



By the  
Numbers

10

78

\$1.45M

\$6.14M

481

2013 Annual Report

# Properties

# 10



119 Saco Street  
Built: 2012  
2 Apartments  
In partnership with Woodfords Family Services



783 & 789 Main Street  
Rehabbed: 2004–2005  
13 / 1 & 2 Bedroom Apartments  
Eligibility Requirements: Market rate rent



Golder Commons,\* 87 Bridge Street/6 Lincoln Street  
Rehabbed and constructed: 2006  
34 / 2 & 3 Bedroom Apartments  
Eligibility Requirements: Income minimum and maximums



Larrabee Heights, 20 Liza Harmon Drive  
Built: 1988  
36 / 2 Bedroom Apartments with Garages  
Eligibility Requirements: Ages 62 & older; market rate rent with income maximums



Larrabee Village, 30 Liza Harmon Drive  
Built: 1997  
150 / 1 Bedroom Apartments  
Eligibility Requirements: Ages 62 & older; income maximums



Larrabee Woods, 10 Liza Harmon Drive  
Built: 1983  
25 / 1 & 2 Bedroom Apartments  
Eligibility Requirements: Ages 62 & older or declared disabled, income limits



Mill Brook Estates,\* 300 East Bridge Street  
Built: 1991  
100 / 1 Bedroom Apartments  
Eligibility Requirements: Ages 55 & older; income minimum and maximums for tax-credit rent; income minimum but no income maximums for market rate rent



Presumpscot Commons,\* 765 Main Street  
Rehabbed: 2003  
29 / 1 & 2 Bedroom Apartments  
Eligibility Requirements: Ages 55 & older, income minimum and maximums



Riverview Terrace, 21 Knight Street  
Built: 1974  
58 / Efficiency & 1 Bedroom Apartments  
Eligibility Requirements: Ages 62 & older or declared disabled; income maximums



Spring Crossing,\* 19 Ash Street  
Built: 2011  
31 / 1 Bedroom Apartments; 3 / 2 Bedroom Apartments  
Eligibility Requirements: Ages 55 & older; income minimum and maximums



# Greetings

An annual report, by definition, is about numbers. In accounting terms, about assets and liabilities. The goal: to make them match. At Westbrook Housing, we also look at numbers that rarely, if ever, make their way onto a spreadsheet analysis or a list of debits and credits.

The numbers we're talking about are those that reflect the impact, both economic and social, on our city and the residents who call Westbrook Housing home. These are the numbers, we believe, that best tell our story.

On the economic front, they include the money paid to private landlords through the federally funded Section 8/Housing Choice Voucher program. It encompasses funds paid to local contractors and vendors, whether during periods of expansion, as in some past years, or the ongoing costs of goods and services, in years when funding is tight. There are property taxes paid to the city and the wages and salaries paid to staff, a large percentage of whom live locally, and who, like hundreds of our residents, patronize local retail shops, restaurants, and other businesses.

On the social front, numbers tell the stories of our residents—the elderly who are able to age independently in our communities, the disabled who often have nowhere else to turn, and young families who struggle to make ends meet.

It's no secret that federal funding for affordable housing continues to fall far short in this age of overwhelming need. Expansion of programs is almost unheard of; organizations are hard pressed to continue at current levels.

For Westbrook Housing, that means a need to do more with less. That's no easy task. One of our staff members, faced with yet another financial roadblock, recently said, "Good thing we're Mainers; we're resilient." That comment struck us as so very apt. Whether we're facing unusually harsh winter weather, tough economic conditions, or declining funding, we are resilient. We've had to be.

Unlike some years—which have seen the construction of a number of new residential properties—we have, this year, focused on existing programs.

One program, which has been several years in the making, is Presumpscot Place. This wellness/lifestyle center, at 22 Foster Street, in the lower level of Presumpscot Commons, has been carved from the old Westbrook High gymnasium, until recently a space the city used for its own programs.

