

Homeownership & Lending

Home Loans are 30-year fixed-rate mortgages offered by Penquis subsidiary MaineStream Finance for home purchase, home repair and refinance. 207-973-3624

Homebuyer Education is a 10-hour certified hoMEworks training course to help individuals make informed home purchasing decisions. Dates/times listed at www.mainestreamfinance.org.

207-974-2403

Business Development & Lending

Business Advising provides free one-on-one business counseling to help individuals start or expand a business. Business advisors can answer questions, help with creating a business plan and assist with preparing for a loan. 207-974-2476

Business Classes are offered throughout Eastern and Midcoast Maine to help individuals start or expand a business.

207-974-2476

Business Loans are available through Penquis subsidiary MaineStream Finance to help start a business or help an existing small business expand or meet its financial needs. Eligible borrowers must have 10 or fewer employees and a business plan.

207-973-3509

Financial Coaching & Savings

Family Development Accounts are matched savings accounts. Every dollar saved is matched with four additional dollars. FDA savings can be used to buy or

repair a home, start or expand a business, further education, buy or repair a car, or create an emergency savings fund. Households must meet income limits and earned income requirements.

207-974-2459

Financial Coaching helps families increase financial stability and improve child and family outcomes. Services offered through Head Start, local housing authorities and other social services agencies.

207-974-2459

Volunteer Services

Foster Grandparents are volunteers age 55 and over who work with children in one-on-one and small group settings. A stipend is paid for hours worked and assistance with transportation and meals is available.

207-973-3611

Services provided in partnership with:



In accordance with federal regulations, Penquis does not discriminate in access to or the provision of its services.

7 High Street · Rockland, ME 04841
(207) 596-0361 or 1-800-215-4942
FAX (207) 973-3699
www.penquis.org

PENQUIS

A TRUSTED RESOURCE IN YOUR COMMUNITY



Proudly Serving Knox County

SERVICES

Business Development & Lending
Children & Youth
Financial Coaching & Savings
Homeownership & Lending
Housing & Energy
Individual, Parent & Family
Volunteer Services

Children

Child Care offers full-time and extended hours of care for children 6 weeks to 5 years old. Fees are on a needs-based sliding scale. 207-973-3567

Early Head Start and Head Start provides children 6 weeks through 5 years of age and their families with early childhood development experiences and family support services. Free of charge to income-eligible families.

Pre-K collaborative program serving children 4-5 and **Preschool 6 hr. program** serving children 3-5 offered at our South School Elementary location. Free of charge to income-eligible families.

Food & Nutrition provides child care providers with USDA food reimbursement. 207-973-3506

Individual, Parent & Family

Assisted Living Services are provided at facilities in Camden, Bangor and Millinocket. Services include meals, personal care, homemaker services, help with medications and emergency response. 207-924-4151 To apply for housing, contact Realty Resources Management 800-338-8538

Behavioral Health Navigator helps new Penquis clients access mental health services and can find service providers with openings for pre-existing clients. 207-631-0073

Case Management works with individuals and agencies to increase opportunities for housing, employment and basic needs. 207-973-3645

Community Investors-Resource

Navigation works collaboratively with partner agencies to fund unmet needs and support navigating community resources.

Whole Family Coaching Program provides integrated services to meet the needs of parents and children together. 207-814-0002

Housing and Energy

Above Ground Storage Tank Replacement works in partnership with the Department of Environmental Protection to provide free replacement of leaking or vulnerable above ground oil storage tanks. Open to home owners with private wells who are eligible for HEAP. 207-974-2407

Central Heating Improvement Program repairs or replaces faulty central heating systems in income-eligible households. 207-974-2407

CMP Line & Pole Extension Program assists income-eligible CMP customers in obtaining a CMP credit for new lines and poles for new service. 207-973-3630

Energy Crisis Intervention Program provides home heating assistance to income-eligible households that are in an emergency or energy crisis. 207-973-3500

Home Energy Assistance Program (HEAP) assists income-eligible households with home heating costs. 207-973-3500

Home Energy Audits are available to homeowners, who can request a single test or service, or a full energy audit. These are fee-based services and no income eligibility is required. 207-973-3554

Home Repair Program provides grants or deferred forgivable loans to repair

primary residences for income-eligible families that own their home and have never received home repair assistance from Penquis. 207-973-3665

Housing Counseling is a free service for individuals at risk of eviction or foreclosure. A HUD Housing Counselor can work with you on budgeting, saving, housing options and rights and responsibilities as a tenant or homeowner. 207-974-2403

Lead Inspections help families identify lead hazards in the home. Fees are on a sliding scale. Grants are available for lead remediation for income-eligible families with children 6 years or younger. 207-814-0167

Penquis Housing provides rental/apartments for seniors, families and individuals making 60% or less of the area median income. To learn more about Penquis-owned properties, including locations, eligibility, availability, or to join a waiting list, please call The Housing Foundation at (207) 866-4634.

Replacement Housing Program provides income-eligible homeowners whose current pre-1976 mobile homes are beyond repair with new energy-efficient homes. 207-973-3665

Utility Assistance Programs help income-eligible households manage electricity costs through special discounts or credits. 207-973-3630

Weatherization conserves energy through the application of weatherization techniques to the homes of eligible households. Current Home Energy Assistance Program application required. 207-974-2407