

# Caleb

CELEBRATING  
15 YEARS  
TOGETHER  
1992 - 2007



*Building Community  
One Spirit at a Time*





# LETTER FROM THE CHAIRMAN

Dear Friends,

I am completing 15 years in this capacity for Caleb and will finish my final term next spring. It has been an honor and a wonderful learning experience for me as I join with the Caleb family in celebrating this milestone. Our initial vision was of building communities that make a difference in the lives of countless families and individuals in need of affordable housing. Very early on we found an added blessing in the life resources made available through our Service Coordinators, working to lift “one spirit at a time.”

This is what makes us unique in the non-profit, affordable housing arena today. Caleb is recognized around New England not only for its work in rehabilitating its acquisitions with sensitivity to the larger community but also in its dedicated board and staff. Our Directors, Managers, Service Coordinators and staff freely identify with the Caleb vision.

Caleb was a character from the Hebrew scriptures of heroic proportions. He was unafraid of challenges, obstacles and overwhelming odds. Caleb’s determination and sense of purpose enabled him to see opportunities where others saw difficulty.

We are interfaith and firmly grounded in our purposes of social justice, ethic and commitment to connect life enhancing services to residents. We don’t wear it on our sleeve but it is ingrained in our DNA — we are joined and supported by so many wonderful partners and donors.

So, I am proud to welcome you to review and celebrate with us these 15 years of “Building Communities One Spirit at a Time.” Stay tuned for the years ahead.

Rev. Dr. Craig M. Whitcher,  
Chairman of the Board of Directors

# PRESIDENT’S MESSAGE



## THE GENIUS OF ALBERT EINSTEIN

I recently completed reading *Einstein: His Life and Universe* written by Walter Isaacson. Einstein is often referred to as a genius for his creative science. Certainly his  $e=mc^2$  theory places him in the ranks with Galileo and Newton. But beyond his science, I find his personal life, his world views and initiatives further distinguish him.

Wisdom he shared with his son was particularly cogent. When Einstein’s 20 year old son was struggling, Einstein wrote the following to him, “Life is like riding a bicycle, in order to maintain balance you have to keep moving”.

We have all experienced learning to ride a bike when after the teacher got us started and then let go, the bike would wobble and sometimes crash, leaving scraped knees and elbows and often deflated spirits. But somehow, out of pure tenacity we finally succeed in maintaining our balance. I remember my father teaching me how to ride a bike as a young child on our street in Lawrence, Massachusetts. Finally, one day, I recall heading back down the street toward my father joyfully exclaiming, “Look Dad, I can ride with no hands!”

It reminds me a bit of what we do at Caleb. With the support of many individuals, corporations and government agencies we provide a safe, affordable housing environment and offer opportunities and incentives for residents to keep moving forward to develop a balanced life. And just maybe, with faith and perseverance, at times with no hands. We often call it “Building Community, One Spirit at a Time.”

Warren Sawyer  
President and CEO



# TOGETHER

THE CALEB FOUNDATION  
AND THE CALEB GROUP

THE CALEB FOUNDATION has created and maintained homes for low income residents since 1992. Just a few years later we began helping residents address their other needs by offering professional staff to help them access local organizations and resources through an affiliate, THE CALEB GROUP. The safe and secure walls of The Caleb Foundation housing, together with the Caleb Group's hand up to women, men and children help them reach beyond the day-to-day struggles, to their dreams. Over the past 15 years, we have created housing with compassion.



Historically residents lived on the edge and barely existed in affordable housing. They were bounced in and out of “projects” for a variety of reasons regarding lease violation. Today with service coordination through the Caleb Group, help in understanding obligations and the promotion of healthier behavior teaches residents about how to remain in stable, safe housing. For example, service coordinators help residents who are in crises and can't pay the rent; teach

proper parenting skills; offer assistance through domestic violence organizations to be free from abuse in the home; arrange after school programming; and complete forms so the resident can save money.

We have learned a great deal about the benefits of service coordination, and it is this passion for helping residents that now drives new programs. New partnerships are constantly being forged with local agencies. Caleb service coordinators connect with the experts in the communities and bring residents to them thereby avoiding duplication. Residents grow from programs, scholarships, computer labs and assistance as they make their way toward self-sustaining wages with a final goal of moving out to market rate housing or home ownership.

SERVICE COORDINATION is having a positive effect on property management. There has been a drop in evictions, drop in vandalism and a new found respect for the community, the neighbors and the property.

