



ANNUAL REPORT

FISCAL YEAR 2022

ccimaine.org



Mission

To provide pathways to a healthy life for and with those most impacted by inequities in Western Maine through programs, partnerships, and advocacy.

Vision

All people in Western Maine are valued, connected in the community, and have what they need to live a healthy life.





About Us

Community Concepts is a community based 501(c)3 non-profit organization in Maine that has been supporting residents in Androscoggin, Oxford, and Franklin Counties with a dynamic range of services to help strengthen families since 1965.

Community Concepts also fosters economic development in Maine through its wholly-owned subsidiary, Community Concepts Finance Corporation (CCFC). CCFC provides home and business loans and financial coaching and education to help people and businesses realize their financial goals.

GOVERNANCE

Community Concepts is governed by an all-volunteer Board of Directors comprised of Maine residents from Androscoggin, Oxford, and Franklin Counties. As a Community Action Agency, we are required to have a tripartite board: one third from families of low-income, one-third from the private sector, and one-third from the public sector.

In addition, several advisory committees with volunteers from across our service area lead the direction of our programs.

Values

► WHOLE FAMILIES

We connect families with services to meet basic needs and work to correct the root causes of poverty to support current and future generations.

► PEOPLE AND RELATIONSHIPS

Relationships matter. We work to build trust and create stronger connections that support everyone in moving towards hope, financial stability, and success.

► COMMUNITY THAT COOPERATES

We cooperate with community partners by sharing our strengths and resources to build a stronger community.

► DIVERSITY & EQUITY

We welcome and create paths for people from diverse backgrounds to be leaders, decision-makers, and innovators. We value the wisdom and ideas that diverse experiences bring to create lasting solutions for everyone.



LEADERSHIP

BOARD OF DIRECTORS – *Community Concepts*

Ed Barrett
President

Deborah McPhail
Secretary

Steven Wallace
Treasurer

Mohamed Abdillahi

Kristen Cloutier

Richard Colpitts

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Ashley Medina

Fowsia Musse

Christopher Paradis

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EXECUTIVE TEAM

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Laura Gormley
Chief Financial Officer

Mary-Rita Reinhard
Chief Operating Officer

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Improvement Services*

Ruby Bean
Director of Development

Kim Bessette
Director of Children's Services

Susan Denoncour
Director of Family Services

John Fitzmorris
*Director of Property
& Asset Management*

Melissa Green
Director of Customer Service

Susan Hanley
Director of Human Resources

Nate Libby
*President, Community
Concepts Finance Corporation*

Gary Pelletier
*Director of Information
Technology*

Sadie Reinhard
Director of Finance

FROM OUR CEO

To Our Friends and Supporters,

I am honored for my first opportunity to share Community Concepts' Annual Report with you. Since stepping into the role of CEO in January 2023, I've had the pleasure of meeting many of our community partners and funders. For those I haven't met yet, I'd like to take a moment to introduce myself.

I officially joined the agency following former CEO Shawn Yardley's retirement, taking the baton from Mary-Rita Reinhard who guided the organization as Interim CEO from June to December. Shawn leaves an inspiring legacy here as a dedicated leader who was committed to supporting our staff members and bettering the lives of the individuals and families we serve. On behalf of everyone at the agency, we thank him for all he brought to CCI and wish him the very best in his retirement.

To share a little about myself, before joining CCI, I served as Chief Program Officer at Sweetser, an agency that provides behavioral health services for children, adults, and families throughout Maine. My background is in social work, and I've held a variety of positions in the Maine Department of Health and Human Services, including Director of the Offices of Child and Family Services and of Aging and Disability Services.

It is an exciting time to be leading CCI as we look ahead to opportunities that will help us meet our new mission of providing pathways to a healthy life for and with those most impacted by inequities in Western Maine. FY22 was a year of transition for our agency, including the closure of CCI's longtime Transportation Program and the continued work of programs developed in response to the pandemic. Looking back at all our staff and agency accomplishments, some of which you will find in the following pages, I am filled with pride to be working alongside such talented employees who care so deeply about our communities.