By expanding existing relationships and forging new ones, we've reaped the benefits of greater efficiency in all of our programs. Examples include partnering with housing officials in Portland and South Portland to set up a single application process for the Section 8/Housing Choice Voucher program. Working with Efficiency Maine and local utility companies, we've substantially lowered costs in many of our properties. Along the way, we've forged a stronger relationship with the City of Westbrook in the areas of planning and implementation of the future of affordable housing in relation to the economic and social needs of the community, as outlined by its comprehensive plan.

Westbrook Housing is a strong and influential part of this community. Should we ever forget, the numbers are there to remind us.



Chris LaRoche  
Executive Director



Stacy Symbol  
Board Chair

Chris LaRoche  
Executive Director

Stacy Symbol  
Chair, Board of Commissioners

# Our Social Impact By the Numbers

101

Age of the oldest resident in our communities.

693

Hours of homemaking assistance annually that help our seniors and disabled residents stay independent and at home.

35

Percentage of Section 8/Housing Choice Voucher holders that are disabled.

When founded in 1969, our mission was clear: to provide safe, decent, affordable housing for Westbrook residents most in need—most specifically the elderly and those with disabilities.

We only had to look around to see the need: seniors who could no longer handle the cost or upkeep of their homes, adult children who struggled to see that their aging parents were safe and cared for, a growing population of those who had contributed mightily to our city but who were now themselves in need.

Early on, we began addressing those needs. And, almost immediately we saw the impact on people's lives.

We saw that when seniors can live and thrive independently in their own home/apartment, it's better for them and better for the community. Even those in need of additional services (like meal planning and light housekeeping) benefited from aging in place, rather than a far less comforting and familiar and far more expensive alternative.

The numbers help to tell part of the story about the very people who we serve:

40

Years lived in our community by one disabled resident.

77

Percentage of Section 8/Housing Choice Voucher holders who have women as head of household.

Years of  
experience  
at Westbrook  
Housing of  
current staff.

308

10<sup>TH</sup>

10th Annual  
Senior Dreams  
Golf Tournament  
fundraiser held  
this year.

15

People have secured  
homeownership in  
the last 10 years  
through the Section  
8/Housing Choice  
Voucher program.

76

Average age of residents of our communities.

\$13.50

Cost per day to support a resident  
of Larrabee Village with adequate  
assistance to remain safely at home.

10

Years one resident  
remained in her  
own apartment  
with assistance of  
supportive services.

4,355

Applicants on centralized  
waiting list for the  
Section 8/Housing  
Choice Voucher program  
in Westbrook, South  
Portland, and Portland.

71

People on the Section 8/Housing  
Choice Voucher program that have  
graduated from the Family Self-  
Sufficiency Program.

# Our Economic Impact By the Numbers

# 410

Local landlords who participate in the Section 8/Housing Choice Voucher program.

# 10

Residential properties owned and managed by Westbrook Housing.

While the social impact of Westbrook Housing was recognized almost immediately, the economic impact, while there, was not always so obvious. After all, many thought, social programs are costly. The question that always followed, “Can we really afford them?” And, then, “Do they contribute anything to our city’s economic base?”

As Westbrook Housing and our programs have expanded to keep up with the growing need—first to an escalating population of the elderly and those with disabilities and then to families in need of assistance—we have been able to point to the financial impact of our work on the City of Westbrook, its businesses, and its residents.

The numbers alone say much about the impact we have on the economy of Westbrook:

# 78

Condominiums, in four separate condo communities, now privately owned after development by Westbrook Development Corporation in conjunction with Westbrook Housing, adding 78 household properties to the local tax base.

# \$6.14M

Paid annually to local landlords who participate in federally funded Section 8/Housing Choice Voucher program.

# 481

Units in our residential communities, housing more than 500 adults with direct spending power in the community.

241—Units reserved for low-income residents who pay 30 percent of their income for rent. Average rent is \$315 per month.

189—Units in tax-credit properties. Average rent is \$648 per month.

51—Market rate units. Average rent is \$689 per month. (Thirty-six units pay all utilities.)

# \$1.45M

Annual payroll of Westbrook Housing employees, directly adding to the local economy.