# TEENS LEARN RESPECT FOR MOHAWK FOREST COMMUNITY

ADAM GATTEN is one of six teens who is learning new skills and helping with the maintenance and office work for Mohawk Forest Apartments. The teen work program, with funding from MassHousing YouthRAP helps teens earn a small stipend as well as gain new skills and use their energy in a constructive manner. Since the start of this program vandalism has dropped and the youth are finding increased respect for the property. Other youth are coming forward and volunteering their time.



# COMMUNITY PARTNERS STRENGTHEN PROGRAMS

MIKAYLA LABOY is 9 years old and lives at Village Heights with her mother and three siblings. She has been involved with summer camps and after school programs at the Caleb Community Center since she was 6 years old. Here she is participating in the Summer Reading Program that visits the Center once a week.



THE VILLAGE HEIGHTS community center constantly buzzes with activities provided for all age groups. It has recently been designated a “Safe Haven” under the Weed and Seed Program of Willimantic, Connecticut. As such, a tremendous amount of support has been provided by the police, Savings Institute Foundation and the Community Foundation of the Tri-County Area. Local youth benefit from collaborations with Windham Youth Services, Parks and Recreation, University of Connecticut, and community policing.

Omar Ramos, age 8, and Carlos Sanchez, age 7, are great friends. They love participating in the Summer DJ School/ Camp.



# CALEB SCHOLARSHIPS

KATHY RIVERA moved into Village Heights in the 1990s when it was a haven for drugs. Her mother worked very long days to make ends meet in subsidized housing. But she dreamed of a better life for Kathy.

Five years ago Kathy was featured in our Decade Report for her dedicated volunteerism through the Peer to Peer group. Today Kathy is a Junior at Eastern Connecticut University. She has received two scholarships from Caleb to help cover tuition.

Kathy spent this summer at Village Heights as a camp counselor, instilling the same desire to move ahead and out of poverty in all the young residents who live there. She is the first in her family to go to college.



Kathy Rivera (on the right) and her fellow camp counselor Dana Johnson spend the summer helping Village Heights youth realize their dreams.



# EMPOWERING THROUGH WORKFORCE DEVELOPMENT

**ZAM ZAM MOHUMMED** is a young mother at River Valley Village. She moved from Somalia to Lewiston with a group of fellow Somali refugees. Zam Zam is committed to making a new life for herself and her family, as she currently works as a home health aid while pursuing her degree in social work. Zam Zam helps other residents by volunteering on the Workforce Advisory Committee at River Valley Village. She also assists the Lewiston Police Department, the City of Lewiston, the library, and many other neighboring agencies.

As part of the Workforce Advisory Committee, Zam Zam is reaching other residents with information and conducting surveys that will shape the program to address related needs. She has met with local businesses, the City Administration, Workforce Investment Board and other local non-profit organizations to help Caleb develop a unique partnership that will address workforce related issues for the residents.



Zam Zam Mohamud and Warren Sawyer, one of Caleb's Founders, discuss the design of a Workforce Development Program.

The day **CHESTER ASHTON** moved into the Sirk Building, it became home. Chester walked the halls, ensuring that the exterior doors were secure and the residents were safe. His self-appointed duty as a parking attendant ensured that the limited parking be available for residents. He took a great deal of pride in all he was doing. Unfortunately it was all volunteer work and he was barely making ends meet on his social security check. That was until he connected with Operation A.B.L.E.

Today, through Operation A.B.L.E., Chester is learning new skills in property maintenance. He cleans rugs, paints halls, weeds gardens and promotes better stewardship for the property. Chester is developing the skills to gain employment, while receiving a stipend that increases his income to allow him to remain in safe and decent housing.



# CALEB XTREME! STREET FUNK DANCE TROOPE

## KAREN GALLANT,

a resident and former part-time administrative assistant at The Ledges in Saco, Maine began teaching dance to some of The Ledges' youth in the afternoons. Soon a troupe of street funk dancers who called themselves Caleb Xtreme was performing throughout the Saco community. Karen brought rhythm, coordination, regular exercise, team spirit and self-esteem to these youth. She sometimes received a small stipend from grant funding but most of the time she worked as a volunteer.



Her passion never wavered. However she was called to Iraq through the National Guard during which time she was greatly missed. Since her recent return, she has married and is now moving out of The Ledges into her own home after working on a degree in Education.

One Spirit at a Time, Karen touched each child of Caleb Xtreme.



Karen puts the touches on a young dancer's hand art.

