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CONSUMER'S GUIDE TO

HOME MPROVEMENT, RENOVATION REPAIR

ROBERT M. SANTUCCI - BROOKE C. STODDARD - PETER WERWATH
FOREWORD by JAMES W. ROUSE



THE ENTERPRISE FOUNDATION

# **Consumers Guide To Home Improvement Renovation And Repair**

R. M. Santucci

## **Consumers Guide To Home Improvement Renovation And Repair:**

A Consumer's Guide to Home Improvement, Renovation, and Repair Robert M. Santucci, Brooke C. Stoddard, The Enterprise Foundation, Peter Werwath, 1995-04-17 Updated to reflect current market prices this step by step guide helps readers make cost saving decisions on all renovation projects whether they use a contractor or do it themselves Readers are provided with planning instructions energy conservation ideas and money saving tips 150 line drawings photos Old-House Journal, 1995-11 Old House Journal is the original The Rehab Guide: Electrical ,1997 Rehab Guide ,1997 magazine devoted to restoring and preserving old houses For more than 35 years our mission has been to help old house owners repair restore update and decorate buildings of every age and architectural style Each issue explores hands on restoration techniques practical architectural guidelines historical overviews and homeowner stories all in a trusted Affordable Housing Development Guidelines for State and Local Government E. Lee authoritative voice Fisher.1992 Consumers Guide to Home Improvement Renovation and Repair Paper Set of Ten Copies Enterprise, 1990-07-25 Library Journal ,1997 Developing Affordable Housing Bennett L. Hecht, 2006-05-11 Praise for Developing Affordable Housing A Practical Guide for Nonprofit Organizations Third Edition Ben Hecht's book explains in clear language everything needed to successfully engage in nonprofit housing development He tells how to find the money how to generate good design and quality construction and how to improve management a complete well researched and well presented A to Z approach Henry G Cisneros former secretary U S Department of Housing and Urban Development Ben Hecht's book makes the affordable housing development process accessible for communities and practitioners everywhere Developing Affordable Housing should be on the bookshelf of every organization that cares about people and wants to make affordable housing possible Rey Ramsey former chairman Habitat for Humanity CEO One Economy Corporation The development of affordable housing is as much a journey as a destination Ben Hecht's book provides maps and bridges while not losing sight of the challenging but elusive goal of providing decent safe and affordable housing Nicolas P Retsinas Director Joint Center for Housing Studies Harvard University In our work to increase the supply of safe decent homes for those who need homes the most we appreciate the power of partnerships and the value of information So does Ben Hecht Developing Affordable Housing is more than a practical guide for nonprofits it s a library a trusted advisor and a road map Read this book and benefit from its wisdom Stacey D Stewart President and CEO Fannie Mae Foundation **ASSET** MANAGEMENT HANDBOOK FOR REAL ESTATE PORTFOLIOS R. M. Santucci, 2013-10 The Asset Management Handbook is divided into three phases Chapters 1 through 3 are conceptual introductions Chapters 4 5 6 and 7 get into the meat of the policies and techniques of evaluating the capital needs of your property over the next 40 years Chapters 8 and 9 help you identify which properties are doing well and which are the most threatened What action should you take What are the standard preservation and rejuvenation options available to a real estate portfolio manager What is Asset Management

