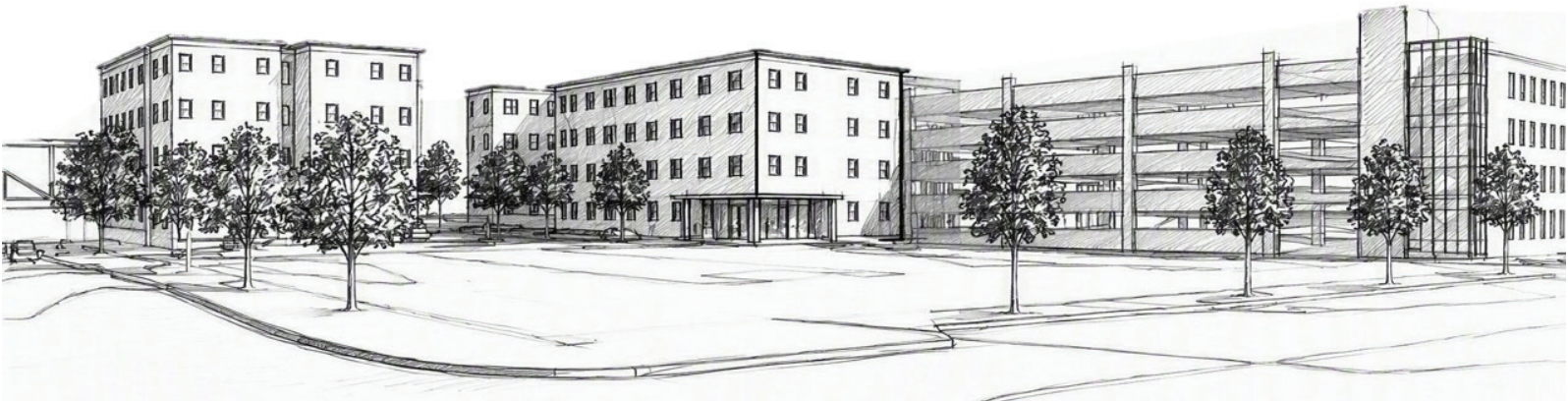




WESTBROOK
HOUSING

ANNUAL REPORT 2025



Expanding Our Reach

Westbrook Housing Board of Commissioners

Ms. Colette Gagnon, Chairperson
Ms. Lynda Adams, Vice Chair
Ms. Elizabeth Gattine, Commissioner
Mr. Thomas Rubino, Commissioner
Ms. Kristina Yurko, Commissioner
Mr. Utem Watba, Phd, Commissioner
Mr. Carleton Winslow, Commissioner

Westbrook Development Corporation Board of Directors

Mr. Tyler Norod, President
Mr. René Daniel, Chairperson
Mr. Tom Bartell, Vice Chair
Mr. John Concannon, Director
Mr. Lewis Emery, Director
Mr. Brian O'Coin, Director
Ms. Diane Small, Director
Mr. Thomas Rubino, Director
Ms. Lynda Adams, Director

Also Served in 2025

Mr. Dick Begin, President
Mr. Gary Sanborn, Vice Chairperson
Mr. Chris LaRoche, Director

MISSION

Westbrook Housing provides opportunities for affordable quality housing to assist individuals and families and to encourage independence within a supportive community.

Our 2025 Scholarship Recipients!



MESSAGE FROM THE EXECUTIVE DIRECTOR & CHAIRPERSON OF THE BOARD OF COMMISSIONERS

In 2025, Westbrook Housing (WH) continued to advance its mission of expanding access to safe, quality, and affordable housing while responding to growing housing needs throughout southern Maine.

WH marked its expansion into Biddeford at the groundbreaking celebration of Thatcher Brook Apartments, which will create a 40-unit development for families, a much-needed resource for Biddeford and the region. The Westbrook Development Corporation (WDC) was awarded federal Low-Income Housing Tax Credit funding in 2025 to develop Quebec Commons, a 45-unit building that will serve older adults in downtown Biddeford next to the Pepperell Mill. WDC will be seeking additional funding in 2026 to develop the second phases of both Biddeford projects, in addition to other planned developments in the pipeline.