# CALEB OPPORTUNITY CENTERS

Each Caleb COMMUNITY is developing a Caleb Opportunity Center where residents can gain skills to increase their independence and self-sufficiency. Where families reside, the COCs offer after school homework clubs and mentoring with students. Adults at the sites are connected with resources to learn about workforce development and computer skills. Financial planning classes, access to individual development accounts and savings program bring the dream of home ownership within range of their possibilities. Service coordinators draw on local organizations and resources to assist residents to identify and reach their goals.



Both elderly and residents with special needs benefit from COCs through the wide variety of resources available to them through the centers, computers and internet. Residents attend classes or participate in one-on-one tutoring to learn how to email grandchildren, and research their ancestry. They learn to make greeting cards and research a hobby. The centers are a place where elderly can gain confidence as well as build friendships with other residents.



# MAINTAINING INDEPENDENCE



Nearly one-third of our residents are elderly or persons with special needs. Service coordination help residents to safely remain independent.

Since Caleb began, Governmental programs have dwindled. Yet rising health care, prescription costs and food costs far outpace the fixed incomes on which residents subsist.

Thankfully, community organizations are stepping up and increasing their services. Amazing programs are addressing basic human needs like food. The Good Samaritan food distribution program in Bangor Maine delivers fresh foods from the grocery store to Bradford Commons so residents have

healthy fruit, vegetables and dairy. FarmShare in Maine distributes freshly grown vegetables directly from the farmer to the elderly. Food stores are donating breads and pastries as well. Lastly, many communities and summer camps include a lunch program provided free of charge to the residents.



# GARDENING GROWS COMMUNITY, TOO!

**COMMUNITY GARDENS** bring young and old together creating green space full of delicious vegetables and beautiful flowers. Some of the communities take such pride in their gardens that they now have annual contests.

In communities where elderly and youth are neighbors, gardening has become an intergenerational activity where they all benefit. Youth learn the secrets of the seasoned green thumbs while carrying heavy pots, dirt and water as instructed by their fellow gardeners. Together a sense of pride grows along with the beauty of the site.



# TURNING “BARRACKS” INTO HOMES



Caleb's largest community, **RIVER VALLEY VILLAGE** sits along the Androscoggin River in Lewiston, Maine. This once extremely run-down “ghetto”, as it was known in Lewiston, took many years and a complex mix of funding sources to make it successful.

A limited partnership was formed to apply for Low Income Housing

Tax Credits and raise the equity needed for renovation. Funding from Maine Housing, our investor and the City of Lewiston was also awarded.

Today, River Valley Village is home to 298 families and boasts playgrounds, community gardens and a Caleb Opportunity Center with a computer lab. Land along the river was granted by easement to the Androscoggin Land Trust and will be part of a beautiful path for the greater community.



# SAFE, DECENT HOUSING IS A RIGHT

**STABLE, SAFE HOUSING** is more than a matter of comfort and convenience; it directly impacts childhood development, individual self-esteem and family viability. According to a recent study by the Housing Assistance Council, there is no place in the country where the prevailing minimum wage is adequate to properly afford the local market rents.

Across the nation, government cutbacks on construction, maintenance and subsidies for low income housing combined with a strong real estate market, have created an affordable housing crisis.

Today apartments financed by HUD, the USDA and state agencies have suffered prepayment losses well in excess of new units built over the past five years. In Dayville, Connecticut, there is a community that has been financed by USDA and Caleb is in the process of arranging the financing to ensure that these homes remain affordable. Included in the funding mix are Low Income Housing Tax Credits, subordinated and deferred debt packages, federal, state and local grants and rental subsidy.



# CALEB HOUSING COMMUNITIES



## KEY

- Caleb coordinates services
- ▲ Caleb owns
- ◆ Caleb manages
- Caleb performs asset management
- ☀ Special intensive services are provided to residents of this transitional housing community through the Crittenton Women's Union. Caleb owns in joint venture.
- \* Under agreement. Scheduled to close 10/31/07.

# EXECUTIVE DIRECTOR'S REPORT


Both the Group and Foundation have enjoyed great successes over the last five years.

The Foundation added another 296 affordable apartments to their portfolio in 2003. In Dayville, Connecticut we are in the process of purchasing 116 affordable family apartments, 30 of which have been purchased and we will be closing on the remaining 86 later this fall. Caleb also has under agreement an historic mill building in Southern Maine which it plans to finance and rehabilitate into 37 affordable apartments for the elderly and disabled.

The Group has been hard at work expanding programs being offered at the Caleb Opportunity Centers at all of our sites. The development of a workforce development program at River Valley Village dealing with unemployment is a current initiative in Lewiston, Maine.

When the Community Center at The Ledges was built there was not a separate room for the Computer Learning Center. We successfully raised the funds to add on a room which is well used by the residents and was formally approved by Neighborhood Networks of HUD.

