue working and pay for childcare, or become a single income household. One parent in the focus group worked full time until her third child, when she went to part time. But after her fourth child, she decided to quit entirely because the cost of childcare for two children under four years old would consume all of her wages. With just a single income, she says her family has a hard time keeping up with the groceries, clothing, student loan debt, and car repairs. Single parents are in an even tighter position without the option to stop working. Several residents, regardless of whether they raised children alone or not, recognized that single parents in the community need additional supports.

Ideas for Change in the Community

Make it easier for people to get around Cheektowaga without a car. When asked what changes they would make to Cheektowaga, several focus group members immediately honed in on fixing the issues they experience with transportation. By and large, these suggestions involved improving NFTA bus service in the community through more frequent and longer service hours, the extension of existing routes further into town, and the addition of routes to cover more of the community. One resident said it would be very helpful if service providers could offer more information about transportation alternatives for residents who need to access services, but cannot afford a car or on-demand transportation services.

Not all suggestions for transportation improvements involved public transportation. Some residents who have a hard time maintaining their vehicles suggested a program to help lower-income residents afford car repairs, which might include volunteer labor or reduced prices on labor.

Improve access to services by bringing them into the community. Perhaps as a side-effect of poor transportation options, one resident suggested that social services should be offered in a community satellite office, thus reducing the amount of time, money, and effort needed to travel to offices in the City of Buffalo. Getting to an office downtown can prove especially difficult for those who don't have a car, need to find childcare, or who have jobs with inflexible hours. Decentralizing services could make them more accessible to a larger population.

Create more affordable housing for single parents, especially mothers. Rent costs were frequently cited as a concern among non-homeowners in focus group conversations. Although everyone might benefit from more affordable housing, some residents specifically called out the need for more homes for single mothers, whom focus group participants said are common in Cheektowaga. The numbers back up the need for affordable housing as well: nearly a third of all single parents in the town are in poverty, the community's median rent is higher than the regional average, and 84% of lower-income renters pay more than a third of their income on housing costs.

Stanley

A working homeowner navigates limited transportation options and complicated services to try to stay ahead.

Stanley was born and raised in Buffalo, but moved to the Southern US more than twenty years ago. After the November Storm of 2014, however, Stanley returned to Western New York to care for an older parent. He now lives in Cheektowaga by himself, in a duplex he owns.

Although he works part-time and supplements his income by renting out the other unit in his duplex, Stanley still sometimes struggles financially. One reason is that, as a property owner, Stanley has to deal with the challenge of paying for upkeep of his building. The duplex Stanley owns is older and has energy-inefficient windows. After struggling to find information on assistance programs for homeowners, he finally heard about the New York State Weatherization Assistance Program through the Cheektowaga Community Hub. He applied for help making his home more energy-efficient through window upgrades, but is now on a two-year waiting list. The program also planned to help Stanley insulate his attic, but an inspection revealed that the electric needed to be updated before they could proceed. Stanley paid to update the electric, but the program representative has yet to return to complete the insulation project.



“It’s an old car. It breaks down occasionally. I walk until I can get it fixed.”

Another major challenge for Stanley is transportation, which he says is the biggest challenge for residents like him in Cheektowaga. Stanley needs a car to get to his graveyard shift, because NFTA buses are not available when Stanley needs to get to and from work, and Uber is too expensive for his budget. But his car is old and breaks down sometimes, leaving him with no other option than to walk to work until he can save up enough money to repair the car. Stanley deals with several health challenges, but his employer provides complete health insurance coverage, even though he works part-time. Losing his job because he cannot make it to work would be a double blow, causing him to

lose both his only source of income and his insurance coverage. He says that he doesn’t plan to change jobs anytime soon, “especially since the insurance is extremely good, and the co-pays are extremely low.”

Stanley likes Cheektowaga, especially for its nice neighborhoods and plentiful parks, a few of which he can walk to. Even so, there are things he would like to see improved, particularly when it comes to transportation. He believes additional NFTA bus routes with more frequent service and a wider variety of destinations would enable Stanley and residents like him to get around town for work, services, and errands more affordably and comfortably.