These investments come at a critical time as housing costs throughout Maine continue to outpace income growth and create challenges for residents seeking affordable housing.

WH's average cost per voucher increased from approximately \$640 in 2016 to \$1,220 in early 2026, a rise of more than 90 percent. During the same period, median household income increased by approximately 52 percent, underscoring the growing affordability gap facing many households.

The Resident Services Department greatly supported residents who went without Supplemental Nutrition Assistance Program benefits in late 2025. In addition to WH's long-standing partnership with Wayside Food Pantry, Resident Services responded by quickly forming a partnership with Preble Street's new Food Security Hub. Through these partnerships, staff acted quickly to help ensure residents maintained access to nutritious food during an unexpected disruption in benefits. The U.S. Department of Housing and Urban Development designated WH with "High-Performer" status for its administration of the Housing Choice Voucher (HCV) program, reflecting the HCV Department's commitment

to high leasing, regulatory compliance, and service to participating families. The HCV Department expended over 100% of the HCV program funds in support of families seeking housing with landlords in Westbrook and surrounding communities. These vouchers meet critical needs for families, adults of all ages, veterans experiencing homelessness, people with disabilities, and other vulnerable populations. WH serves 1,026 households through its tenant-based voucher program. For properties that are owned by WDC and managed by WH, the occupancy rate at the end of 2025 was 98.5% for the 763 apartments in our portfolio.

On a personal note, 2026 marked my first full year with the organization. I am grateful for the commitment, professionalism, and support shown every day by the staff, WH Board of Commissioners, WDC Board of Directors, residents, partners, and community stakeholders who make this work possible.

The strength of our team has positioned WH and the WDC for continued growth. As we expand our reach into Biddeford and other neighboring communities, we remain committed to creating affordable housing opportunities and delivering services that help residents thrive.

Thank you for your continued partnership and support as we work together to address the region's housing needs and build stronger communities for generations to come.

In partnership,

John M. Concannon



Executive Director,
Commissioners

Colette L. Gagnon



Chairperson, Board of
Commissioners

FINANCIAL REPORT 2025

ASSETS 2025

Current Assets

Cash - Unrestricted	\$7,665,479
Cash - Restricted	1,642,305
Accounts Receivable	518,740
Prepaid Expenses	28,748
Total Current Assets	9,855,272

NONCURRENT ASSETS

Capital Assets

Land	713,914
Buildings	4,551,017
Furniture, Equipment & Machinery - Dwellings	234,906
Furniture, Equipment & Machinery - Admin.	1,463,408
Accumulated Depreciation	(4,792,465)
Construction in Process	331,662
Total Capital Assets, Net of Accumulated Depreciation	2,502,442

Notes and Loans Receivable, Long-term	2,808,976
Other Assets	675,085
Total Noncurrent Assets	5,986,503
TOTAL ASSETS	\$15,841,775

LIABILITIES 2025

Current Liabilities

Accounts Payable	\$75,334
Accrued Wages	58,045
Accrued Compensated Absences	172,901
Accrued Interest Payable	3,774
Tenant Security Deposits	61,191
Deferred Revenues	113,607
Current Portion of Long-term Debt	
Capital Projects	50,883
Other Current Liabilities	152,049
Total Current Liabilities	687,784

NONCURRENT LIABILITIES

Long-term Debt, Net of Current Portion	
Capital Projects	1,538,445
Other Noncurrent Liabilities	248,634
Accrued Compensated Absences	19,210
Total Noncurrent Liabilities	1,806,289
Total Liabilities	2,494,073
Deferred Inflow of Resources	1,466,835

NET POSITION

Net Investment in Capital Assets	913,114
Restricted	267,862
Unrestricted	10,699,891
Total Net Position	11,880,867
Total Liabilities & Net Position	\$15,841,775

