

Exploring the Owner-Occupied Rehab Program

National Self-Help Housing Conference

March 11–13, 2025 • Orlando, Florida

*Building a
brighter
future
together.*



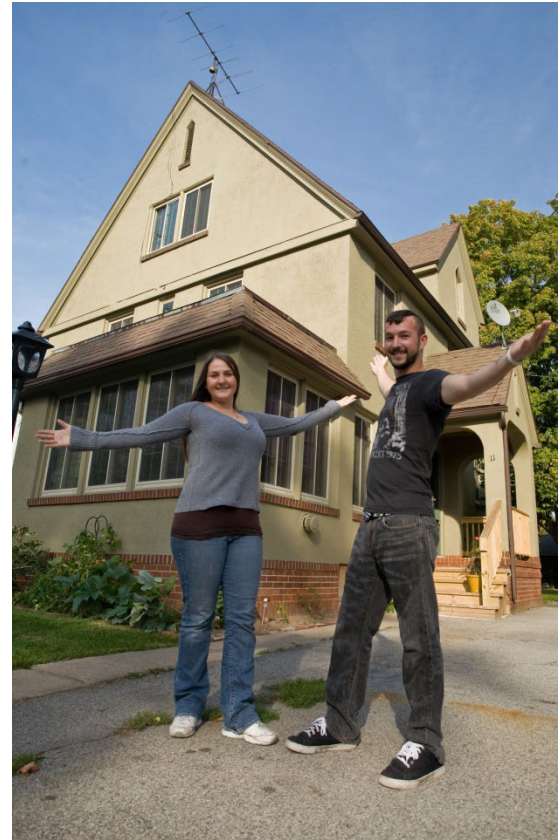
PathStone



Connecting You to Opportunities

Our Mission

PathStone builds family and individual self-sufficiency by strengthening farmworker, rural and urban communities. PathStone promotes social justice through programs and advocacy.



PathStone is a visionary, diverse organization empowering individuals, families and communities to attain economic and social resources for building better lives.

History



PathStone was founded in 1969 to address the needs of migrant and seasonal farm workers in Western New York.

PathStone has grown into a multi-state community development and human services organization providing services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Delaware, Ohio, Indiana, Virginia, Vermont, Maine and Puerto Rico through many lines of business:

- Child and Family Development
- Economic Development
- Emergency and Supportive Services
- Farmworker Housing Assistance Program
- Health and Safety Services
- Housing Counseling
- Housing Choice Voucher Program
- Housing Rehabilitation and Energy Services
- Property Management
- Real Estate Development
- Training and Employment Services
- Youth Education and Training Services



Housing & Community Development Programs



- **Real Estate Development & Management**
- **Housing Counseling & Homeownership Assistance**
- **Housing Rehabilitation & Energy Services**
- **Small Business Lending**
- **Community Revitalization**

Home Rehabilitation and Energy Services

- Owner-Occupied Rehab
- First time home buyer with rehab
- Self Help Home Repair
- Monroe County Weatherization Program



Home Rehabilitation and Energy Services

PathStone provides a range of services to assist low income families in making needed home repairs and lowering their energy bills.

- Primary service area for home rehabilitation programs is Monroe County and surrounding counties in the Finger Lakes Region of New York.
- Most home rehabilitation activities are undertaken in the name of PathStone's affiliate, Rural Housing Opportunities Corporation (RHOC).



RD Self-Help Planning

- Waiting list for owner-occupied home repairs was 3+ years
- Staff capacity to provide Self Help training via Handyman
- Private grant funds available for materials
- Leveraged funds for larger rehab projects and non-self help work scopes
- Outstanding TA through the whole process from NeighborGood Partners
- Application process dragged on for 2 years-- but we made it!

Self-Help Repair Program Launch

- Grant started July 2024
- 20 home repair projects over 2 years
- Marketing via town code enforcement officers, partner non- profits, flyers, brochures
- 23 application sent out
- 2 approved, 2 denied, many are awaiting income documentation or other items
- First project started in October and was completed in January
- Behind schedule to get 8 done in year 1 but we plan to catch up!



