

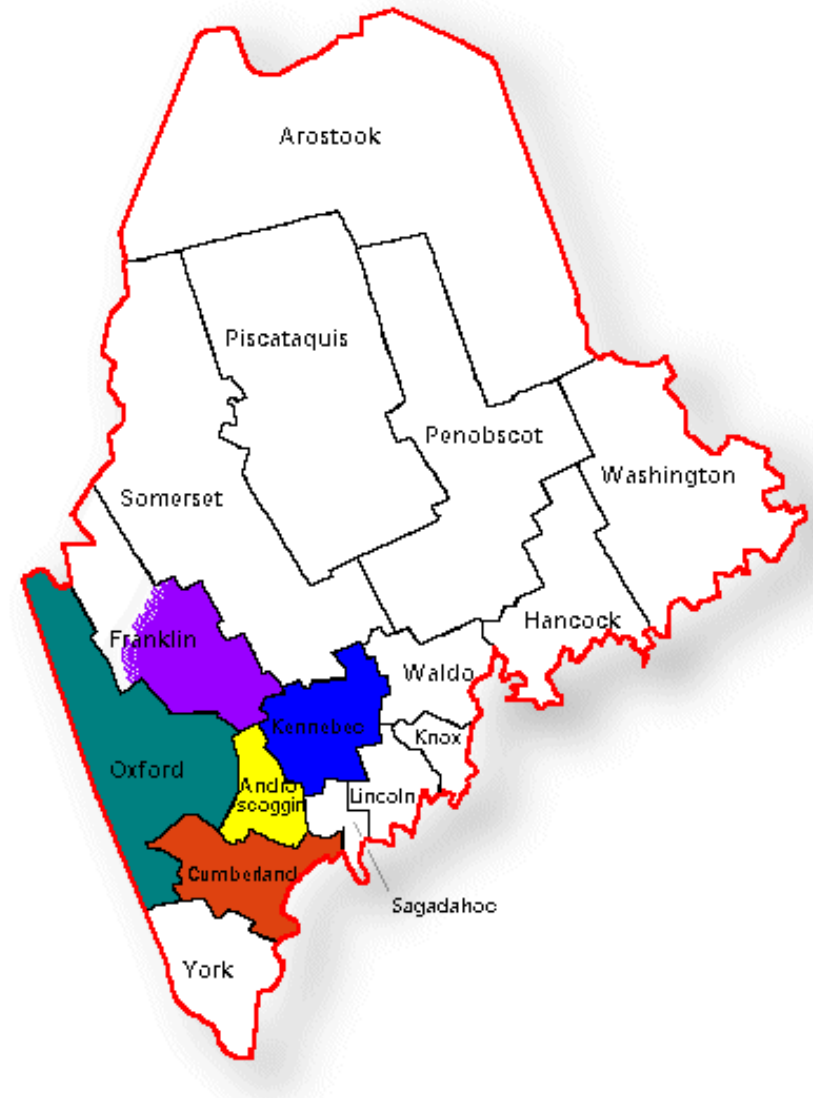


Community Concepts, Inc.