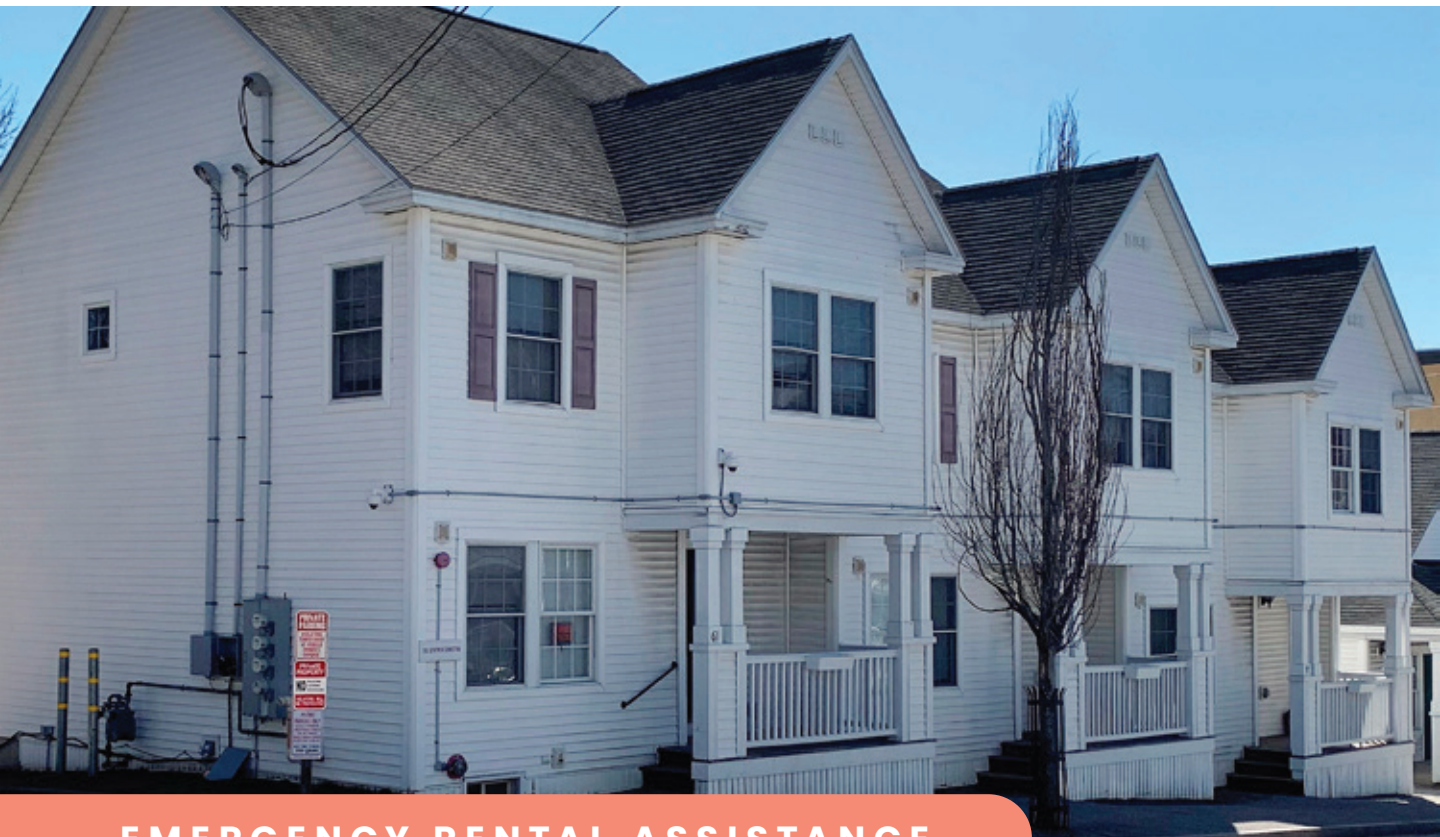
We hope you enjoy learning more about our programs and services as you continue through our report, and I look forward to all we will achieve together in the years ahead. Thank you for your support!

Sincerely,

A handwritten signature in blue ink, reading "Jim Martin".

Jim Martin, LCSW
Chief Executive Officer





EMERGENCY RENTAL ASSISTANCE

PROVIDING HOUSING STABILITY DURING THE COVID-19 PANDEMIC

While our communities and the world continued to battle the Covid-19 pandemic in 2021/2022, thousands of Maine families found themselves struggling to afford basic needs. In response, CCI and other Community Action Agencies across the State provided Covid support programs for residents in need. Among these impactful services was the Emergency Rental Assistance (ERA) Program, administered by MaineHousing, which provided customers facing financial

difficulties due to the pandemic with direct payments to cover rent, utility bills, or a hotel stay for those without a permanent home.

"It really brought to light what a housing crisis there is," said Kate Dumais, Client Services Manager.