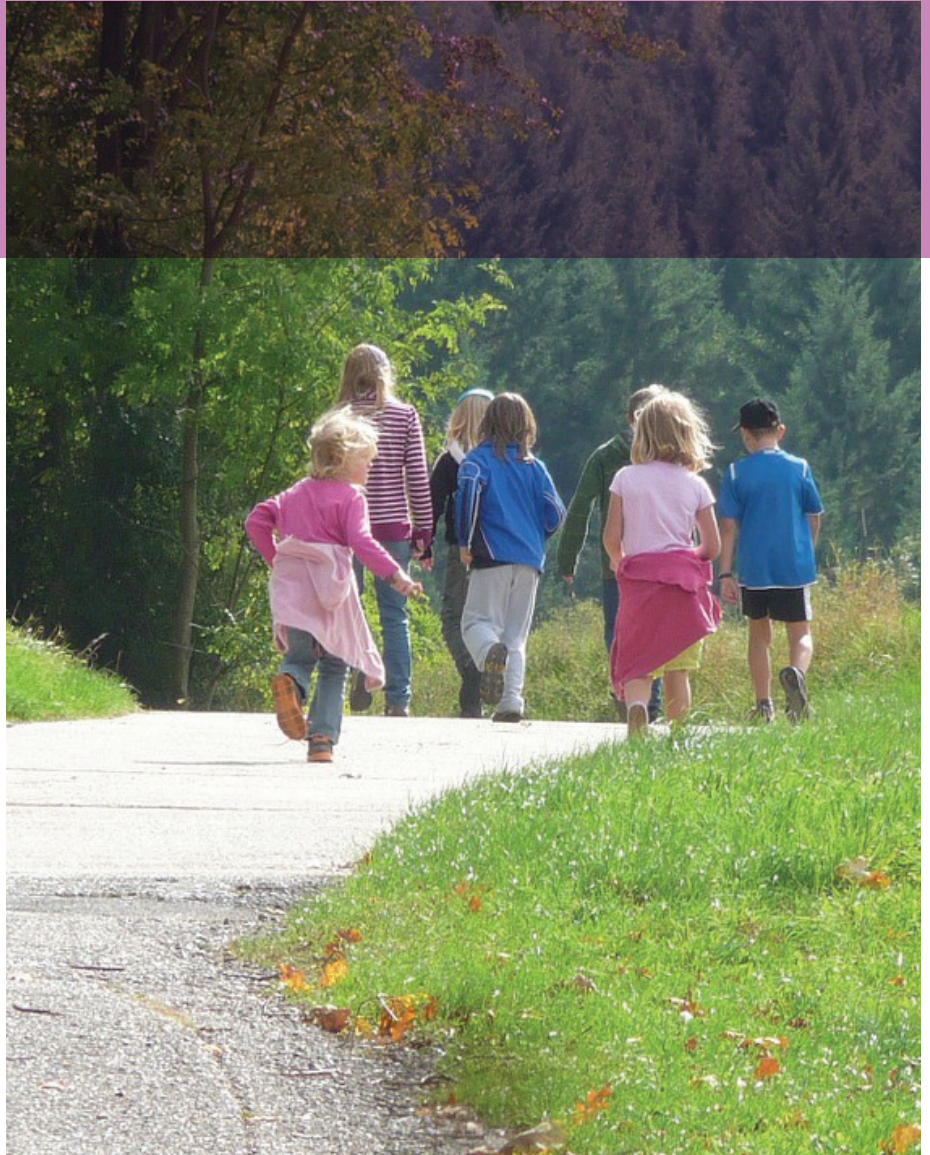
Tammy

A stay-at-home mom manages a full household with limited resources.

Tammy is a full-time stay-at-home mom of five children, two of whom are under the age of five. Tammy used to work full-time but dropped out of the workforce about three years ago, due to the high cost of childcare. Because of her family's size, living on just her husband's income can be hard, if not impossible at times. "There are months that we do have to overdraft in order to get things paid." The cost of everyday necessities such as food, clothing, and housing for seven people can be astronomical.