COMBINED STATEMENT OF REVENUE, EXPENSES & CHANGE IN NET POSITION 2025

Revenue

Tenant Revenue, Rents and Other	\$863,259
HUD Operating Grants	15,122,979
Other Governmental Grants	333,144
Other Revenue	4,644,962
Total Operating Revenue	20,964,344

Expenses

Administrative	3,467,544
Tenant Services	1,382,176
Utilities	65,815
Maintenance	1,364,569
General	550,792
Housing Assistance Payments	13,700,044
Depreciation and Amortization	396,051
Total Operating Expenses	20,926,991

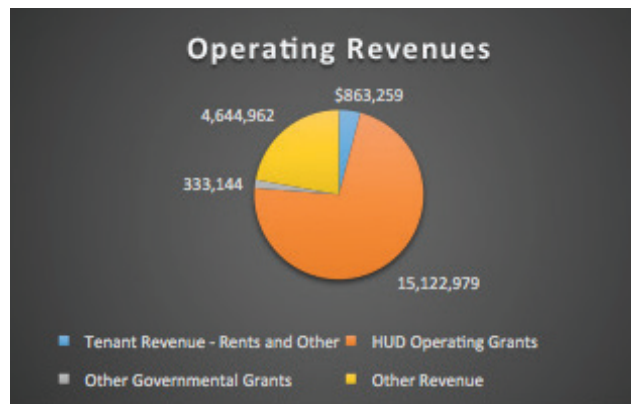
Operating Income **37,353**

Net Non-Operating Expenses **66,849**

Increase (Decrease) in Net Position **104,202**

Net Position - January 1 **11,776,665**

Net Position - December 31 **\$11,880,867**



Maintenance

The Maintenance Team continues to grow as properties are added to the Westbrook Housing portfolio. The fifteen-member department continues to lead with excellence; completing routine work orders, capital improvements, turning unit in between occupants, keeping the properties clean and orderly inside and out and performing all snow removal activities.

Westbrook Housing has 16 developments with a total of 763 apartments located throughout Westbrook.

The Maintenance Department continued to provide responsive and reliable service throughout 2025, completing 7,026 documented work orders while supporting residents, staff, and property operations across all locations. On average, the team received approximately 20 new work order requests per day, demonstrating a consistently high demand for maintenance services.

Work orders were completed across a wide range of priorities, including 736 Urgent, 1,005 Serious, 1,275 Routine, 3,469 Preventative Maintenance, 431 Annual Inspection Deficiencies, and 110 Turnover-related work orders. Response and completion times remained strong, with urgent requests completed in an average of 4 days and preventative maintenance tasks completed in an average of 5 days, reflecting the department's commitment to both immediate resident needs and long-term asset preservation.

Individual technician productivity remained strong throughout the year. Team members collectively managed thousands of work orders while balancing property assignments, emergency response coverage, preventative maintenance programs, snow removal operations, and special projects.

The Turnover Team successfully completed 110-unit turnovers during 2025, averaging approximately 37 turnovers per technician annually. Their efforts helped ensure that vacant units were prepared efficiently and

returned to service as quickly as possible to support occupancy goals.

Capital improvements completed in 2025 included School House Commons Deck Replacement, Golder Commons & Spring Crossing Intercom Replacement, Riverview Terrace Lobby Flooring replacement, Larrabee Heights Flooring Replacement, Larrabee Village Light Poles, Larrabee Heights Lock Replacement, Larrabee Village Admin Office Roofing, Maintenance Shop Fencing, and Maintenance Truck Purchases.

Overall, the Maintenance Department's performance in 2025 reflects a dedicated team committed to safety, responsiveness, preventative maintenance, and exceptional service. Their efforts played a critical role in maintaining property conditions, supporting residents, and preserving organizational assets throughout the year.