People are more accustomed to thinking about asset management of money or stocks or a package of annuity and savings accounts Real estate asset management is a slower longer term process The properties in your portfolio especially in affordable housing have life cycles of 30 40 or infinite time periods Most nonprofit owners are not interested in selling to capture any appreciation on their properties Their goal is to provide housing for the foreseeable future as long as the asset can perform Many nonprofits and mid size property owners do not have a dedicated asset manager It is extraordinarily important that someone take on that long term analysis be it for 10% 25% or 50% of a full time employee The next step is to benchmark your properties How are you doing compared to the world Not just on straight bottom line consideration but how about in human services Have you saved sufficient money to replace the roof or add the sprinklers that will be required at the next renovation The Asset Management Handbook provides well established objective criteria for 25 different variables We ve seen participants in the asset management practicum expand that up to 40 variables to analyze on an annual basis We ll see how benchmarking and risk ranking of your portfolio are essential first steps in establishing its viability and needs Capital Needs and Their Funds In this meat of the manual we walk you through essential policies that define how your properties will operate over the long term We show how policies made by lenders bankers and other short term partners can be self destructive and damaging to property owners holding for the long term First example of the dichotomy the lender is suggesting the reserve is sufficient when two years after their loan matures the property will require 4 million of replacement expenditures This is fine for investment property held for resale You just flip it and get down the road Most affordable housing owners do not consider selling the property as a positive outcome Even if you ve never performed a property inspection before the Handbook offers you easy methods of counting and sorting components into well established remaining economic lives Then it is on to the massive spreadsheet that calculates the future need and the various waves in which it will appear Exterior paint first then roofs windows and doors and kitchens and baths follow and then it starts all over again Most capital needs assessments performed by third parties make financial assumptions that are untenable Their interest rates on earnings are overstated and their inflation rate on the components are generally understated leaving you with significant shortfalls even if you have escrowed according to directions We will keep you out of that trap showing you the realistic funds that are required and the time periods when the inevitable refinancing windows will occur Risk and Solutions In the final section we evaluate your primary risks Which properties should you address first Which properties have the strength and energy to function on their own Then what should you do about it Refinance Renegotiate Value engineer Raise rents In the foot race the runner is always caught by the tsunami of required replacements It is just a fact of the business that every 20 to 30 years you ve got to re invest a significant amount of money Consumers' Guide .1938

**Old-House Journal**, 1995-11 Old House Journal is the original magazine devoted to restoring and preserving old houses For more than 35 years our mission has been to help old house owners repair restore update and decorate buildings of every

age and architectural style Each issue explores hands on restoration techniques practical architectural guidelines historical overviews and homeowner stories all in a trusted authoritative voice ABA Journal, 1991-03 The ABA Journal serves the legal profession Qualified recipients are lawyers and judges law students law librarians and associate members of the Business Planning for Affordable Housing Developers R.M. Santucci, 2013-01-30 Using a American Bar Association seven step process real estate developers will be mentored through the path to creating a three to five year business plan It includes a template outlining the narrative and spreadsheet format for administrative and capital projections It also includes examples of real estate plans from successful operations The seven steps to create a fundable plan are Describe the Business Evaluate the Environment Plan Organization Management and Personnel The Financial System Marketing Strategy Identify and Defeat Risk and Develop and Sell Your Plan This niche guidance is targeted to Real Estate Developers and nonprofit organizations who are actively pursuing a successful path to long term sustainability Home Improvements & Projects Index 1990-1993 Highsmith Press, 1996 An index of articles on home repair and workshop projects from the following magazines Better Homes and Garden Wood Canadian Workshop Fine Homebuilding Glass Homeowner's Guide to Glass Home Mechanix formerly Mechanics Illustrated Home Shop Machinist Practical Homeowner formerly Rodale s Practical Homeowner Woodwork and Woodworker's Journal Kiplinger's Personal Finance, 1995-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing David E. Jacobs, 1996-07 finance topics Home Rehab Handbook Steven Winter Associates, 2002-04-26 Residential Rehabilitation Inspection Guideline, 2000 The architect's and contractor's A Z one stop resource for residential remodeling detailed and heavily illustrated Step by step practical instruction for every topic Includes checklists charts specifications resoures list and product information guides Covers accessibility efficiency and sustainability issues Guidelines for the Evaluation and Control of Lead-based Paint **Kiplinger's Personal Finance**, 1991-07 The most trustworthy source of information available Hazards in Housing ,1995 today on savings and investments taxes money management home ownership and many other personal finance topics

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