In FY22, more than 5,000 families received assistance through CCI's ERA Program, covering Androscoggin and Oxford Counties and the Town of Brunswick. In just one week in May 2022, CCI distributed more than \$1 million

of ERA payments into the community. Dumais explained that for many customers, receiving help from ERA impacted much more than their housing situation.

"If you're living in the crisis of poverty and your family has been affected by the pandemic and that's why you're in this situation, if you know your rent is going to be paid, you can redirect your money to other household needs. For a lot of families, basic human needs," she said.

ERA customer Lollah Brown says without the help she received from ERA, she and her daughter would have been homeless.

"My experience from day one with emergency rental assistance has been nothing less than amazing," she said. "I was in dire need of help due to being homeless and everyone that I've worked with has been nothing less than helpful. While so many people are so quick to judge in a time like this, I haven't felt like anyone has looked at me any different!"

To further the program's reach in our region, CCI partnered with the Immigrant Resource Center of Maine (IRCM). Initially, IRCM staff helped to share about the program and supported customers with translation services and assistance with acquiring the documentation necessary to apply. In June 2022, following program training with CCI staff, the IRCM began running its own applications for the program.

"I think our work with the IRC was a great partnership to best serve all community members to the best of our ability," shared Ashley Lawrence, ERA Program Manager.

Local hotels and motels also played a key role in supporting the program, accepting ERA payments from CCI and providing a safe place for families facing housing instability to stay while they searched for an apartment. Pine Tree Legal, a nonprofit based in Lewiston that provides legal aid for income-eligible clients, also supported customers with eviction notices, helping them work with their landlord while ERA payments were pending.

Brown says she will forever be grateful for all the program has done for her family.

"What you guys are doing is such a blessing, and I hope you know from the bottom of my heart I appreciate everything that is being done for the community."

IMPACT STATS

- ▶ CCI's ERA Program served **5,280 households** in FY22 (October 1, 2021–September 30, 2022).
- ▶ The average benefit per household was **\$5,453.35**.
- ▶ CCI supported **163 individuals** in hotels.
- ▶ CCI distributed **\$28,793,691.32** in ERA direct benefits/services in FY22.
- ▶ Over the lifetime of the program (March 2021–December 2022), CCI distributed **\$40,433,346.73** in ERA payments and supported a total of **195 people** in hotels.

A **WHOLE FAMILY** APPROACH

When Family Development Coach Darlene Thibeau first met Jennifer Clark and her father, Larry Conrad, the family had recently become homeless due to a rental home that had become uninhabitable. While struggling with their housing instability, they were also grieving the loss of Jennifer's mother, and Larry's wife, who passed a short time after they lost their home.

"You were there when we really needed you, and it's unbelievable," shared Conrad.

Once Darlene learned about the family's needs, she explained her first goal was to help them apply for the Emergency Rental Assistance Program.

"Even in the midst of their grief, Jennifer quickly pulled together all the needed paperwork and we were able to place them in a motel," she said. "As soon as they were settled, Jennifer began calling local landlords and found an apartment. Jennifer had been her mother's caregiver during her illness and was also caring for Larry. As soon as they were settled, she began researching agencies that would allow her to work at home or better yet a job being Larry's caregiver as he cannot stay alone due to health issues. She is now working in that capacity."

Darlene also connected the family to the team at Community Concepts Finance Corporation, where Jennifer is currently

taking the "Seeking Change: Discover Your Money Habits" course, covering budgeting, debt, credit scores, and other financial tools to help families become more financially secure.

"We're saving better money, got a really good apartment, and resources that I couldn't have found on my own," Clark explained.

Following the Whole Family service model, CCI's Family Development Coaches help families reach their goals and increase their self-sufficiency by providing resources and reducing barriers. They're also trained to be conscious of the needs an entire family may have and how the agency could help, supporting the youngest family member to the oldest.

"We're supporting families in achieving their goals in a variety of dimensions," Kate Dumais, Client Services Manager, explained. "If they don't have adequate childcare to be able to support their educational or employment goals, if they want to go back to school, if they need to get their GED or HiSET, if there are other programs that they would want to apply for ... it's the coach's responsibility to basically provide them with resources, connect them with other community partners, and reduce barriers for them."

"For me, the best part of being a coach is being part of an agency



that is dedicated to the people and communities that we serve. It's knowing that there are other supports within the agency to help provide for family needs as they work towards their goals," said Thibeau. "And my families. Every day I see strengths, resilience, hope, and giving to others in the midst of their own needs. Working alongside these families is a privilege."

