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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

David E. Jacobs

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 The Rehab Guide; Electrical, 1997 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

Affordable Housing Development Guidelines for State and Local Government E. Lee Fisher, 1992

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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

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