# 42.7%

Growth expected in 75-84 age group in Westbrook, 2010-2030.\*

# 57.8%

Growth expected in 65-74 age group in Westbrook, 2010-2030.\*

# 62.5%

Growth expected in 85-plus age group in Westbrook, 2010-2030.\*

# Financials

THE HOUSING AUTHORITY OF THE CITY OF WESTBROOK  
COMBINED BALANCE SHEET  
December 31, 2013 (with Comparative Totals for December 31, 2012)

	<b>2013</b>	<b>2012</b>
<b>ASSETS</b>		
Current Assets		
Cash - Unrestricted	\$ 2,388,326	\$ 1,867,281
Cash - Restricted	125,066	294,649
Accounts Receivable	280,149	464,988
Notes and Loans Receivable - Current Portion	116,893	262,079
Prepaid Expenses	9,277	33,052
Inventory	15,343	6,774
Assets Held for Resale	<u>116,882</u>	<u>115,502</u>
Total Current Assets	<u>\$ 3,051,936</u>	<u>\$ 3,044,325</u>
Noncurrent Assets		
Capital Assets		
Land	1,132,202	1,114,845
Buildings	7,788,528	7,632,827
Furniture, Equipment, and Machinery - Dwellings	317,842	314,584
Furniture, Equipment, and Machinery - Administration	564,403	683,304
Accumulated Depreciation	<u>(5,742,250)</u>	<u>(5,505,774)</u>
Total Capital Assets, Net of Accumulated Depreciation	\$ 4,060,725	\$ 4,239,786
Notes and Loans Receivable - Long Term	1,297,842	1,051,095
Other Assets	<u>289,096</u>	<u>404,857</u>
Total Noncurrent Assets	<u>\$ 1,586,938</u>	<u>\$ 5,695,738</u>
Total Assets	<u><u>\$ 8,699,599</u></u>	<u><u>\$ 8,740,063</u></u>



## LIABILITIES

	2013	2012
Current Liabilities		
Accounts Payable	\$ 75,507	\$ 46,455
Accrued Wages	13,722	6,344
Accrued Compensated Absences	83,900	13,111
Accrued Interest Payable	6,827	9,475
Accounts Payable - HUD PHA Programs	80,535	17,913
Accounts Payable - Other Government	-	16,324
Tenant Security Deposits	71,669	69,834
Deferred Revenues	145	2,313
Current Portion of Long-term Debt - Capital Projects	44,348	56,907
Other Current Liabilities	-	50
Total Current Liabilities	<u>\$ 376,653</u>	<u>\$ 238,726</u>
Noncurrent Liabilities	2,530,195	0
Long-term Debt, Net of Current Portion - Capital Projects	133,013	2,409,805
Other Noncurrent Liabilities	383,585	373,562
Accrued Compensated Absences	<u>9,323</u>	<u>63,077</u>
Total Noncurrent Liabilities	<u>\$ 3,056,116</u>	<u>\$ 2,846,444</u>
Total Liabilities	<u>\$ 3,432,769</u>	<u>\$ 3,085,170</u>
NET POSITION		
Invested In Capital Assets	1,486,182	1,773,074
Restricted	-	45,567
Unrestricted	<u>3,780,648</u>	<u>3,836,252</u>
Total Net Position	<u>\$ 5,266,830</u>	<u>\$ 5,654,893</u>
Total Liabilities and Net Position	<u>\$ 8,699,599</u>	<u>\$ 8,740,063</u>

# Board of Commissioners



Since its creation, Westbrook Housing has been privileged to have a dedicated group of men and women serve on its Board of Commissioners. Appointed by the Mayor and confirmed by the City Council, these residents, business people, and professionals who represent a cross section of Westbrook are instrumental in our success.

## Commissioners

Pictured top to bottom:

Stacy Symbol, Chair  
*Asst. VP/Branch Manager,  
Bank of America, Westbrook*

Thomas Perrey, Vice-Chair  
*Manager of Employee Benefits,  
Bilodeau Insurance Agency*

Lewis Emery  
*Mortgage Banker,  
Mortgage Equity Partners*

Dr. Marc Edward Gousse  
*Superintendent of Schools, Westbrook*

Evelyn Orman  
*WH Resident, Retired*

Crystal Sands  
*Manager of Quality, Regulatory & Safety,  
NorDx Laboratories*

Gertrude Zimmerman  
*WH Resident, Retired*

# Westbrook Development Corporation



Since its creation in 1987, the Westbrook Development Corporation, a nonprofit Community Housing Development Organization (CHDO), has been charged with the acquisition, development, and management of a myriad of residential communities.