Some families work with a Family Development Coach on a few shorter-term goals, accomplishing them relatively quickly and moving on from the program. For others, reaching their goals could be a year or two-year-long process, but as long as the family is working toward achieving those goals and is coachable, they can stay enrolled with a Coach for as long as it takes. Although Jennifer and Larry have met many of their goals since first meeting Darlene, they say she's made a lasting impact on their lives.

"She's part of the family now," shared Conrad.

IMPACT STATS

- ▶ Family Development Coaches completed **422 meetings with clients** in their homes or out in the community.
- ▶ **2,158 home visits** were completed by Maine Families staff members.

- ▶ 90 parents/caregivers participated in **Parent Education Workshops**.



- ▶ **1,151 people** participated in Community Provider Trainings.
- ▶ 62 people (children and adults) joined our **Playgroups**.
- ▶ Children's Services staff completed **1,715 home visits** with families in our Head Start and Early Head Start Programs.



CELEBRATING 30 YEARS **OF SELF-HELP HOUSING AT CCI**

CCI's Self-Help Housing Program celebrated a major milestone in 2022: its 30th anniversary of helping families build their own homes in rural Maine.

"Three decades of working with families to help them achieve their homeownership goals is truly a remarkable milestone, and our staff is incredibly proud of the work that's been accomplished over the last 30 years," shared Sandy Albert, CCI's Director of Housing and Energy.

Through the Self-Help Housing Program, income-eligible participants are placed into cohorts and build their own homes with the help of a CCI Site Supervisor and all other participants.

Once a group begins working, all homes must be completed before any of the homeowners can move in. Participants leave the program owning a brand new home and having learned construction and teamwork skills along the way.

For Karen Bates, a participant in the Self-Help Housing 2022 cohort, homeownership is a goal she's been working towards for years.

"I think just the satisfaction of doing something, myself, especially at my age, was key," she explained while taking a break from working at the site of her future home. "I had actually looked into the program about 17 years ago and wanted to do it, but I wasn't at a place in my life at the time where I was approved."

To become eligible for Self-Help Housing, Bates said she worked to meet financial goals such as increasing her income and her credit score. Now that she is building her home, she shared meeting everyone in her group has been her favorite part of the program.

"We've really become a great team," she said.

Since the program's inception at CCI, 267 homeowners have built their own homes from the ground up. 119 others have restored homes through Self-Help Purchase and Rehab, a second branch of the program providing the opportunity for participants to buy a home in need of repairs and receive support through the improvement projects. This year's Self-Help Housing cohort includes one homeowner whose parents also participated in the program.

"I feel it is amazing that we are now helping the second and third generations become homeowners," said Susan Bradford, Group Worker Specialist for the Self-Help Housing Program. "Working with someone that grew up in a Self-Help house and now wants to participate says a lot about the impact of Self-Help."

Participants in the program must be committed to building not only their home from start to finish, but the homes of all other participants as well. The group works together two days each week until all homes are complete, which is a process that usually takes about 12 months in total. Although the foundation, well, plumbing, heating system, and electrical work are all done by professionals, the homeowners are responsible for all other construction on

IMPACT STATS

Over the last 30 years:

- ▶ **267 homes** have been completed through the Self-Help Housing building program
- ▶ **119 homes** have been rehabbed through the Self-Help Housing Purchase & Rehab program.
- ▶ Total Homes: **386**

Housing and Energy Impact Stats:

- ▶ CCI's HEAP team processed **10,247 applications**.
- ▶ **1,676 homes** received Emergency Fuel Assistance.
- ▶ HEAP distributed **\$3,631,350.99** in energy assistance payments.
- ▶ **482 lead inspections** completed.
- ▶ **77 homes** were weatherized.
- ▶ **206 homes** received new heat pumps.
- ▶ **275 heating systems** were repaired or replaced.
- ▶ **30 oil tanks** were replaced.
- ▶ CCI's Property Maintenance team completed **468 fee-for-service projects**.

the home, including roofing, raising walls, siding, the laying flooring. No construction experience is necessary, but homeowners learn many skills along the way.

"It's a big commitment but in the whole scope of life, what's 14 months for weekends, for brand new," shared Bates.



A NeighborWorks Chartered Member

BUILDING **STRONG** COMMUNITIES TOGETHER

CCI is a chartered member of NeighborWorks, a nationwide network of nearly 250 trained and certified community development organizations at work in nearly 4,000 communities across America.