The cost of housing, especially, is an issue. "We pay probably as much in rent, if not more, than somebody would pay for a mortgage, but it's not always the easiest to get approved for a mortgage." One obstacle to becoming homeowners is the fact that Tammy and her husband collectively owe more than \$100,000 in outstanding student loan debt. Their student loans are currently in deferment, so they do not have to make any payments right now. But debt-to-income ratio is a major factor in whether a loan application is approved or denied, so she considers homeownership out of reach.

Because her family lives paycheck-to-paycheck, Tammy relies primarily on borrowing money from family for any unexpected expenses such as emergency car repairs. "They always tell everybody to have savings but when you're a single-income household, it's not always that easy to set money aside ... My family's always there for us." Having a support system nearby is a major reason that Tammy and her family have stayed in Cheektowaga.



Tammy also relies on a number of services to help her stay within budget. One such service is the Hope Project of WNY, which provides gently-used clothing, toys, and school supplies, among other items, to eligible families at no cost. She wishes more families in Cheektowaga were aware of these resources. "You see a lot of kids miss school because they don't have clean clothes, because they don't really have much that they can wear ... A lot of people don't know where to go and they're ashamed to ask."



They always tell everybody to have savings but when you're a single-income household, it's not always that easy."

Data Sources & Notes

Defining Need, Page 2

Federal Poverty Level: U.S. Department of Health and Human Services, HHS Poverty Guidelines for 2020.

Minimum Wage: New York State Department of Labor, Minimum Wage (effective 12/31/19).

Resident Survey

The resident survey was conducted from August 2019 through December 2019. Surveys were gathered at various sites across the community, all of which are listed on page four. Surveys at these locations were completed in person, administered by a Mobile Safety-Net Team Community Impact Coordinator or an agency staff member. The survey was made available in English and Spanish. Thirty seven online surveys were also completed, with a link to the survey distributed through partner agencies in the community through email and/or social media.

The analysis of the 194 responses included standardizing open ended responses and cleaning data for accuracy. Not all surveys were completed in full, and response rates for questions varied from 138 responses to 194 responses. In cases where percentages are used, these numbers represent the percent of people who answered the question, not the percent of all people who took the survey.

Although some questions asked for respondents to choose one answer, there were several instances where respondents chose multiple responses; in these cases, all answers were included. For instance, respondents could report more than one type of disability, financial challenge, urgent concern, medical need, challenge in owning a vehicle, and barrier to programs and services.

Resident Focus Group

The focus group conversation took place on November 19th, 2019 at the food pantry at Resurrection Life Church. Participants for the focus group were recruited through the survey and through the Mobile Safety Net Team Coalitions. Residents who participated in interviews were given a \$10 gift card to Tops as appreciation for their time. Notes were taken during the conversation.

Detailed Findings: Programs, Services and Supports, Page 10

Programs/services residents identified as strongest and in need of improvement.

Resident focus group participants were asked to identify the strongest types of programs and services in the community as well as the program and service types where need for expansion and/or investment was greatest. Each resident had three yellow dots for placing next to the strongest programs and three blue dots for identifying where need was greatest across 16 categories of programs and services. Dots could be used to identify up to three strengths and weaknesses or several dots could be allocated to fewer categories. The top strengths and needs/gaps are those program and service types that generated the largest number of dots from all residents.

Trends: As of December 31, 2019, minimum wage in NYS was \$11.80 per hour. A resident who works 30 hours a week for 4 weeks will earn \$1,416 a month, versus \$870 a month at a wage of \$7.25 per hour, the minimum wage in 2013, when the resident survey was last conducted. Minimum wages are provided by the NYS Department of Labor.

Social Security benefits also get adjusted over time for cost of living changes. The average monthly payment under the Social Security Disability Program was less than \$1,250 in 2013 but is now, in 2020, more than \$1,250 per month, according to average monthly benefit data provided by the Social Security Administration.

Perspectives from Residents

Youth need additional programs and supports to keep them on a path toward success: NYS Division of Criminal Justice Services, Niagara County and Erie County, 2013-2017.

Affordable housing for single parents, specifically mothers: American Community Survey, 2013-17 5-Year Estimates.