From its roots as an offshoot of Westbrook Housing, WDC has become a widely recognized leader in affordable housing development in Southern Maine and owes much of its success to the dedication of its volunteer Board of Directors, made up of residents and business and civic leaders.

## Directors

Pictured top to bottom:

Betsy Sawyer-Manter, Chair

*Executive Director, SeniorsPlus*

Kyra Walker, Vice-Chair

*Director of Asset Management,  
Community Housing of Maine*

Thomas Bartell

*Director of Economic Development,  
Town of Windham*

René Daniel

*General Assistance Administrator,  
Towns of Windham, Scarborough, Gorham*

Lewis Emery

*Mortgage Banker, Mortgage Equity Partners*

Dr. Marc Edward Gousse

*Superintendent of Schools, Westbrook*

Dan Hunter

*Chief Operations Officer/Chief Financial  
Officer, Gorham Savings Bank*

Stacy Symbol

*Asst. VP/Branch Manager, Bank of America,  
Westbrook*

Darryl Wright

*Vice President, Financial Services Manager,  
People's United Bank*

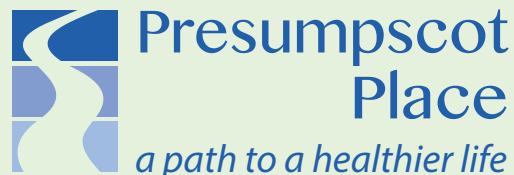


# Westbrook Services Corporation

Presumpscot Place, the wellness/lifestyle center, is a welcome and much-anticipated addition to our programs and services for residents, 50 years and better, of Westbrook and surrounding towns.

Centrally located downtown at 22 Foster Street, in the lower level of Presumpscot Commons, the new center—carved from the old Westbrook High School gymnasium—provides facilities for walking and exercise, and classes like tai chi and the popular “Matter of Balance”; a library; and a computer center.

A major undertaking by Westbrook Services Corporation, Presumpscot Place was made possible with the support of the Cornelia Warren Community Association, which provided a \$39,500 grant for rehabilitation of the gym, and of Bank of America, through an annual grant to help fund programming.



Westbrook Services Corporation, our independent fundraising arm, is a vital part of Westbrook Housing. It's through this organization—and its Senior Dreams—that we are able to provide programs, services, and transportation outside of typical “budget items” that enhance the lives of residents of our communities.

By actively seeking public and private grants, as well as donations from both businesses and individuals, WSC has succeeded in ensuring the well-being and independence that is so important to our senior residents.

Contributions to this program—which, upon request, can be earmarked for the Presumpscot Place programming—may be sent to Westbrook Services Corporation, 30 Liza Harmon Drive, Westbrook, ME 04092. Or contact Michelle York, Supportive Services Coordinator, for information.



# Important Telephone Numbers

## Administration

Chris LaRoche	854-6805
Todd West	854-6840
Patty Michaud	854-6821
Sandra Bernier	854-6821
Dick Begin	854-6830

## Finance & Technologies

Pawel Pietrzak	854-6839
Matt Andrade	854-6811
Merhiella Crawford	854-6838

## Property Management

Tami Exchange	854-6832
Patraic Hodgson	854-6819
Joyce Goff	854-6828
Deborah Gallagher	854-6856
Christine Kukka	854-6812
Brent Wilson	854-6829
Spring Crossing Office	409-1845
Golder Commons Office	854-2666
Presumpscot Commons Office	591-7252

## Section 8/Housing Choice Voucher

Lynn Peterson	854-6831
Donna Higgins	854-6757
Nicole Ingalls	854-6826
Vincent Aceto	854-6820
Laura Hebert	854-6837
Merhiella Crawford	854-6845
Section 8/Housing Choice Voucher Desk	854-6846

## Maintenance

Pager On Call	741-0575
Larry Sawyer	854-6861
Daniel Cooper	854-8202
Danny King	854-8202
Janis Howe	854-8202
Perley Dupuis	854-8202
Jenn Turner	854-6860
Clifford McKinley	854-8202
Michael Condon	854-8202
Chris Leigh	854-8202