The NeighborWorks network was founded and is supported by NeighborWorks America, which creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities.

As a network member, CCI must participate in regularly scheduled

program reviews to evaluate compliance with charter membership standards and performance in six performance areas: Production/Program Services; Resource and Financial Management; Organizational Management and Board Governance; Management (Staffing and Personnel Management); Planning; Technical Operating and Compliance Systems. These focus areas help the review team and the organization's members assess their health, risk, performance, and capacity.

Program reviews are conducted approximately every 36 months in addition to limited scope off-site reviews conducted annually. CCI's most recent review took place in May

2022, which included interviews with the organization's board, staff, and partners to explore recent accomplishments and future goals and challenges. In September, CCI was notified that we received the highest rating possible.

"Community Concepts has maintained the "exemplary rating" from NeighborWorks America which means it has exceeded the standards NeighborWorks America sets for organizational excellence," shared Lynn Peterson, Senior relationship Manager at NeighborWorks America. "I have observed that CCI staff and board are very dedicated to the people and communities they serve, and at the same time, they are strategic and thoughtful about their programs. CCI has participated in several of NeighborWorks initiatives and is always willing to share its expertise and program models with the NeighborWorks network."

Celebrating NeighborWorks Week

CCI celebrated NeighborWorks Week and 30 years of Self-Help Housing with a barbecue in June, marking the groundbreaking for the latest Self-Help Housing cohort. CCI staff members, representatives from Maine's Rural Development Office and NCALL Research, Inc., State Representative Margaret Craven, and two Self-Help Housing participants joined the fun, despite a little rain! NeighborWorks Week is celebrated annually to showcase the work done in our communities and how our agencies and community members work together to empower people to enhance their lives.

IMPACT STATS

- ▶ **\$70,335,484** total private, philanthropic & public investment
- ▶ **384** homeowners created and/or preserved
- ▶ **643** counseling and education customers
- ▶ **\$338,500 grants** from NeighborWorks America
- ▶ **256.5 total staff** (full-time equivalent)
- ▶ **175 Rental Portfolio** owned and/or managed
- ▶ **173** total repaired homes
- ▶ **208:1 Investment per Dollar** of NeighborWorks America Grant Funding
- ▶ **314 jobs** created and/or maintained



MEETING THE NEEDS *of* FAMILIES WITH GOOD SHEPHERD FOOD BANK

Families working with CCI's Head Start and Early Head Start programs receive a wide range of services to support their health and family well-being. During the 2021-2022 school year, a partnership with Good Shepherd Food Bank (GSFB) helped to ensure that all Head Start families had access to nutritious food any time they had a need. Supported by the GSFB School Pantry Program, staff managed food pantries at 6 of our Early Learning Centers and CCI's South Paris office, providing supplemental food for families.

"All families have access to the pantries on a regular basis," Denise Ricker, Early Intervention and Education Program Manager, explained. "If they are located within a site that does not have an on-site pantry, the staff at their location can place an order anytime to do a fresh/frozen pick up order for them, or they can access any of the 6 locations for shelf-stable foods at any time."

Stocked on an as-needed basis, each of the pantries offered a variety of shelf-stable items, including cereal, pasta, sauce, canned goods, snacks, and juice, which families could request at any

time. Additionally, staff at some sites offered a weekly food pickup day where families could take a pre-packed bag of shelf-stable items during child drop-off or pickup times. Ricker shared that this setup allowed families to take something each week without having to ask a staff member for help.

"Families seem to enjoy having the opportunities to enhance their food supply at home and can get really excited when we get certain items," she said.

For Sabrina McKay, whose family participates in Home Visiting and Child Care, learning about the food pantry resource came just as her family learned they were no longer eligible for food stamps. When asked about her experience with the program, she shared that regularly receiving a box of food from CCI helped to tide her family over each month, especially with the cost of groceries going up over the past year. With the different types of food available in the boxes, she also said her family has enjoyed being creative and coming up with new recipes to try with the children.

This has also been a great way to introduce them to new foods, recipes, and meal ideas that they wouldn't normally have been exposed to.

"We loved the fresh produce and meat," shared another family who used the pantry on a regular basis.

In addition to food items, when staff placed an order for their pantries, they could also request personal care items for families, such as toothpaste, deodorant, and body wash, and occasionally, household and pet items are also available. Ricker, who directly places all of the orders after receiving requests from each Site Manager, explained she focuses on what the site is requesting, as well as any additional items available that the sites may not regularly have access to.