Stories of Need

Stories of need reflect the voice and experience of actual residents living in Cheektowaga. Names and other identifying information have been changed to protect the identity and confidentiality of those who were interviewed. Interviews took place in November 2019. Stories of need were constructed using in-person interviews from focus group participants. Interview questions explored challenges around topics covered in community reports such as access to jobs, job training, affordable housing, healthy foods, transportation, and other barriers to jobs and services. The stories are intended to paint a picture of how these challenges play out in the lives of individuals and show how issues are interrelated.

Appendix

Resident Survey - English version

MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT

Thank you for participating in this survey. Your answers will assist us in better understanding the needs in the community and help us build a stronger safety net that more readily connects residents to the human services they need. Please select one response unless indicated otherwise. **Your answers will remain completely confidential.**

1 Age _____ 2 Gender _____ 3 Race _____ 4 Zip Code _____ 5 Survey Location _____

6 Including yourself, how many people are in your household?
Adults (18 and up) _____¹ Children (under 18) _____²

7 Has anyone in your household ever served in the armed forces?
 Yes¹ No²

8 What is your current employment status? *Select all that apply.*
 Student¹ Unemployed, not looking⁶
 Retired² Out of the labor force
 Employed full time³ (not working, not looking)⁷
 Employed part time⁴ Other: _____⁸
 Unemployed, looking⁵

9 What is your current living situation?
 Own¹ Staying with friends/family⁴
 Rent, with assistance² Homeless/shelter⁵
 Rent, without assistance³ Other: _____⁶

10 How long have you lived at your current address?
 Less than 3 months¹ 6-10 years⁴
 3 months-1 year² >10 years⁵
 1-5 years³ More than 10 years⁶

11 What is the highest level of education/training you've completed?
 High school/Equivalency¹ Post graduate degree⁵
 Some college, no degree² Military⁶
 Trade School/Certificate³ Did not finish high school⁷
 College degree (2 or 4 yr)⁴

12 Do you or does anyone in your household have any of the following disabilities? *Check all that apply.*
 Mental health¹ Developmental⁴
 Mobility² Sensory⁵
 Physical³ No Disability⁶

13 Do you or does anyone in your household have a disability that limits their ability to work and/or go to school?
 Yes¹ No²

14 What is your primary form of transportation?
 Bicycle¹ Medicaid van⁶
 Family/Friends² Uber/Lyft⁷
 Own Vehicle³ Volunteer service van⁸
 Taxi⁴ Public transportation⁹
 Walk⁵ Other: _____¹⁰

15 If you have ever used public transit, do you regularly encounter any of the following issues? *Select all that apply.*
 Too expensive¹ Service isn't reliable⁸
 Takes too long to get places² I don't feel safe⁹
 No service where I need to go³ Schedule is too confusing¹⁰
 No evening or weekend service⁴ Other: _____¹¹
 No service in my community⁵ None¹²
 Buses don't run often enough⁶ Have not used public transit¹³
 Too long to walk to bus stop⁷

16 If you own a vehicle, have you experienced any of the following over the last year? *Select all that apply.*
 Did not repair my car because I could not afford to¹
 Lapsed or suspended car insurance²
 Suspended license or registration³
 Vehicle did not pass inspection⁴
 Other: _____⁵
 None/Do not own a vehicle⁶

17 What are your household's sources of income? *Select all that apply.*
 Employment¹ Child support⁷
 Unemployment insurance² No income⁸
 SSI³ Other: _____⁹
 SSD⁴
 Social security retirement⁵
 Worker's compensation⁶

18 How much money is currently received from these sources to support your household each month?
 < \$1,250/month¹
 \$1,250-\$1,999/month²
 \$2,000-\$2,999/month³
 \$3,000+/month⁴

19 Are you or is anyone in your household currently receiving (any of the following)? *Select all that apply.*
 Food stamps/SNAP¹ SSI⁶
 Food pantry/meal service² SSD⁷
 Medicaid³ WIC⁸
 Cash benefits⁴ Other: _____⁹
 HEAP⁵ None¹⁰