Winter operations remained one of the department's most demanding responsibilities. While the 2025-2026 snow season began slowly, it extended later than usual, with significant winter weather continuing into April. During snow events, the entire team mobilizes to ensure the safety and accessibility of all properties. Crews often begin work well before dawn, opening parking lots and clearing sidewalks and stairwells before residents start their day. Parking space clearing typically continues throughout the morning, while sanding and salting operations often extend for several days following a storm to address lingering icy conditions. The team's commitment and coordinated response help ensure safe access for residents, staff, and visitors throughout the winter season.

Our properties continue to receive outstanding scores from our investors and funders when they perform annual or biannual inspections. A testament to the pride the department has regarding how our properties are maintained.

Development

In 2025, Westbrook Development Corporation (WDC) advanced its mission to expand high quality affordable housing while strengthening its position as a regional leader in community development. WDC's team successfully advanced a robust portfolio of projects and funding applications, bringing approximately 400 housing units to various stages of readiness, financing, and construction.

A major milestone was the groundbreaking of Thatcher Brook Apartments in Biddeford, a 40 unit family housing development that secured MaineHousing funding in late 2024. Working closely with Allied Cook Construction and Kaplan Thompson Architects, WDC guided the project through design, bidding, and financing. Thatcher Brook became the only MaineHousing funded tax credit project awarded in 2024 to break ground before the end of 2025, demonstrating the team's ability to efficiently move complex developments from concept to construction.

WDC also secured MaineHousing funding for Quebec Commons, a 45-unit affordable housing community for older adults that will anchor the first phase of redevelopment at the former MERC site in Biddeford's Historic Mill District. This transformative project represents another important investment in the region's housing future.

Throughout the year, WDC continued its commitment to thoughtful, attractive, and cost-effective development practices. Projects emphasized energy efficiency through enhanced insulation, solar energy integration, heat pump technology, and building performance standards that often exceed industry requirements.

To further extend its impact, WDC launched Westbrook Development Consultants, LLC, a new subsidiary created to provide affordable housing development and owner's representative services to mission driven organizations seeking experienced development expertise.

Together, these accomplishments reflect a year of exceptional growth, innovation, and leadership in addressing Maine's housing needs.



Property Management

The Property Management team is dedicated to ensuring residents have safe, decent housing and that Westbrook Housing properties remain well maintained, welcoming, and responsive to resident needs.

By mid-2025, Westbrook Housing had fully leased its two newest developments, Stroudwater Apartments and the Stacy M. Symbol Apartments, adding 115 new apartments for households age 55 and older.

After those buildings were fully leased, Westbrook Housing's overall occupancy rate reached 97% in 2025. The team continued to move quickly to lease available apartments in a tight affordable housing market, helping 172 new households move into Westbrook Housing units during the year.

The quality of maintenance across Westbrook Housing properties was reflected in strong investor inspection results. MaineHousing inspected eight properties in 2025, and each received a score of 93 or higher. Ever-north also inspected eight properties during the year, with minimal findings.

Over the summer, Professor Michael Shaughnessy from the University of Southern Maine's Art Department reached out to Westbrook Housing about a student mural project. Students created and installed murals at



Schoolhouse Commons; one of the family properties. Children from Schoolhouse Commons and neighboring Golder Commons helped paint the tiles used in one of the pieces, making the project a shared effort between residents, students, and staff.

Over the winter, the USM Art Department also held a mural painting class in the Gym at Presumpscot Commons. Fourteen small murals from that class have been hung in highly visible places throughout Westbrook in locations such as City Hall, the Dana Warp Mill, and Presumpscot Commons.

The Property Management team strives to create welcoming, warm, safe places for people to call home.



Housing Choice Voucher

The Housing Choice Voucher team advances Westbrook Housing's mission by helping voucher holders access safe, affordable housing while administering program resources accurately, responsibly, and in accordance with HUD requirements. In 2025, the eight-member team provided eligibility, leasing, inspections, recertifications, and family self-sufficiency services to maximize voucher utilization, maintain compliance, and promote long-term housing stability.