The following page is a simplified version of our Balance Sheet taken from our Audited Financial Statements prepared by our auditing firm, Otis Atwell. The audit is prepared in accordance with Generally Accepted Accounting Principles which have changed over the last few years. We now have to include all properties with the same Board of Directors in the audit of The Caleb Foundation. Each individual property has its own independent audit as required for its respective Regulatory Agencies. We are happy to share complete audits upon request.



Debra Nutter  
Executive Director

## FINANCIAL SUMMARY FOR THE YEAR ENDED MARCH 31, 2007 \*\*\*

### BALANCE SHEET

#### ASSETS

Cash & Cash Equivalents	4,152,908
Other Current Assets	981,976
Other Assets	865,942
Property and Equipment	37,566,758
<b>Total Assets</b>	<b>43,567,584</b>

#### LIABILITIES AND FUND BALANCE

Current Liabilities	1,921,935
Long Term Liabilities	29,022,483
<b>Total Liabilities</b>	<b>30,944,418</b>
Fund Balance	12,623,166
<b>Total Liabilities and Fund Balance</b>	<b>43,567,584</b>

\*\*\* The following organizations and entities are included in this Balance Sheet: The Caleb Foundation, The Caleb Group, Valley View, River Valley Village, Caleb Affordable, Sirk Building, Chestnut Square Associates, Mohawk Forest and Village Heights. Detailed audits are available for each.

# BOARD MEMBERS

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 Group  
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 Casey Family Services  
 Community Foundation of  
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 DBA Haines Enterprises  
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 Eastern Bank Charitable  
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 Eisenberg Haven Achitects  
 Farquhar & Black  
 Fidelity Charitable Gift Fund  
 First Church, Congregational,  
 Swampscott  
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Good Works Employment  
 Services  
 Gouchberg Charitable Trust  
 Grace United Methodist Church  
 Greenfield Hill Congregational  
 Church  
 Harbor Companies  
 Jaquez, Inc.  
 John Hancock Financial Services,  
 Inc  
 John Rimer 1985 Trust  
 Keith Construction, Inc.  
 Key Bank, N.A.  
 Key Foundation  
 Liberty Bank  
 Maine Community Foundation  
 Maine State Housing Authority  
 MassHousing  
 MHIC  
 National Able Network  
 National Affordable Housing  
 Trust  
 New Hampshire Charitable  
 Foundation  
 Nixon Peabody  
 Northeast Occupational  
 Exchange  
 Ocean Shores Associates  
 Paradise Construction  
 Portland Builders  
 R G Kafka & Associates  
 RadioShack Corporation

Rainbow Network  
 Rotary Club of Saco Bay  
 Saco & Biddeford Savings  
 Institution  
 SalemFive Charitable Foundation  
 Savings Institute Foundation, Inc  
 Savings Institute in Willimantic,  
 CT  
 Serena H. Caperonis Living Trust  
 Seyfarth Shaw  
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 SHP Management Co.  
 Spirit Realty Trust  
 Stop & Shop  
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# PARTNERING ORGANIZATIONS

211 Maine  
4-H Clubs  
Abused Women's Advocacy Project  
Access Agency  
Advocates for Children  
Alpha One  
Alzheimer Association  
Alzheimer's Foundation  
American Red Cross of York County  
Arthritis Foundation  
Bangor Optical  
Bates College  
Bicycle Coalition of Maine  
Biddeford City Theatre  
Biddeford Savings  
Big Brothers Big Sisters of Lewiston  
Big Brothers Big Sisters of Bangor  
Boy Scouts of America - Pine Tree Council

Brain Injury Association of Maine  
Caleb Adult Center  
Caleb Interfaith Caregivers  
Care of the Berkshires  
Caring Unlimited  
Casey Family Services  
Chase Farms, Wells  
Christmas Elf Program  
City of Lowell  
Coalition for a Better Acre  
Coastal Enterprise, Incorporated  
Colectivo Mestival  
Community Counseling Center, Portland  
Community Health & Counseling, Bangor  
Community Teamwork Incorporated  
Community Pharmacy, Saco  
Counseling Services, Inc.  
Cub Scouts of America

Cumberland County Civic Center  
Cumberland County Crisis Response  
Department of Transitional Assistance  
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Eastern CT Social Work Program  
Eastern CT State University  
Eastern Maine Medical Center, Bangor  
Eastside Rehab, Bangor  
EITC Tax Partnership  
Essex Street Congregational Church, Bangor  
Eyes Wide Open Foundation  
EZ Diabetic Supplies  
Family Resource Center  
Farmshare  
First Parish Church of Saco- UCC