20 Does anyone in your household have a pending application for any of the following? *Select all that apply.*
 Food stamps/SNAP¹ SSI/SSD⁶
 Food pantry/meal service² WIC⁷
 Medicaid³ Other: _____⁸
 Cash benefits⁴ None⁹
 HEAP⁵

21 Do any of the following financial issues apply to you? *Select all that apply.*
 Consumer/credit card debt¹
 Student loan debt²
 Underwater mortgage (owe more than your house is worth)³
 Unbankable⁴
 No bank account⁵
 Medical bills⁶
 Child support⁷
 Other: _____⁸

22 How confident are you in your ability to deal with a \$500 emergency expense, on a scale of 1 to 5, where 1 means "not confident at all" and 5 means "very confident"? *Circle one.*

1 2 3 4 5
1 = Not confident at all (Expense would be a burden.) 3 = Somewhat confident 5 = Very confident (I could financially manage this expense.)

(Survey questions continue on back side.)

Resident Survey, cont'd. - English version

MOBILE SAFETY-NET TEAM COMMUNITY NEEDS ASSESSMENT (continued)

23 Does anyone in your household lack health insurance?

Select all that apply.

- Yes, one or more adults do not have health insurance¹
- Yes, one or more children do not have health insurance²
- No, we all have health insurance³

24 If insured, what type of health insurance is currently used by members of your household? Select all that apply.

- Private insurance¹
- Managed care (HMO, PPO)²
- Medicare³
- Medicaid⁴
- Government (VA)⁵
- Health Savings Account⁶
- Other _____⁷
- Do not know/Unsure⁸
- No health insurance⁹

25 Over the last year, was there any time when you needed any of the following but did not get it because you could not afford it? Select all that apply.

- Health care¹
- Mental health care or counseling²
- Dental care (including checkups)³
- Optical care (including eyeglasses)⁴
- Prescription medicine⁵
- Transportation to doctor appointments or health services⁶
- Other: _____⁷
- None⁸

26 Are there any urgent concerns or special needs that you or someone in your household have? Select all that apply.

- Utility shut-off notice¹
- Foreclosure/Eviction²
- No money for food³
- Cost/availability of child care for work⁴
- Legal problems⁵
- Outstanding Debt⁶
- Hurt or threatened at home⁷
- Other: _____⁸
- No urgent concerns⁹

27 Has anyone in your household encountered difficulty getting necessary services (food, housing, utilities, medical care, etc.) over the last year?

- Yes¹
- No²

28 If "yes", describe what barriers were faced. Select all that apply.

- Traveling to get services is difficult¹
- I don't speak/read English well²
- I can't get there during hours the agency is open³
- I've been turned away because of income limits⁴
- It can be physically difficult for me to leave my home⁵
- It's too much of a hassle since the process is confusing⁶
- Limited Internet access⁷
- Other: _____⁸
- None⁹

OPTIONAL: If you would be interested in participating in a resident focus group, please provide the following:

NAME _____

Phone # _____

Resident Survey - Spanish version

EVALUACIÓN DE NECESIDADES COMUNITARIAS DEL EQUIPO MOBILE SAFETY-NET

Gracias por participar en esta encuesta. Sus respuestas nos ayudarán a comprender mejor las necesidades de la comunidad y nos ayudarán a construir una red de seguridad más sólida que conecte más fácilmente a los residentes con los servicios humanos que necesitan. Por favor seleccione una respuesta a menos que se indique lo contrario. **Sus respuestas serán completamente confidenciales.**

1 Edad _____ 2 Genero _____ 3 Raza _____ 4 Codigo Postal _____ 5 Lugar de encuesta _____

6 Incluyéndote, cuántas personas viven en tu hogar?

Adultos (18 y más) _____¹ Niños (menor de 18) _____²

7 ¿Alguien en tu hogar ha servido en las fuerzas armadas?

Sí¹ No²

8 ¿Cuál es tu situación laboral actual? *Marca las que correspondan.*

- Estudiante¹ Desempleado, sin buscar⁶
 Retirado² Fuera del servicio laboral (sin trabajar ni buscar)⁷
 Empleado tiempo completo³ Otro: _____⁸
 Empleado a tiempo parcial⁴ Desempleado, buscando⁵

9 ¿Cuál es tu situación actual de hogar?