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Self-Help Home Rehabilitation

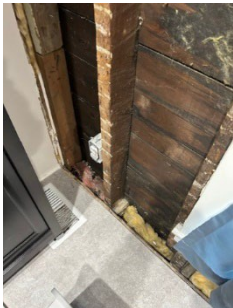
Elizabeth Jarnot

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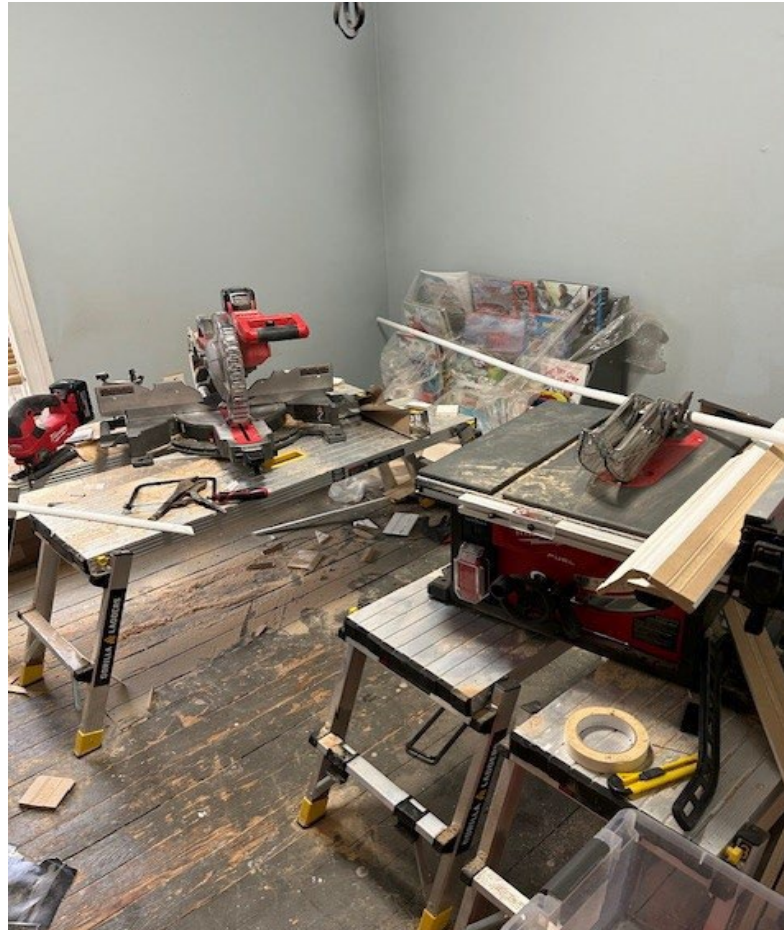


Front of house. Replace the porch windows.