## Support Services

Michelle York	854-6825
Mary Bouvier	854-6822
Debby Davis	854-6766
Nicole Nappi	854-6841

## Fax Numbers

Maintenance	854-8063
Finance Department	854-4924
Executive Director	854-6755
Property Management	854-6752
Development Office	854-0962
Reception	854-0962
Section 8/Housing Choice Voucher Office	591-6776

# People of Westbrook Housing

The strength of our organization has always been its people. From the beginning, our mission has been to work with many of the most vulnerable in our society—the elderly, the disabled, and the disadvantaged. It is a mission that our people have always shared.

Ask the residents of our many communities about what makes life here special, and many will also talk about people: the people who make up the staff of Westbrook Housing.

Today our staff represents some 308 years of dedicated service. To the residents of our communities, they are truly the face of Westbrook Housing—the people they see every day.

## **35-Plus Years**

Susan Eldridge (37 years)

## **30-Plus Years**

Dick Begin (32 years)

## **20-Plus Years**

Lynn Peterson (21 years)

Danny King (20 years)

Michelle York (20 years)

## **15-Plus Years**

Janis Howe (19 years)

Danny Cooper (17 years)

## **10-Plus Years**

Tami Exchange (13 years)

Vincent Aceto (13 years)

Todd West (11 years)

Debby Davis (11 years)

Mary Bouvier (10 years)

## **5-Plus Years**

Nicole Ingalls (9 years)

Cliff McKinley (9 years)

Perley Dupuis (8 years)

Nicole Nappi (7 years)

Donna Higgins (7 years)

Michael Condon (6 years)

Deborah Gallagher (5 years)

Joyce Goff (5 years)

Christine Kukka (5 years)

Patty Michaud (5 years)

## **Fewer Than 5 Years**

Sandy Bernier (4 years)

Pawel Pietrzak (3 years)

Matt Andrade (2 years)

Jenn Turner (2 years)

Chris LaRoche (1 year)

Laura Hebert (1 year)

Brent Wilson (1 year)

Leonora Weimer (1 year)

Patraic Hodgson (1 year)

Merhiella Crawford (1 year)

Larry Sawyer (1 year)

# Westbrook Housing Staff



Alphabetically: Vincent Aceto, Matthew Andrade, Sandra Bernier, Danny Cooper, Merhiella Crawford, Deborah Davis, Perley Dupuis, Susan Eldridge, Deborah Gallagher, Joyce Goff, Laura Hebert, Donna Higgins, Patraic Hodgson, Janis Howe, Nicole Ingalls, Danny King, Christine Kukka, Christopher LaRoche, Clifford McKinley, Lynn Peterson, Pawel Pietrzak, Larry Sawyer, Jennifer Turner, Todd West, Brent Wilson, Michelle York. Missing: Dick Begin, Mary Bouvier, Michael Condon, Tami Exchange, Chris Leigh, Patty Michaud, and Nicole Nappi.

## A Fond Farewell

Throughout our history, no single individual has contributed more to our day-to-day operation than Susan Eldridge, deputy director.

When she started in January 1977, Susan was joining a fledgling organization, as witnessed by the fact that she was among Westbrook Housing's first full-time employees. Since then, she's taken on every task and every challenge with the utmost professionalism. There are few, if any, positions within our organization that Susan hasn't at one time filled.

With that said, we bid Susan a fond farewell. She leaves our ranks this year after more than 37 years. New adventures, she says, await. More golf, gardening, travel, and family.

As one colleague recently said, "Much of what we've accomplished here has been because of Susan." It's a sentiment that we share.



# 37

Thanks for the years,  
Susan!



# By the Numbers

10

78

\$1.45M

\$6.14M

481

30 Liza Harmon Drive  
Westbrook, Maine 04092

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Phone: 207-854-9779  
Fax: 207-854-0962

Web: [www.westbrookhousing.org](http://www.westbrookhousing.org)  
E-mail: [info@westbrookhousing.org](mailto:info@westbrookhousing.org)