- Propietario¹ Viviendo con amigos/familia⁴
 Alquiler, con ayuda² Sin hogar/refugio⁵
 Alquiler, sin ayuda³ Otro: _____⁶

10 ¿Cuánto tiempo llevas viviendo en tu dirección actual?

- Menos de 3 meses¹ 6-10 años⁴
 3 meses—1 año² Más de 10 años⁵
 1-5 años³

11 ¿Cuál es el nivel más alto de educación/estudios que has completado?

- Instituto/Equivalencia¹ Título Universitario (2 o 4 años)⁴
 Algo universitario/sin título² Postgrado⁵
 Escuela Vocacional/Certificado³ Militar⁶
 No terminó el Instituto⁷

12 ¿Tienes tú o alguien en tu hogar alguna de las siguientes discapacidades? *Marca las que correspondan*

- Salud Mental¹ De desarrollo⁴
 Movilidad² Sensorial⁵
 Física³ Sin Discapacidades⁶

13 ¿Tienes tú o alguien en tu hogar alguna discapacidad que le limita para trabajar y/o ir a la escuela?

Sí¹ No²

14 ¿Cuál es tu medio de transporte principal?

- Bicicleta¹ Uber/Lyft⁷
 Familia/Amigos² Servicio voluntario de Furgoneta⁸
 Tengo auto³ Transporte público⁹
 Taxi⁴ Otro: _____¹⁰
 Andando⁵ Furgoneta Medicaid⁶

15 Si alguna vez ha usado transporte público, ¿encuentras algunos de los siguientes problemas? *Marca las que correspondan.*

- Demasiado costoso¹ Servicio no fiable⁸
 Tarda demasiado en llegar² No me siento seguro⁹
 No llega a donde necesito³ Horario muy confuso¹⁰
 No hay servicio de tarde o fin de semana⁴ Otro: _____¹¹
 No hay servicio en mi barrio⁵ Ninguno¹²
 Autobuses no pasan a menudo.⁶ No he usado transporte público¹³
 Mucho recorrido a pie a la parada⁷

16 Si posees un vehículo, ¿has experimentado alguno de los siguientes puntos en el último año?

- No reparé el auto porque no podía pagarlo¹
 Seguro de auto caducado o suspendido²
 Licencia o registro suspendido³
 Vehículo no pasó inspección⁴
 Otro: _____⁵
 Ninguno/No poseo un vehículo⁶

17 ¿Cuáles son las fuentes de ingreso de tu hogar? *Marca las que correspondan.*

- Empleo¹ Compensación al trabajador⁶
 Seguro de desempleo² Manutención de los hijos⁷
 SSI³ Sin ingresos⁸
 SSD⁴ Otro: _____⁹
 Jubilación de la seguridad social⁵

18 ¿Cuánto dinero recibes actualmente de estas fuentes de ingreso al mes?

- < \$1,250/mes¹
 \$1,250-\$1,999/mes²
 \$2,000-\$2,999/mes³
 \$3,000+/mes⁴

19 ¿Estas tú o alguien en tu hogar actualmente recibiendo alguno de los siguientes? *Marca los que correspondan.*

- Food stamps/SNAP¹ HEAP⁵
 Banco de alimentos/servicios de comidas² SSI⁶
 Medicaid³ SSD⁷
 Prestaciones en efectivo⁴ WIC⁸
 Otro: _____⁹
 Ninguno¹⁰

20 ¿Alguien en tu hogar tiene una solicitud pendiente para alguno de los siguientes? *Marca las que correspondan.*

- Food stamps/SNAP¹ SSI/SSD⁶
 Banco de alimentos/servicios de comidas² WIC⁷
 Medicaid³ Otro: _____⁸
 Prestaciones en efectivo⁴ Ninguno⁹
 HEAP⁵

21 ¿Sufres alguno de los siguientes problemas financieros?