In 2025, the program once again maintained SEMAP High Performer status, reflecting strong program administration, effective compliance practices, and continued commitment to serving households across the community.

Westbrook Housing currently administers 946 vouchers, including special program vouchers such as Mainstream (MS), Non-Elderly Disabled (NED), Veterans Affairs Supportive Housing (VASH), Project-Based Voucher/Rental Assistance Demonstration (PBV/RAD), and Homeownership vouchers.

During the year, Intake Specialists selected 992 applicants from multiple waiting lists, including the statewide Centralized Waiting List and the waiting lists for Westbrook Housing's PBV/RAD properties: Larrabee Commons, Larrabee Woods, Larrabee Village, Lewis H. Emery, Robert L. Harnois, and Riverview Terrace. They also conducted routine purges to keep the waiting lists current and focused on applicants still in need of housing.

Throughout 2025, the three Program Officers processed 108 new admissions, 937 annual recertifications, 733 interim recertifications, and 109 move-outs. This work helped ensure households remained appropriately assisted while supporting program integrity and meeting required deadlines.

The Housing Quality Standards (HQS) Inspector completed inspections for new move-ins before leasing and



for current voucher holders throughout the year. In 2025, the Inspector completed 124 new move-in inspections and 655 annual inspections. Any deficiencies identified during inspections were tracked and followed up through reinspections to confirm that required corrections were completed.

The HQS Quality Control Inspector completed 23 quality control inspections during the 2025 calendar year. These inspections are conducted by a different inspector within 90 days of the original inspection to verify consistent enforcement of HQS standards.

The Family Self-Sufficiency (FSS) Program helps voucher holders set and achieve goals related to employment, education, job training, financial independence, and homeownership. Participants work with the FSS Coordinator to develop a five-year plan, connect with supportive services, and build savings through an escrow account as their earned income increases. In 2025, the FSS Program served 33 participants, including seven new participants, and three successful graduates with a combined escrow balance of \$157,388. There were 25 families assisted through the homeownership program in 2025. This includes three households who purchased homes during the year and a family who paid off their mortgage.

Together, these activities reflect the program's continued focus on expanding access to affordable housing, maintaining accountability and compliance, preserving housing quality, and supporting participants as they work toward greater stability and self-sufficiency.

Resident Services

Resident Services is at the heart of Westbrook Housing's mission to help residents live successfully, independently, and with dignity. The department works closely with tenants, property management staff, and community partners to connect residents with supports, meaningful activities, and services that strengthen quality of life across our communities.

The Resident Services Coordinators are a familiar and trusted presence at Westbrook Housing developments. On a scheduled basis, they meet with residents to assist with paperwork, make referrals, connect people with needed services, and help resolve concerns that may affect housing stability. They work to support residents as they maintain independence, navigate challenges, and assist them to remain stably housed.

Food access is one of the department's largest areas of support. Through partnerships with Wayside, the Farm-share program, and Preble Street, Resident Services helps bring nutritious food directly to residents. Each month, approximately 50 residents receive a commodity box delivered to their community. Ninety-eight residents receive fresh produce valued at \$50 four times a year, while others choose to visit a farm themselves to select their produce. In addition, staff pick up and deliver approximately 1,200 to 1,500 pounds of donated food each month to Westbrook Housing communities. Preble Street also generously donated more than 1,000 made-from-scratch, locally sourced meals, which were prepackaged and frozen for residents.

Resident also benefits from strong educational and community partnerships. Through an ongoing relationship with the University of New England, master's-level students have completed practicums and internships at Westbrook Housing developments. Each year, a student in the master's program for social work interns with one of the Resident Services Coordinators. Dental students and occupational therapy students have also interned with the department, bringing additional energy and expertise to residents. Other programming has included Get Outside and Game, Stitch and Stretch, Book Club, nutrition education, physical therapy programs focused on fall risk,

balance, mobility, and movement, as well as an annual Wellness Fair.

