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Minor adjustments Loft living has its quirks

BY SUSAN AND RENE CONTERAS

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Jeff Gray sold his house in the suburbs for intown loft living and has no regrets. "It's everything that I imagined it would be," he says about his Castleberry Hill loft in downtown Atlanta, converted from a warehouse built around 1910. A loft development is a type of condominium, so much of what is true about condo living applies to loft living as well. For example, Gray's homeowner's insurance more than doubled. "With five units in my building, insurers saw five chances for a fire to start," he says. Gray recommends checking the association's insurance policy very carefully.

"I took out renter's insurance to cover my furniture and other possessions. Our building's policy is a standard one for condos. It covers repairs to the common elements of the building plus any damage to my walls, ceiling and floor caused by the building's common elements. But there was a gap -- no coverage to reconstruct the interior of my unit if there was a fire, for example. So I added a rider to my renter's insurance that covers reconstruction, Gray says. "Ask to see the association's budget to make sure it is in sound financial shape, but be prepared for a special assessment to pay for unexpected building repairs, which are more likely in a conversion property."

Be aware that old buildings may have hidden flaws. For Gray and his neighbors, the problem was the plumbing. "Our property used to be a warehouse that had only two bathrooms. Now it has more than 15 bathrooms and kitchens, so at the beginning, the water pressure was terrible, especially on the upper floors. By changing the 1-inch pipe that supplied water from the street to 3-inch supply lines, the developers solved that problem." Don't be afraid to ask questions about what modifications were made to turn the space into a home, Gray advises.

You might think that the cost of heating and cooling rooms with 16 1/2-foot ceilings would be exorbitant, but Gray's power bills for air conditioning were half what they had been for his house. Even heating, which may seem impossible for a space floored in concrete, is comparable. Gray credits the insulation in the 6 1/2-foot attic space above his ceiling. Experts suggest looking for



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insulation in the floor and walls, and making sure windows have been weatherproofed.

Because many of the industrial buildings being converted to lofts in Atlanta are located in transitional, non-residential areas, safety and convenience are often concerns. Grocery stores and other services may be scarce. Gray makes do by picking up food on his way home from work or ordering food from restaurants and grocery services that deliver to his neighborhood. As for safety, Gray suggests researching what types of security options are included in monthly association fees. "We have covered, secured parking and gates to the building with key-code access," he says.

With all its quirks, Gray loves the character and personality of his new home. "When I walked into this loft, I knew that this is how I want to live. I could picture my stuff here. That's how I knew I was home."

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