Demolition work 2nd story bathroom



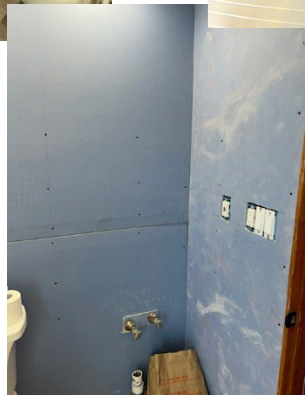
Cutting room



Insulation



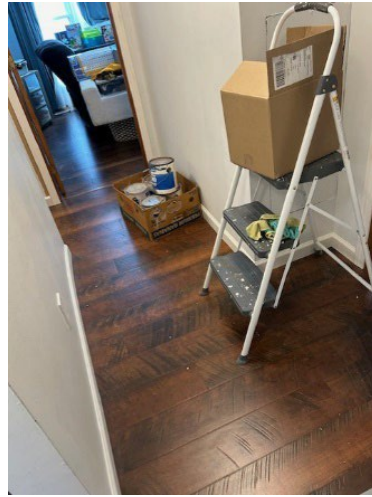
Drywall



New Flooring



More Flooring



Stairs

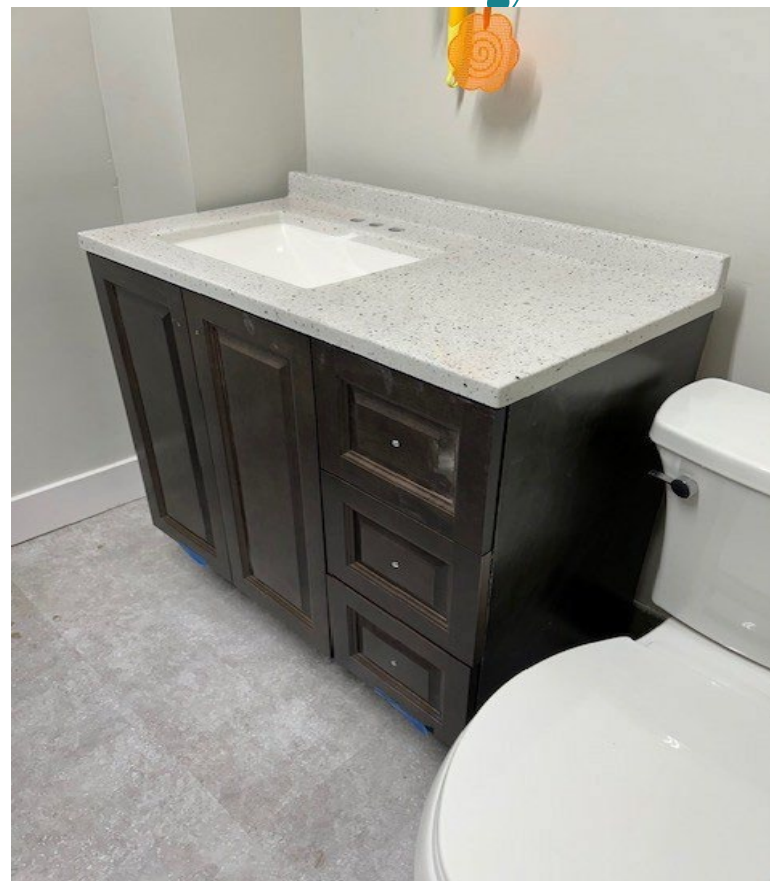
Before



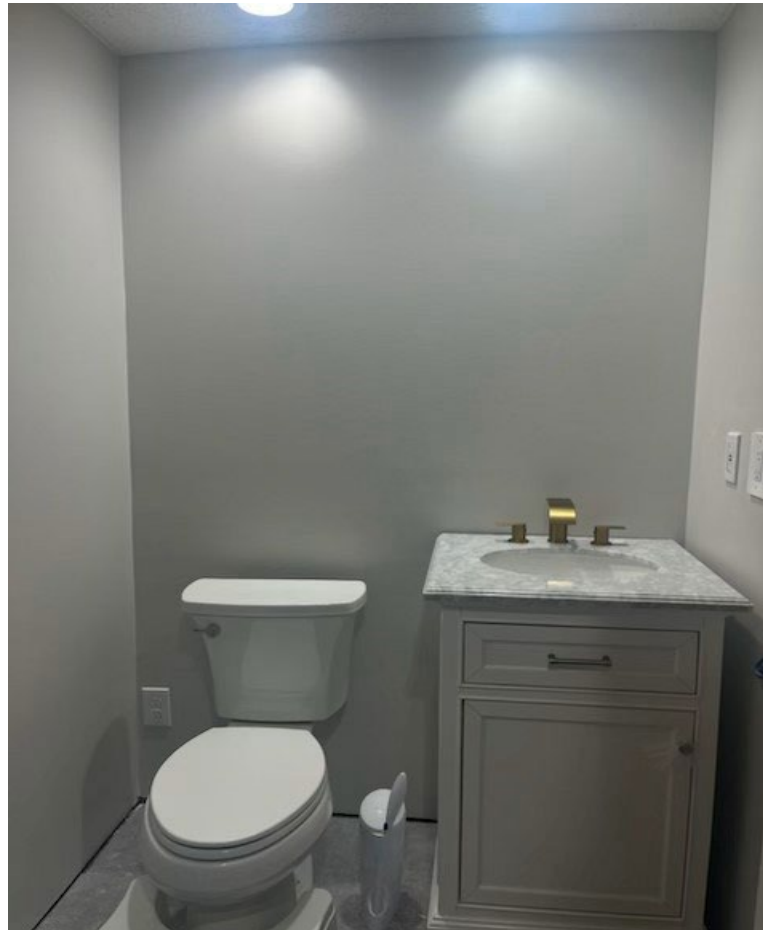
After



New Vanity



New Downstairs Bathroom



New windows





Turn it over to Sandy Albert from Community Concepts, Inc



Community Concepts, Inc.