# PARTNERING ORGANIZATIONS (CONT.)

Foster Grandparent Program  
Frank's Bakery, Bangor  
Freihoffer Bakery  
Frugal Farmers Inc., Buxton  
Girl Scouts of America  
Good Shepherd Food Bank  
Good Works Employment Service  
Gorham Micro  
Greater Lowell Technical High School  
Growing Stronger  
Hannaford Supermarkets  
Home Instead Senior Care  
Hospice of Maine  
Imagine, Biddeford  
Independent Transportation Network  
Ingraham  
Interact Club of Saco  
Jericho Road Project  
Jewish Family Services  
Kenduskeag Terrace Tenant Group  
Knights of Columbus, Saco  
Lewiston Recreation Department  
Lewiston Adult Education  
Lewiston Career Center  
Lewiston Housing Authority  
Lewiston Police Department  
Lewiston Workforce Investment Board  
Lions Club  
Lowell Alliance  
Lowell Career Center  
Lowell Parks and Recreation  
Lowell Telecommunications  
Maine Center for Deafness  
Maine Children's Alliance  
Maine Handicapped Skiing  
Maine Resident Service Coordinator Association  
Maine Revenue Services  
Maine Senior Farmshare Program  
Maine Telecommunication Equipment Program  
Mainly Parents  
Manna Food Program, Bangor  
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McCann Technical High School  
McDonalds of Saco  
Meals on Wheels, Money Minders  
Mildred Elley School  
Montello School  
Most Holy Trinity Church  
National Honor Society  
Neighborhood Diabetes  
Neighborhood Networks - HUD  
New Beginnings  
New England Emergency Response Systems, Inc.  
North Adams Dept of Education  
North Adams Police Department  
North Adams Public Schools  
Northeast Community Care  
Northeast Occupational Exchange, Bangor  
Northern Berkshire Community Action  
Northern Berkshire Community Coalition

Northern Berkshire Community Tennis Association  
Northern Berkshire Creative Arts  
Northern Berkshire Neighbors  
Northern Berkshire SHARE  
Northern Berkshire YMCA - Camp Abanaki  
Old Orchard Beach Police Department  
Old Orchard Beach-Saco Adult Education  
Operation A.B.L.E.  
Parent Child Home Program  
Partnership for Healthy Aging  
Pine Tree Legal Assistance  
Pizza By Alex, Biddeford  
Portland Housing Authority  
Portland Parks and Recreation  
Portland Stage Company  
Portland Time Banks  
Portland West  
Project Hunger of North Adams Regional Hospital  
Project Impact  
PROP Senior Volunteer Program  
REACH Health Foundation  
Rochambeau Club, Biddeford  
Saco & Biddeford Savings Institute  
Saco Career Center  
Saco City Clerks Office  
Saco Fire Department  
Saco Food Pantry  
Saco Middle School  
Saco Parks and Recreation Department  
Saco Police Department  
Salvation Army - Meals on Wheels  
Samaritan Food Program  
Sexual Assault Crisis Center  
Shannon Community Safety Initiative  
Shaw's Supermarkets  
Snell's Farm in Buxton  
Social Security Administration  
Social Security Office  
Southern Maine Area Aging on Aging  
Southern Maine Foot and Ankle  
Southern Maine Medical Center  
Visiting Nurses  
Spruce Run

St. John's Catholic Church, Bangor  
St. Joseph Hospital, Bangor  
Stone Soup Food Pantry, Biddeford  
Suitability Program  
Sweetser  
Tech Soup  
The Attic Second Hand Store  
The Computer Store  
The Salvation Army  
The Theater at Monmouth  
Thornton Academy  
True Farms  
Truslow Adult Daycare, Saco  
Tsongas Arena  
United Way of York County  
University of Maine Cooperative Extension  
University of Maine, Augusta  
University of Maine, Orono  
University of Massachusetts Lowell  
University of New England  
University of Southern Maine Cooperative Extension  
Vision Care of Maine  
Visiting Nurse Services of Southern Maine  
Visiting Nurses Association  
VITA Tax Program  
Volunteers of America  
Weed & Seed Initiative  
Willimantic Police Department  
Windham Recreation  
Windham Teen Center  
Windham Youth Services  
Winter Kids  
Women and Girls Fund, Windham Chapter  
Women Infant and Children Program  
Women Work and Community YMCA, Bangor  
York County Community Action  
Youth Alternatives, Inc.  
Youth Service Bureau

*Sincerest apologies to any organization or individuals inadvertently omitted.*





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