



ESTORIA
CONTINUE YOUR STORY



OWN YOUR FUTURE **LOVE YOUR LIFE**

COST/LIFESTYLE COMPARISON

How do you want to spend your time? The value of cooperative living is more than the sum total of the costs involved. Cooperatives are more than brick and mortar, more than just a place to live. Cooperatives are member-owned, member-involved communities that invite your participation, solicit your opinion, and provide an opportunity for you to be a part of an exceptional lifestyle.

Truly a place to call home, Estoria Cooperatives invites you to become part of our family. Here you'll find beautiful spaces, friendly neighbors, and a lifestyle that lets you prioritize you how you spend your time. You get the value of home ownership without the burden of home repairs and yard maintenance. Choose how you want to spend your time. Your life. Your way.

"Being rich is having money, being wealthy is having time."

— Margaret Bonnano

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 EBENEZER 

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COST/LIFESTYLE COMPARISON WORKSHEET

EXPENSES	ESTORIA CO-OP	CURRENT HOME
Monthly Fee/**Master Mortgage Payment	\$	\$
Telephone	\$	\$
Bulk Rate TV Service	Included	\$
Internet Service	Included	\$
Heat	Included	\$
Electricity	\$	\$
Sewer and Water	Included	\$
Garbage Removal	Included	\$
**Real Estate Taxes	Included	\$
Homeowners Insurance/HO6	\$	\$
*Reserves/Home Replacements	Included	\$
Professional Management Services	Included	\$
Maintenance/Home Repairs	Included	\$
Lawn Care/Landscaping	Included	\$
Snow Removal	Included	\$
Fire Protection System	Included	\$
Lower Level Parking/Temperature Controlled	Included	\$
In-home Storage	Included	\$
Use of Common Rooms/More Time to Enjoy: Great Room, Pub Room, Fitness/Wellness Studio, Art Studio, Pickleball, and More	Included	\$
(+) Add Investment Income	\$	\$
TOTAL MONTHLY EXPENSES	\$	\$
Estimated Home Value	\$	\$
(-) Less Cost of Share	\$	\$
Estimated Equity/Sale of Home	\$	\$
Estimated Equity/Investment Calculations		
**Estimated Tax Benefits/Cooperative	\$	\$

*Most professionals recommend spending 4%–6% of a home’s value per year on maintenance and upgrades to keep it in a sales-ready condition: paint, roof, siding, driveway, landscaping, wiring, appliances, carpet, window treatments, water softener, furnace, AC, etc.

**Approximately 50%–60% of the monthly fee can be deducted for mortgage interest and property taxes. Tax benefits are based on individual circumstances, and a consultation with a personal tax advisor is recommended.