Self-Help Housing History

Community Concepts has administered the mutual Self-Help Housing program in Maine since 1991. Since starting the program, we have completed over 400 homes.

- ✚ We offer all three methods of Self-Help including; new construction; purchase & rehabilitation and with our most recent grant application the Owner-Occupied Repair Component.
- ✚ We assist groups of 6 families to build their own homes, 9 families to purchase existing homes and complete rehab, and last fiscal year, we assisted 5 owner-occupied families. The total unit count for our current two-year grant is 36 equivalent units.
- ✚ We plan to complete 10 Owner-occupied projects in our next grant period. We expect this might increase with the current conditions in Maine with the Purchase & Rehabilitation Program.



Owner Occupied Component

- *Community Concepts does administer a Home Repair Program through our State Housing Authority for low-income families.*
- *Our current waiting list for that program is over 450 households. With our current allocation of funds, we complete approximately 75 repair projects annually.*
- *In planning our Home Repair activities each year and after attending Self-Help conferences and learning how other grantees were operating this component, we worked exclusively with our T&MA contractor to modify our last grant and include this component in our new grant application.*
- *Being able to have different options on our grant, we have found that we can serve more families and have the flexibility of retaining staff if one component is struggling because of market conditions.*



Funding Stream Uses

- We have found in our process that there are potentially multiple funding stream opportunities to utilize with the Owner-Occupied Component.
- We have completed different projects using different funding sources, depending on what a household might be eligible for.
- When determining funding sources that we will use, we ALWAYS start with those programs that have grant funding opportunities. It is a balance of braiding sources as much as possible for not only the family but to complete all needed repairs.
- We have found that many of those on our waiting list, are not able to afford a payable loan.



Funding Stream Uses...continued

- We approached our State Housing Authority, as they receive a State Allocation of HOME funds each year and explained our new program.
- They are providing a Materials Only contract to us (outside our regular Home Repair funding) which we use to purchase materials needed on our projects, with the homeowners providing the volunteer labor (with help from our technical staff)
- We have utilized Rural Development's 504 grant program. Especially in situations which Rural Development can provide a small grant and we leverage and braid our Home Repair funds with them so the projects can be fully funded based on the repair needs.
- If an Owner-Occupied Project needs contractor tasks (plumbing, electrical, or any licensed required items); we utilize our regular Home Repair funding to complete the contractor-required items. This approach lowers our per-project average on our regular Home Repair program, which allows us to complete more repairs for those on our waiting list.
- Our organization is a Community Action Agency, so we have many other grant programs that can assist with repairs in low-income households. We always check for eligibility and potential opportunities to assist families with our Weatherization, Heating System Repair/Replacement, and Lead Hazard Control Programs. This is another opportunity to leverage funds and stretch grant funding to help more families.



Owner Occupied Process

- We utilize our Home Repair intake staff to manage the entire waiting list. She helps to determine, during the intake process, those families that would be candidates for this program.
- Our Self-Help technical staff perform a pre-eligibility inspection of the home, to ensure that the project will fall under the scope of work and that there are tasks to which the homeowner can contribute that will meet the regulation.
- We have found that it is imperative to work with our owners on-site as much as possible. This ensures that they stay on track with their construction schedule as well as provides quality assurance of the installation.



Completed Project

- Two parent household
- Teenage son is disabled and as the son has aged and gotten bigger, it was becoming very difficult for Mom & Dad to continue to carry him into their home
- We were able to assist in building a ramp on the home
- The home also needed a new roof. This was completed by a contractor.



Completed Project

- Single 65-year-old female home
- Due to water infiltrating her home, we assisted in stripping & replacing the siding
- Installed gutters & downspouts
- Minor plumbing & electrical upgrades were completed by licensed contractors.



Questions?

Contact Information

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Thank you for attending!



Please don't forget to complete the conference surveys.