

# PENQUIS FY 2010 IN FOCUS

# PENQUIS

## PENQUIS— Maximizing Public Investment through the Community Services Block Grant

The Community Services Block Grant (CSBG) is a federal grant that funds Community Action Agencies like Penquis, to assist low-income families in Maine in reaching self-sufficiency.

Penquis is dedicated to helping each client achieve self-sufficiency. The funds received through CSBG assist in addressing the causes of poverty, while coordinating local resources, engaging the community and seeking long term solutions for clients. The flexibility of CSBG funds allows Penquis to assess and address specific needs of the local communities it serves.

Examples of programs at Penquis supported by the Community Services Block Grant (at the right) provide the best means of understanding how this investment helps Maine individuals, families and communities.



With the endorsement of local homeless shelters, Penquis launched its **Homelessness Prevention** program, which prevents homelessness through intensive case management for individuals and families and assists people who are homeless in securing stable housing. 473 individuals were assisted in the first year of the program.



In October 2009, Penquis assumed the provision of **assisted living services** to residents of Freeses in Bangor, Stearns in Millinocket, and Merry Gardens in Camden, saving 39 jobs. 109 senior citizens and individuals with disabilities receive services that include help with meals, house-keeping, personal care, medications, and emergency response.



**Penquis Health Services** was one of seven Maine family planning health centers reviewed in 2010 by HealthMETRICS, a nationally recognized healthcare management consultant. The results demonstrated what researchers believe to be the highest documented quality of care of any family planning program in the country. The results in Maine exceeded those of the 26 states HealthMETRICS has studied. The quality of care element was measured by the rate of unintended pregnancies in the 6 months following an initial visit (Penquis had 0), patient satisfaction (Penquis scored 6.73 out of a possible 7) and the effectiveness of patient education (Penquis scored 97%). Approximately 3,360 individuals received reproductive health care information and services.



**Penquis Housing Development, Inc.** has created 199 units of affordable housing in the past decade. This fall Penquis celebrated the opening of **Lakeview Senior Housing** in Lincoln, Maine. This 24 unit apartment complex was constructed in 2010 with Low-income Tax Credits. This project brings much needed affordable housing to local senior citizens and completes the Town of Lincoln's downtown redevelopment plan.



**MaineStream Finance** expanded its pre-foreclosure counseling to increase the assistance available to families at risk of losing their homes. More than 170 families received

counseling in FY10. In some instances, house payments were lowered by as much as \$600 per month, allowing many families to keep their homes.



The **Family Development Account** (FDA) is a matched savings account for low-income individuals and families. For every \$1 dollar saved the FDA Program will match it with \$4.

Those savings can be used towards homeownership, continued education or career training or to start or expand a small business. FDA accounts offer a smart, fiscally responsible way to help hard working Maine people on the road to self-sufficiency. While individuals are saving they have the opportunity to participate in budget and debt management classes or work one on one with Penquis staff to reach their savings goal.

## BY THE NUMBERS:

Penquis tracks the number of units served and the value of services provided on an annual basis, June 1—May 31. For the 12 months ending May 31, 2010:

- 13,930** families received help staying warm in winter
- 734** homes were weatherized
- 640** families at risk of homelessness received rental assistance
- 443** inefficient heating systems were repaired or replaced
- 7** substandard homes were replaced
- 51** housing units were inspected for lead poisoning hazards
- 168** child care providers received USDA food reimbursement
- 440,976** pounds of USDA commodity foods were distributed to food pantries
- 199** inefficient refrigerators were replaced with energy efficient models
- 3,363** individuals received reproductive health care and information
- 134** families with children on the autism spectrum received support
- 430** youth received training in communication and conflict resolution
- 245** first-time and teen parents received support and information
- 6,319** people were helped with transportation to medical & social services
- 123,396** hours of volunteer service were provided by 235+ senior/retired adults
- 343** families received information & referral to meet their child care needs
- 764** children received quality care & early education
- 393** individuals learned to make prudent home purchasing decisions
- 125** victims of domestic violence and/or sexual assault received legal representation to escape the violence and reclaim their lives

## The PENQUIS Law Project



*"When my life was turned upside down and I thought all hope was lost, a hand reached out to help bring me back into the light."*

### Making the Safety of Maine Families a Priority

The Penquis Law Project increases access to free civil legal assistance and makes the safety of Maine families a priority. Victims of domestic violence and sexual assault who would otherwise be unable to afford legal services have access to an attorney and receive direct representation, making it possible to successfully negotiate the court process. In 2010, the Penquis Law

Project received 538 calls for help. This volume of callers speaks to the number of individuals in our area who are seeking civil legal assistance, primarily in the area of family law.

**100% of clients surveyed reported that threats or abuse were less after involvement with the Law Project.**

### Her Story

Bob and Sally were together for four years and have a two-year-old daughter, Alice. Bob was violent during their relationship. He would call Sally demeaning and hurtful names. He would hit her, and he

would force her to have sex with him. Often, Bob would threaten Sally by saying he would leave with Alice and she'd never see them again. One day after a particularly violent incident, Sally took Alice to her mother's house and contacted the Law Project for help. The Law Project represented Sally and helped her to get an Order for Protection, a final parental rights order that gave Sally primary residence of Alice, child support and safe and appropriate visitation for Bob with Alice.