A partnership with The Cedars brought the TIPS program—Telehealth Interventions for Seniors—to one of Westbrook Housing's properties on a weekly basis. The program is designed as an early, community-based prevention strategy to help older adults remain living independently. By supporting health monitoring and connection to care, TIPS aims to improve individual and community health, prevent hospitalizations and emergency room visits, and reduce overall health care costs.

Activities remain an important part of keeping residents active and connected. The Activities Coordinator schedules programs at the various developments and leads outings using the 14-passenger bus. Monthly activity calendars are posted at each community, helping residents stay informed and engaged with opportunities to socialize, learn, and enjoy time together. Over the course of 2025, there were 56 outings and over 184 individual activities enjoyed at the properties.

The Resident Services program at Larrabee Village is unique within Westbrook Housing. Through the State of Maine's Independent Housing with Services Program, eligible residents can receive subsidized services such as meals, laundry, homemaking, and grocery shopping. The kitchen staff at Larrabee Village prepare breakfast and lunch daily in the dining room, and residents who do not income-qualify may privately pay for the same services. Resident Service Professionals are available from early morning to mid-evening every day to provide extra support so residents can manage independent living for as long as possible.

Every day, the Resident Services Department helps residents remain independent, active, and engaged. Whether through a referral, a meal delivery, an activity, a supportive conversation, or a connection to care, the department's work reflects Westbrook Housing's ongoing commitment to helping residents live well in the communities they call home.

Our Staff

Administration

John Concannon, Executive Director
Jennifer Gordon, Operations Director
Rachel LaPlante, Front Office Support

Finance

Pawel Pietrzak, Finance Director
Matthew Andrade, Accountant
Melissa Remington, Accountant

Housing Choice Voucher Program

Christine Syska, HCV Director
Zachary Rothstein, HQS Inspector
Laura Hebert, Senior Program Officer
Merhiella Crawford, Program Officer
Katrina Flanders, Program Officer
Angela Verrill, FSS Coordinator
Teresa Norton, Program Support Specialist
Emily Ambrose, Intake Specialist

Resident Services

Michelle York, Resident Services Director
Nicole Fernald, Resident Service Coordinator
Brianna Tosetti, Resident Service Coordinator
Alissa Behnke, Activities Coordinator
Christine Andrews, Homemaker

Larrabee Village Resident Services

Nichole Clark, Resident Services Manager
Paul Grazia, Resident Service Coordinator
Nicole Henckel, Resident Support Professional
Mary Monterio, Resident Support Professional
Denise Griffin, Resident Support Professional
Emmanuel Tshiamala, Resident Support Professional
Timothy Follette, Food Service Manager
Kendra Lajoie, Food Service Attendant II

Sean Ahern, Food Service Attendant II
Matthew Morey, Food Service Attendant I

Property Management

Brent Wilson, Property Management Director
Kristen Spiller, Property Manager
Brittany Schmidtke, Property Manager
Elizabeth Mohn, Property Manager
Marc Montminy, Property Manager
Erin Malloy, Property Manager
Heather Prouty, Assistant Property Manager
Megan Christensen, Compliance Officer
Susan Spear, Compliance Assistant

Maintenance

Joshua Dubois, Facilities Maintenance Director
Jennifer Turner, Operations Coordinator
Danny King, Maintenance Tech
Danny Cooper, Maintenance Tech
Clifford McKinley, Maintenance Tech
Michael Condon, Maintenance Tech
Shawn Lefebvre, Maintenance Tech
Arthur Ley, Maintenance Tech
Brandon Lund, Maintenance Tech
Derek St. Cyr, Maintenance Tech
Daniel Corey, Maintenance Tech
Nicholas Condon, Maintenance Tech
Joseph Smith, Maintenance Tech
Cameron Marquis-Gooding, Maintenance Tech
Edwin Hahn, Maintenance Tech

WDC Development

Tyler Norod, President
Maggie Stanley, Construction Services Director/Owner's Representative
Kristin Styles, Development Officer





Westbrook Housing

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