

## Little Book Series

### **The ABCD's of Home Improvement and Community Building Investments**

The state of the world's economic system has been compared to the Great Depression. While Wall Street and the government are quick to indicate that the economy has not reached recession proportions, peoples of the world (main street) has begun to feel the impact of failed housing market, higher food prices and Florida in particular, has experienced unprecedented increases in property taxes and cost of homeowners insurance precipitated by a number of hurricanes over the past four years. Do we ride it out and hope for better times in the future or do we look at pooling our collective resources and work together as inclusive communities to continue to build wealth and reap the benefits of that effort as they do in the Kibbutz of Israel.

Inclusive community building principles espoused in The Ellison Model provide a blue print of community building in good times and in bad times. These principles relate specifically to pooling resources, require investing on the part of the entire community to achieve sustainable economic power, while developing the character of the individual members of the community. This little book will present a plan for enhancing the value of one's home, the largest personal investment that contributes to achieving wealth and investing in the community.

The Home Improvement program begins within the individual and becomes a heart matter. It is impossible for one to acquire sustainable wealth and power externally without investing in the inward house. Positive relationships among family members are essential working together to identifying goals objectives, methods, and attitude to develop the outward house. For example, if there is not a commitment on the part of all concern to nurture the relationships in the inward house, concern for the outward natural house is nonexistent.

Once the inner house improvement occurs, then the outer house can be addressed. Home value is directly tied to how well the home is maintained. Maintaining the home by performing minor repairs and keeping the home clean are important for growing the wealth of the home. Developing a consortium or collection of families or individuals who will assist each other in maintaining each others homes using the inclusive community building principles is a vital option to consider, especially in light of the current economy climate. Such a consortium has been developed through a group who are members of ICB, Productions. The strategy that has been developed is inclusive and provides an opportunity for all within the group and others to participate and benefit from the services. The overall benefit of the program develops character in the individual participants, creates a sense of interdependence among community members, while contributing to the economic empowerment all. It also provides a much needed service that is affordable and inclusive of the entire community.

## **The Concept**

The concept is simple and very doable:

- First establish a central management group. Example: the ICB organization
- Each member will be assessed a membership fee (or association fee) to join the consortium to provide start up capital for the group and to assist those who may need small loans.
- Begin small with manageable tasks which can be performed by members of the group i.e. house cleaning service, car care service, basic home maintenance, lawn care, etc. (Opportunities to expand may include contracting with other businesses for larger higher skill projects may be a part of expanding the services).
- The management group does the marketing of services, procurement of services, scheduling, quality control, security, and other task for 20% of the cost of services.

## **The Community Building Investments**

The economic problems facing society are likely to get a lot worse before they get better. Finding alternative options for investing one's financial resources becomes particularly critical during these times. While real estate does not appear to be a lucrative investment, this is a time to buy at lower prices, maintain the property until economy rebounds and they assess what you will hold on to and what you will keep. Currently, commercial real estate is a good investment. There are government funds available to support investment groups. The principle is still the same, The Ellison Inclusive Community Building Model.

The objective of this process is to spread the wealth while minimizing the risk. Investors can participate with smaller capital outlays of approximately \$10,000. The resources of 10 to 20 investors will generate \$100,000 to \$200,000. In many cases the investments will not be distributed, but held as collateral for loans. Once the property is dispensed or used for generating income, the profits are distributed to all of the investors.