"We try really hard to be able to offer most of what is needed to use the items. For example, if we do a baking theme, we sometimes have flour, sugar, vegetable oil, apple sauce, cake mix, and frosting.

Once in a while we even have a disposable pan to share!"

CCI's Food Pantry Program began during the 2019-2020 school year with grant funding provided by GSFB and transitioned to the GSFB School Pantry Program at the end of the grant period. The program continues to serve our Head Start families in the 2022-2023 school year, and staff plan to offer the program as long as there is a need.



IMPACT STATS

► Provided nearly **16,000 pounds of food** through our Good Shepherd Food Bank Pantries, equating to 12,000 meals for families in our service area.



► Number of children enrolled in 2021/2022 School Year:

- Early Head Start: **176**
- Head Start: **237**
- Community Slots: **82**

► Provided services for **81 children** who have been diagnosed with a disability.

► **43 families** completed the Read to ME Challenge in March 2022.

► **44 families** attended Book Club.

► **35 families** attended at least one out of three Virtual Dentistry Focus Groups.

Inside Community Concepts Finance Corporation's CA\$H COALITION

In February of 2022, Community Concepts Finance Corporation (CCFC) staff opened their doors for a free, Volunteer Income Tax Assistance (VITA) service for the first time. The program, known across the state as CA\$H Maine, is a statewide collaboration of ten coalitions, each assigned a portion of the state to service.

The coalition in Androscoggin County, the L/A CA\$H Coalition, had traditionally been operated by the City of Lewiston and would file state and federal tax returns for an average of 300 clients annually. This last fiscal year, CCFC staff helped file tax returns for 712 clients, more than doubling the program's community impact.

For most Americans, filing your income tax return is a complicated, stressful, and often costly burden. With tax laws changing each and every year, filers often turn to expensive tax preparation services. For our low-income neighbors, every dollar is essential to their ability to be self-sufficient. That is why we provide this service free of charge to income-eligible residents throughout Androscoggin and Oxford Counties.

Project \$850

Throughout 2022, an estimated 858,000 Mainers were eligible to receive an \$850 relief check to help offset rising household costs. However, you must

This last fiscal year, CCFC staff helped file tax returns for 712 clients, more than doubling the program's community impact.

have filed a 2021 Maine state tax return to receive this assistance. And so, **Project \$850** was born.

Many Mainers, such as retirees who only receive social security, choose not to file a tax return if their taxable income is below the income tax threshold. Meaning, some of Maine's households most in need of the \$850 relief check were ineligible to receive this assistance unless they filed a state tax return by October 31, 2022.



Typically, the CA\$H coalition tax preparation service would end in the middle of April when taxes are due. In conjunction with our IRS-certified volunteer tax preparers, CCFC staff kept the service going through the summer and fall months to file as many state returns as possible. Throughout this time, 422 clients filed their state-only tax returns, enabling each to receive their relief check before the start of winter.

"I'm so proud of the CA\$H Coalition staff and volunteers for their extraordinary efforts in helping clients file their taxes," shared Nate Libby, President of CCFC. "The vast majority of clients receive a four figure tax refund that are used for utilities, groceries, childcare, and rainy day funds. Since those refunds are spent locally, each new client we serve will have a positive compounding effect for the local economy and small businesses."

IMPACT STATS

CA\$H Coalition Impact Stats:

- ▶ **290 Federal and State returns** completed for the tax deadline.
- ▶ **422 State returns** completed for the Property Tax Fairness Credit.

CCFC Impact Stats:

- ▶ **549 people** participated in Homebuyer Education classes and 110 new homeowners were created.
- ▶ Provided **7,238 hours** of business advising.
- ▶ Provided **\$737,000** in residential loans.
- ▶ **\$1,033,729** distributed in business loans.

SUPPORTING OUR COMMUNITIES

WITH ANDROSCOGGIN HOME HEALTHCARE + HOSPICE

*As our mission states,
building partnerships
in our communities
is an essential part
of the work we do
at CCI to provide
pathways to a healthy
life for and with those
most impacted
by inequities
in Western Maine.*

In January 2022, CCI was honored to learn that the staff at Androscoggin Home Healthcare + Hospice had enthusiastically selected our agency as their 2022 **AndroGIVES** community partner. Through the program, the Androscoggin team provides hands-on support for their nonprofit partner with different initiatives and fundraisers held throughout the year.