*Self-Help Housing  
Purchase &  
Rehabilitation  
Program*

# Maine

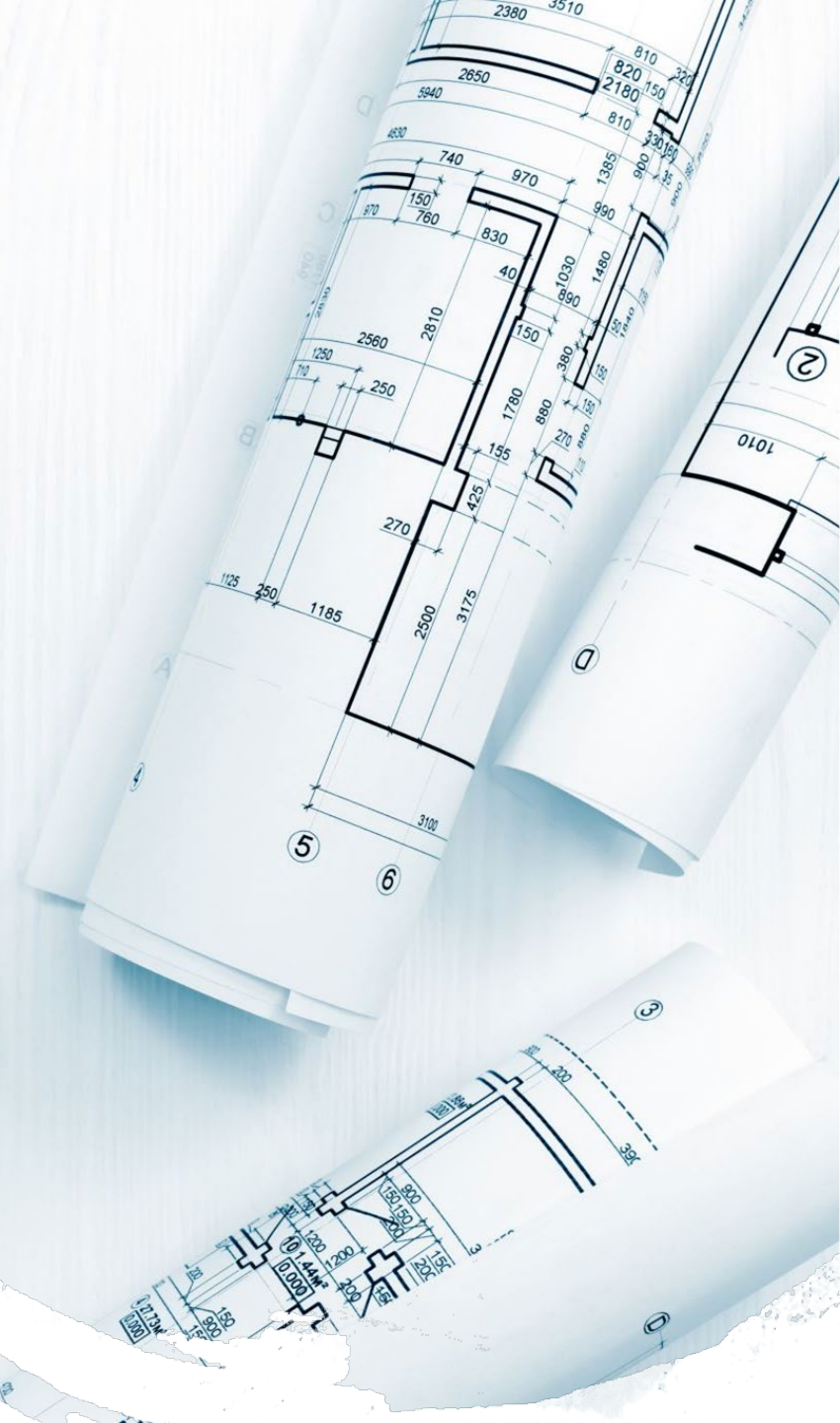
- Our office is located in South Paris, Maine
- We currently administer the program in Androscoggin, Oxford, Franklin, Kennebec & Cumberland Counties
- Our territory covers over 6,500 square miles within our State.



Source: diymaps.net (c)

# 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

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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!

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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 ensure quality of family labor along with ensuring safe work practices of families

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

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# Lessons Learned with Experience

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Appraisals do not always show value with the tasks that need to be complete

Our current average rehabilitation costs are \$19,000

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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")

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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.

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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

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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

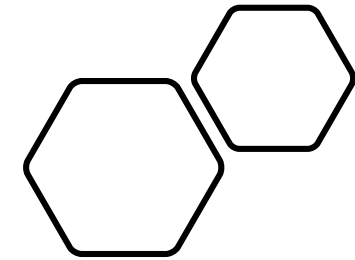




Married Couple; Newborn  
Baby Born right after moving  
into their home

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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