Community Concepts, Inc.

Self-Help Housing
Purchase & Rehabilitation Program
Maine

- Our office is located in South Paris, Maine
- We currently administer the program in Androscoggin, Oxford, Franklin, Kennebec & Cumberland Counties
- Our territory covers over 6,500 square miles within our State.
Community Concepts, Inc.
Self-Help Housing History

Community Concepts has administered the mutual Self-Help Housing program in Maine since 1992. Over the last 28 years we have completed over 250 new construction homes.

Approximately 10 years ago, we were struggling with qualifying families for new construction because of different factors but the greatest need was being able to assist families that wanted to do Self-Help but could not meet the labor commitment because of work or family obligations.

Because of this, we decided to implement a purchase & repair component of our program in order to assist those families presenting to us for assistance.

Since the time that we have implemented our program we have assisted 83 families with this program.

We still offer the new construction option along with purchase & repair.
Lessons Learned with Experience

Develop relationships with local real estate brokers; they are most familiar with the local area and know the housing stock....they are awesome referral partners as well!

We have been successful because we have a dedicated site supervisor for purchase & rehabilitation that works with the families to assist them with their labor requirements...this is not a part time position. This helps ensures quality of family labor along with ensuring safe work practices of families

We do not use a group setting to complete the rehab (we will utilize volunteer groups, if they present to us)
Lessons Learned with Experience

Appraisals do not always show value with the tasks that need to be complete
Our current average rehabilitation costs are $19,000

It is a balance to find homes in which need work; families need enough hours to show cost savings but you can’t have rehab costs so high because an appraisal does not recognize the value of repairs (many time it is considered “deferred maintenance”)

Know your families and their limitations on labor tasks; if their loan package and other cost saving measures will work, don’t be afraid to have a contractor help.

Families are moving into their homes soon after they close their loans, make sure you work with them closely in order for them to stay motivated to complete their repairs and reach Rural Development Final Inspection.
Employed Single Mother

Repairs Included:

- Roof Replacement;
- Replace all exterior doors;
- Repair fencing;
- Window repairs;
- Interior Painting of Entire Home
Married Couple; Children; Stay at home Mother

**Repairs included:** Vinyl Siding of entire home; window replacement; roof replacement; front porch replacement; Interior Painting of Entire Home
Single Mother; Employed; Husband passed away & was forced to move out so came to us for help

**Repairs Included:**
Painting Entire Exterior Home; Roof Repairs; Septic Replacement; Door Replacement; Interior Painting of Entire Home
Married Couple; Newborn Baby Born right after moving into their home

Basement Water Mitigation; Heating System Replacement; Interior Stair Replacement; Entire Interior Painting of Home
We have helped those as young as 18 to as old as 70. It is never too early or too late to realize the Dream of Homeownership.

We are all making a difference EVERY SINGLE DAY!
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