“The Androscoggin team takes pride in our partnership with Community Concepts and our shared goal of making a positive impact in our community,” shared Kenneth Albert, Androscoggin President and CEO. “We share a similar non-profit mission, which is the primary prerequisite as our employees select an organization to support each year, and our team members were thrilled to select Community Concepts as our community partner for 2022. The concept is simple: people in one organization helping people in another to deliver on their “why” in a way that makes our community a better place to live, work and play.”

Generous donations from **AndroGIVES** supported CCI customers across several programs. In April, Androscoggin held a donation drive for spring cleaning baskets, collecting household items that were then distributed to individuals and families working with CCI'S Family Development Coaches. Ahead of CCI's Community Baby Shower in July, Androscoggin collected items for families with infants, including diapers, toys, and clothing. With the support of Androscoggin and many other community partners and donors, the event supported more than 90 new and expecting parents and their babies.



“We had an incredible response from local organizations, businesses, and community members leading up to the Community Baby Shower,” shared Mary-Rita Reinhard, CCI’s Chief Operating Officer. “The items we received from Androscoggin helped fill “Welcome Baby Bags” which were handed out to all attendees. Our community partners truly helped make the event possible.”

Androscoggin held a third donation drive for CCI in the fall, collecting winter gear and clothing for any customers in need. At the end of the drive, CCI collected more than two truckloads of items to be distributed to families. CCI’s Head Start staff gave out many of the children’s hats, boots, mittens, coats, and scarves to families in their programs, and staff across the agency were able to take

items on an as-needed basis for any customers needing help to stay warm in the cold winter months.

CCI’s partnership with **AndroGIVES** concluded with a check presentation at Androscoggin’s Lewiston office, where CCI was presented with a \$2,967.80 check to support our work in 2023.

“The generosity and support we received over the course of the year from Androscoggin’s staff has been humbling for all of us at CCI,” shared Ruby Bean, CCI Director of Development. “Androscoggin’s contributions helped meet immediate needs for our customers that our programs would otherwise have not been able to provide, and their generous final donation will continue to support the communities we both serve.”

A GRAND OPENING

On July 12, 2022, CCI hosted the ribbon cutting for Gauvreau Place, a multi-story apartment building in downtown Lewiston developed in partnership with Avesta Housing. The ceremony featured speeches by Governor Janet Mills, Director of MaineHousing Daniel Brennan, President and CEO of Avesta Housing Dana Totman, Lewiston Mayor Carl Sheline, CCI's Shawn Yardley, and Johanna Gauvreau, daughter of the late Paul Gauvreau, the building's namesake.

"The ribbon cutting ceremony for Gauvreau Place will forever be one of the best days of my life," shared Johanna Gauvreau. "So many people of all walks of life gathered together to honor the best man I've ever known. My father's passion for safe and affordable housing for the people of Lewiston/Auburn was a central focus of his life and accounted for a large part of his continued commitment to his public service."

Paul, who passed away unexpectedly in 2020, was a CCI board member, well-known Lewiston attorney, and state legislator who served for more than 20 years in the Office of Maine's Attorney General.

"My father would be so pleased to see this housing complex provide such wonderful homes for so many families," Gauvreau said. "Its location on Park Street, which is the former site of both his father's and his grandfather's medical offices, and also the location of an apartment where I spent the first year of my life, is serendipitous, and yet so meaningful."

Most recently, the site Gauvreau Place now sits on at the corner of Blake and Pine Streets was home to multi-family apartment buildings which tragically burnt down in 2013 during a series of arsons. Now, the building offers Lewiston's Tree Streets Neighborhood 27 affordable housing apartments and 7 others that are market-rate. Amenities include a community room, an on-site laundry facility, and a parking lot for residents and visitors located directly beneath the building.

"Knowing that even after my father passed, he remains connected to the community in this way fills me with such elation and serenity. I am forever grateful to the hardworking, selfless, and compassionate people of Community



Concepts who continue to improve the lives of so many in this community every single day, while simultaneously providing a way for my father's public service work to become his legacy," Gauvreau shared.

Gauvreau Place was designed by Platz Associates and construction was managed by Hebert Construction. The project was funded by MaineHousing, Evernorth, Norway Savings Bank, Federal Home Loan Bank of Boston, Federal Home Loan Bank of Atlanta, Community Housing Capital, the Androscoggin Valley Council of Governments, and the City of Lewiston.

In 2021, CCI worked with the Gauvreau family to launch the Paul Gauvreau Legacy Fund, providing the organization flexibility to quickly respond to the changing needs of the community. So far, the fund has raised \$39,175 to support CCI's work in Western Maine.