**100% of clients surveyed reported that utilizing the Law Project helped them to feel that the court process was manageable.**

**Dear Community Member,**

Times have remained difficult for many of our friends and neighbors. Although the Great Recession has officially ended, the sluggish, jobless recovery has brought no relief to many Mainers. It has been Penquis' privilege to help people in these troubled times.

Penquis helped thousands of families make ends meet through programs such as the Low-income Home Energy Assistance Program which served 12,628 families and the Section 8 Housing Voucher Program which provided 700 families with safe, affordable housing.

We made sure they remained healthy by providing millions of miles of transportation to medical appointments.

Penquis helped people stretch their resources by weatherizing 730 homes, repairing or replacing 523 defective heating systems and assisting 839 citizens file tax returns to receive an Earned Income Tax Credit.

We provided a broad range of educational opportunities for people looking to make changes in their lives. Whether it was the children attending our Head Start program, parents who were able to attend school or job training because of our subsidized child care services, or entrepreneurs participating in our business training and Incubator Without Walls small business network, Penquis offered skills training that will lead to independence.

Penquis provided opportunities for people to protect or acquire assets. We made mortgages to purchase homes and commercial loans to start or expand businesses. We offered reverse mortgages for people whose wealth was completely tied up in non-cash assets. We provided pre-foreclosure and foreclosure counseling, and were able to help with some mortgage re-financing.

We helped families provide safe, nurturing environments for their children through our home visiting services, parenting training, and supportive residential housing for pregnant teens and victims of domestic violence.

In addition to this partial list of services that helped people navigate through the Great Recession, we are also pleased to report that the independent certified public accounting firm of Gibson LeClair issued its financial and compliance audit of Penquis for the year ending September 30, 2010. Once again, the independent auditors found Penquis to be well managed, financially sound, and in compliance with all the terms and conditions under which it is funded.

Penquis remains a vital resource for the people of our region. We thank all our supporters and partners for their help in carrying out this important work.



Charles Newton, Executive Director



William Collins, Board Chair

**MaineStream Finance**

Job Creation through Microbusiness Development



In the last year, MaineStream Finance

- provided business management classes to 80 entrepreneurs
- provided support services to 300 existing businesses
- provided home buyer education to 350 people
- provided pre-foreclosure and foreclosure counseling to 170 borrowers

- conducted 12 court mediation information sessions for 230 people in foreclosure
- provided mortgage, re-finance, reverse mortgage and commercial loans to 25 low and moderate income borrowers

In just the first two months of 2011 MaineStream Finance has approved \$150,000 in microbusiness loans. MaineStream Finance offers loans up to \$50,000 for a variety of business purposes.

The businesses these loans support include:

- A start-up psychiatric/counseling center for teens
- A new restaurant featuring locally grown foods

- Expansion of a sign/print/embroidery/logo home-based business to a downtown location
- Business plan preparation for a Maine maple sugar company growing from retail to wholesale distribution

Microenterprise Consultants provide one on one consulting, offering expertise on:

- Business Plans
- Sales and Marketing
- Loan Preparation
- Buying a Business

Business 101 is a single-session class about starting a business. It takes a look at business plans, marketing, cash flow and other aspects of business operations.

**Financial Summary** for Penquis C.A.P., Inc., year ending Sept. 30, 2010

**SUPPORT & REVENUE**

Federal & State Grants	\$ 24,052,541
Program Income & Fees	11,418,657
Other Revenue	1,005,210
In-Kind Contributions	918,934
<b>Total</b>	<b>\$ 37,395,342</b>



Legend for Support & Revenue:  
Federal & State Grants (light blue), Program Income & Fees (dark blue), Other Revenue (yellow), In-Kind Contributions (light green)

**EXPENDITURES**

Family Enrichment	\$ 4,910,136
Child Development	8538420
Housing Services	8279355
Housing Development	443273
Community Support Services	7920769
ARRA	4778413
Other Services	945,218
Fundraising	214,013
Management & General	1,365,745
<b>Total</b>	<b>\$ 37,395,342</b>



Legend for Expenditures:  
Family Enrichment (light blue), Child Development (dark blue), Housing Services (yellow), Housing Development (light green), Community Support Services (purple), ARRA (orange), Other Services (red), Fundraising (grey), Management & General (light blue)

**In Their Own Words**

"By letting me have a second chance in life by coming here, changed me for the better. I have become a strong person and a wonderful mother, thanks to the Journey House."

"Our home visitor is awesome. My husband and I hope all home visitors are as considerate, efficient, knowledgeable and caring as her."

"The people that we worked with [at Penquis and MaineStream Finance] made it very clear that they were here for us whenever we needed them no matter what we needed... And, thankfully, now we own a successful Child Care business... We are very proud of ourselves, but we know we wouldn't be where we are now without the help of Penquis and MaineStream."



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Job well done, Penquis!



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Thanks for your service to our community, Penquis!



Thank you, Penquis.



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