- Deuda de consumidor/tarjeta de crédito¹
 Deuda de préstamos estudiantiles²
 Hipoteca submarina (debes más de lo que vale tu casa)³
 No financiable⁴
 Sin cuenta bancaria⁵
 Facturas médicas⁶
 Manutención de los hijos⁷
 Otro: _____⁸

22 ¿Cuánta confianza tienes en poder hacer frente a un gasto de emergencia de \$500, e una escala del 1 al 5, donde 1 significa "nada de confianza" y 5 significa "confianza total"? *Marca uno.*

- 1 2 3 4 5
 1 = Sin confianza en absoluto (el gasto sería una gran carga) 3 = Algo confiado 5 = Muy confiado (Podría manejar el gasto sin problemas)

(La encuesta continua en la parte trasera)

Resident Survey, cont'd. - Spanish version

EVALUACIÓN DE NECESIDADES COMUNITARIAS DEL EQUIPO MOBILE SAFETY-NET (continuación)

23 ¿Alguien en tu hogar carece de seguro médico? *Marca las que correspondan.*

- Si, uno o más adultos no tienen seguro médico¹
- Si, uno o más niños no tienen seguro médico²
- No, todos tenemos seguro médico³

24 Si tienes seguro, ¿qué tipo de seguro médico utilizan los miembros de tu familia actualmente? *Marca las que correspondan.*

- Seguro Privado¹
- Atención administrada (HMO, PPO)²
- Medicare³
- Medicaid⁴
- Gobierno(VA)⁵
- Cuenta de ahorros de salud⁶
- Otro _____⁷
- No lo sé/no estoy seguro⁸
- Sin seguro médico⁹

25 Durante el último año, ¿has necesitado alguno de los siguientes pero no has podido pagarlo? *Marca las que correspondan.*

- Atención médica¹
- Atención de salud mental o asesoramiento²
- Atención dental (incluidos chequeos)³
- Atención óptica (incluidas gafas)⁴
- Medicamento con receta⁵
- Transporte a citas médicas o servicios de salud⁶
- Otro: _____⁷
- Ninguno⁸

26 ¿Hay alguna preocupación o necesidad urgente que tengas tú o alguien de tu hogar? *Marca las que correspondan.*

- Notificación de corte de servicios (agua, gas, etc)¹
- Ejecución hipotecaria/Desalojo²
- Sin dinero para comida³
- Coste/disponibilidad de cuidado infantil para trabajar⁴
- Problemas legales⁵
- Deudas pendientes⁶
- Herido o amenazado en casa⁷
- Otro: _____⁸
- Sin preocupaciones urgentes⁹

27 ¿Alguien en tu hogar ha tenido dificultades para obtener servicios necesarios (comida, vivienda, servicios públicos, atención médica, etc) durante el último año?

- Sí¹ No²

28 Si la respuesta es "Sí", describe a que barreras se enfrentaron. *Marca las que correspondan.*

- Viajar para obtener servicios es difícil.¹
- No hablo/leo Inglés bien²
- No puedo llegar durante las horas en que la agencia está abierta³
- Me han rechazado por mis ingresos limitados⁴
- Puede ser físicamente complicado salir de mi hogar⁵
- Es demasiado complicado porque el proceso es confuso⁶
- Acceso a internet limitado⁷
- Otro: _____⁸
- None⁹

OPCIONAL: Si estás interesado en participar en un grupo focal de residentes, proporcione los siguientes datos:

NOMBRE _____

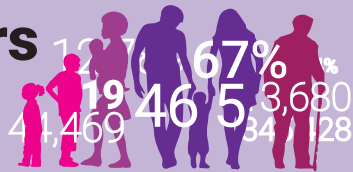
Teléfono# _____

INSIGHTS FROM RESIDENTS Town of Cheektowaga

MAY 2020

Numbers in Need

IN BUFFALO NIAGARA



A Mobile Safety Net Team
initiative established by
The John R. Oishei Foundation

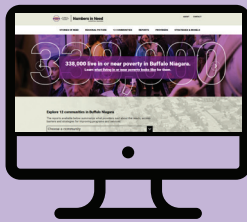


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