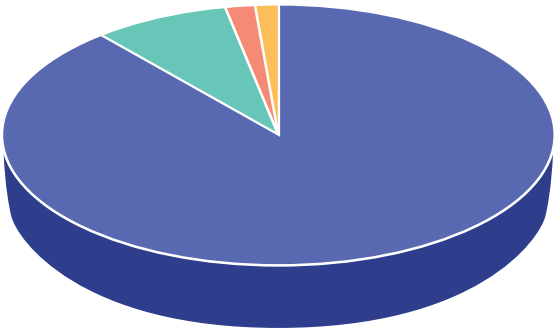
Financial Statements FY22

Community Concepts and its affiliates

Statement of Activities for the fiscal year ending September 30, 2022

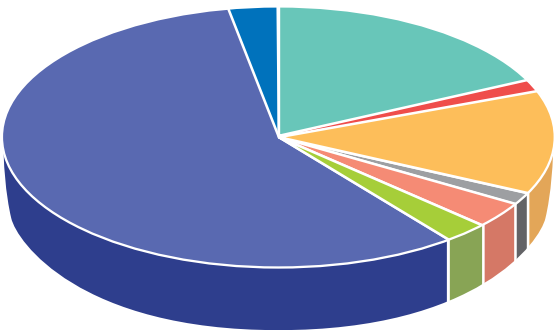
Sources of Funds

Federal & State Grants & Contracts	\$50,908,941
Program Income	\$4,626,826
In-Kind Contributions	\$966,902
Other Revenue & Fees	\$832,841
Total Revenue	\$57,335,510



Expenditures

Housing and Energy	\$10,084,553
Customer Service	\$812,556
Children's Services	\$7,207,023
Family Services	\$1,928,195
CCFC	\$1,802,360
Maintenance & Facilities	\$1,485,628
Covid and Other Program Expenses	\$32,502,091
Mgmt. & Development	\$1,654,119
Total Expenditures	\$57,476,525

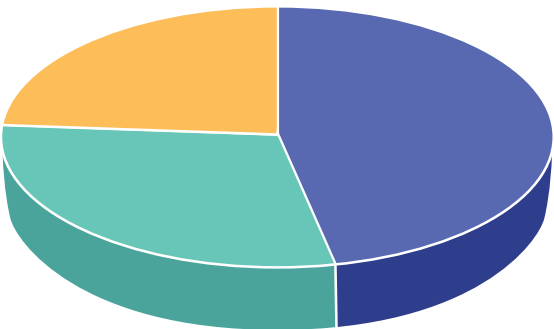


Community Concepts Finance Corporation

Statement of Activities for the fiscal year ending September 30, 2022

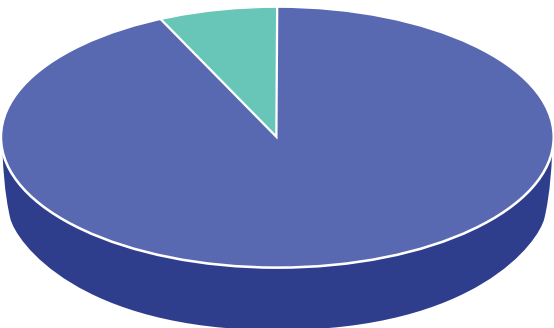
Sources of Funds

Federal & State Grants & Contracts	\$752,802
Program Income	\$477,663
Other Revenue & Fees	\$383,470
Total Revenue	\$1,613,935



Expenditures

Program Expenses	\$1,775,075
Management & Other	\$134,280
Total Expenditures	\$1,909,355



Government Funding

Maine Department of Economic & Community Development	US Department of Health and Human Services
Maine Department of Education	US Department of Homeland Security
Maine Department of Health and Human Services	US Department of Housing and Urban Development
Maine Department of Transportation	US Department of Labor
Maine State Housing Authority	US Department of Treasury
US Department of Agriculture	US Election Assistance Commission
US Department of Energy	US Small Business Administration

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The following donors, organizations, and municipalities supported Community Concepts between October 1, 2021 and September 30, 2022.

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Maine Children's Trust
Maine Community Foundation
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RSU 44
RSU 72
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United Way of Rochester
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YMCA of Auburn-Lewiston

From all of us at Community Concepts, **thank you** to each organization, family, individual, and town who chose to support our work over the last year.



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Program funding is provided in part by the Department of Health and Human Services.

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